

YOUR TRAVEL INSURANCE POLICY

Reference Number: Rock/Leger/2010 (CRSLC40008-01)



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SUMMARY OF COVER

Section Benefit	GOLD		STANDARD	
	up to	Excess	up to	Excess
PRE-TRAVEL POLICY				
A1 Cancellation Cover	Final invoice amount	nil	Final Invoice amount	£35
TRAVEL POLICY				
B1 Departure Delay				
First 12 hours	£25	nil	£20	nil
Each further 12 hours	£25	nil	£10	nil
Up to a maximum of	£200	nil	£60	nil
Missed Departure	£1,000	nil	£1,000	£35
Abandonment	Final invoice amount	nil	Final invoice amount	£35
B2 Personal Possessions	£1,500	nil	£1,000	£35
Valuable limit	£300	nil	£200	£35
Single Article limit	£300	nil	£200	£35
Possessions delayed 12 to 48 hours	£50	nil	£50	nil
Possessions delayed over 48 hours	£150	nil	£150	nil
B3 Personal Money	£500	nil	£150	£35
Cash limit if under 16 years old	£50	nil	£50	£35
Travel Documents	£500	nil	£250	nil
B4 Emergency Medical Expenses	£10,000,000	nil	£1,000,000	£35
State hospital benefit per day	£20	nil	£20	nil
State hospital benefit in total	£600	nil	£600	nil
B5 Curtailement	Final invoice amount	nil	Final invoice amount	£35
B6 Personal Liability	£2,000,000	nil	£2,000,000	£35
B7 Personal Accident				
* Death Limit	£30,000	nil	£10,000	nil
Permanent loss of sight or limb	£30,000	nil	£10,000	nil
*Permanent total disablement	£30,000	nil	£10,000	nil
* payment reduced if aged under 16 or over 64 to:	£1,000	nil	£1,000	nil
B8 Legal Advice and Expenses	£50,000	nil	£10,000	£35
B9 Catastrophe	£500	nil	£500	nil
B10 Non-appearance of artist	£50	nil	£50	nil
B11 Homeplan	£100 (plus 3hours)	nil	no cover	N/A
B12 Withdrawal of Services	£500	nil	no cover	N/A
B13 Pet Care	£200	nil	no cover	N/A

PRE TRAVEL POLICY

Your policy does not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in a hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck: 0845 6582 999 to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

TRAVEL POLICY

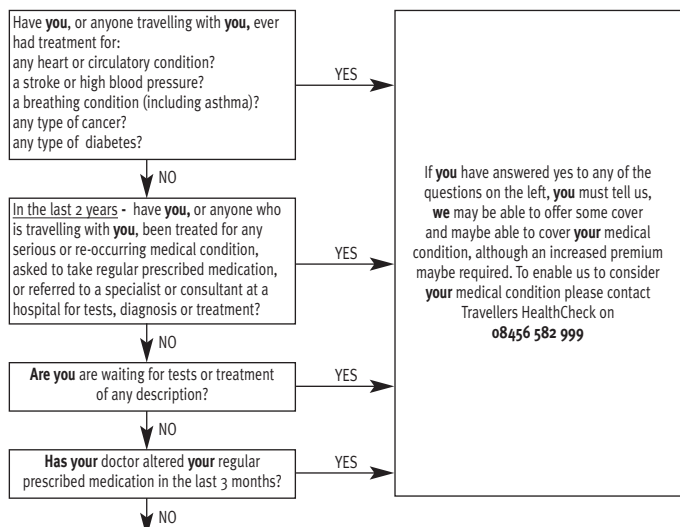
Your policy does not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on 0845 6582 999 to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

NOTE: Cover for accidental death is reduced to £1,000 if you are under 16 or over 64

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

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

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



Full Cover is available under this policy. If your answers change to YES during the period of insurance, please contact us on 08451 300 340

You need to keep copies of all letters we send you for future reference. Your failure to disclose any material facts may mean that your policy will not cover you and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us. Should we require any additional premium, and you accept our offer, this should be paid to Travellers HealthCheck either by debit/credit card or cheque, made payable to URV, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered. Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

PLEASE NOTE:

- We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- We are unable to provide cover for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition.

WAIVED CONDITIONS

The following medical conditions (page 5) are covered subject to the normal terms and conditions of your insurance and so do not need to be declared to Travellers Health check provided:

- you have no other pre-existing medical condition(s) that are not listed below
- you are not awaiting surgery or treatment for the condition (s)
- you are not awaiting consultation/referral for this condition
- you have been fully discharged from any post operation/treatment follow-up
- your GP has advised you that you are fit to travel.

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Abnormal Smear Test	Femoral Hernia	Pediculosis
Achilles Tendon Injury	Fibroadenoma	Pelvic Inflammatory Disease
Acne	Fibroid-Uterine	Photodermatosis
Alopecia	Fibromyositis	Pityriasis Rosea
Anal Fissure/Fistula	Frozen Shoulder	Post Viral Fatigue Syndrome
Appendectomy	Gall Bladder Removal	Pregnancy (up to 28 weeks)
Astigmatism	Ganglion	Prickly Heat
Athlete's Foot (Tinea Pedis)	Glandular Fever (recovered)	Prolapsed Uterus/Womb
Bell's Palsy (facial paralysis)	Glaucoma	Pruritis
Bladder infections (recovered no hospital admissions)	Glue Ear (unless flying)	Psoriasis (no admissions/consultations)
Blepharitis	Gonorrhoea	Goitre
Blindness/Visual Impairment	Grommet(s) inserted	Repetitive Strain Injury
Blocked Tear Duct	Gynaecomastia	Retinitis Pigmentosa
Breast-Fibroadenoma	Haematoma (external)	Rhinitis (Allergic)
Breast Cyst(s)	Haemorrhoidectomy	Rosacea
Breast Enlargement/Reduction	Haemorrhoids (piles)	Salpingo-ophoritis
Broken Bones (not head or spine, no longer in plaster)	Hammer Toe	Scabies
Bunion (Hallux Valgus)	Hay Fever	Scalp Ringworm (Tinea Capitis)
Caesarian Section	Hiatus Hernia	Scheuremann's Disease
Candidiasis (oral/vaginal)	Hip Replacement (over 2 years)	Sebaceous Cyst
Carpel Tunnel Syndrome	Hives (nettle rash)	Shingles (Herpes Zoster)
Cartilage Injury	Housemaid's Knee (Bursitis)	Shoulder Injury
Cataracts	HRT (Hormone Replacement Treatment)	Sinuitis
Cervical Erosion	Hyperthyroidism (overactive)	Skin Ringworm (Tinea Corporis)
Cervicitis	Hypospadias	Sore Throat
Chalazion	Hypothyroidism (underactive)	Sprains
Chicken Pox (recovered)	Hysterectomy (no malignancy)	Stigmatisms
Cholecystectomy	Impetigo	Stomach Bug
Chronic Fatigue Syndrome (fatigue as only symptom)	Influenza	Strabismus (Squint)
Celiac Disease	Ingrown Toe nail (Acronyx)	Stress Incontinence
Cold Sore (Herpes Simplex)	Inguinal Hernia	Synovitis
Colitis (simple)	Insomnia	Talipes (Club Foot)
Common Cold	Intertrigo	Tendon Injury/Rupture
Conjunctivitis	Keinboeck's Disease	Tennis Elbow
Constipation	Keratoconus	Tenosynovitis
Corneal Graft	Kohlers Disease	Termination of Pregnancy (abortion)
Cosmetic Surgery	Labyrinthitis	Testicular Hydrocele
Cystitis (recovered no hospital admissions)	Laryngitis	Testicular Cyst
Cystocele (recovered no hospital admissions)	Laser Eye Surgery	Testicular Torsion
D&C (Dilatation and Curettage)	Learning Difficulties	Throat Infection(s)
Deafness/Hearing Impairment	Leptothrix	Thrush
Dental Surgery	Leucoderma	Thyroid Deficiency
Dermatitis	Lichen Planus	Tinnitus
Deviated Nasal Septum	Ligament Injury/Tear	Tonsillitis
Diarrhoea/Vomiting (recovered)	Lipoma	Tooth Extraction
Dislocated Hip (over 2 years)	Macular Degeneration	Toothache
Dislocation (over 2 years)	Mastitis	Trichomycosis
Dry Eye Syndrome	Mastoidectomy (unless flying)	Trigeminal Neuralgia
Dyspepsia/Indigestion	Menopause	Umbilical Hernia
Ear Infections (unless flying)	Menorrhagia	Undescended Testicle
Eczema (no hospital admissions/consultations)	Migraine (stand alone condition)	Urethritis (clear, no admissions)
Endometrial Polyp	Miscarriage	Urticaria
Endocervical Polyp	Mole(s)	Uterine Polyp(s)
Endocervicitis	Molluscum Contagiosum	Uterine Prolapse
Epididymitis	Myalgia (Muscular Rheumatism)	Varicocele
Epiphora (Watery Eye)	ME (Myalgic Encephalomyelitis)	Varicose Veins (Legs only, never ulcers/cellulitis)
Epispadias	Menstruation	Vasectomy
Epistaxis (Nosebleed)	Nasal Infection	Verruca
Erythema Nodosum	Nasal Polyp(s)	Vertigo (no disabling episodes)
Essential Tremor	Neuralgia/Neuritis	Vitiligo
Facial Nueritis (Trigeminal Neuralgia)	Nystagmus	Warts (benign-non genital)
	Osgood-Schlatter's Disease	Wry Neck
	Osteochondritis	
	Otosclerosis	
	Parametritis	

POLICY INFORMATION

Your insurance is covered under master policy numbers **CRSLC40008-01** specially arranged through Leger Holidays Limited and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate issued by Leger Holidays Travel Insurance and provided by Rock Insurance Services, who are authorised and regulated by the Financial Services Authority. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies. Cover is only provided for children of the **principal policyholder** aged under **18** residing at **home** when they accompany the **principal policyholder** and/or his/her spouse. No independent travel of **your** children is covered.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy, insurance certificate with **your** alternative insurance policy to the place where **you** purchased it within **14** days of purchase for a refund to be considered. **Your** policies do not provide cover on any claim that is due to a **pre-existing medical condition** of a **close relative** or **close business associate**.

OUR PLEDGE TO YOU

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

Policy A – Pre-Travel Policy

HOW YOUR PRE-TRAVEL POLICY WORKS

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium. All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay:' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on **your** insurance certificate, after the policy was issued and ends when **you** leave **home** to start **your** trip.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium and excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

- Business associate** - means a business partner, director or employee of **yours** who has a close working relationship with **you**.
- Channel Islands** - means Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brechqou and Lihou.
- Close relative** - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).
- Flight** - means a service using the same airline or airline flight number.
- Hazardous activity** - Please see the list of hazardous activities at the rear of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension.
- Home** - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.
- Home country** - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.
- Insured-person/you/your** - means any person named on the insurance certificate.
- Manual labour** - means work involving the lifting or carrying of heavy items in excess of **25kg**, work at a higher level than two storeys or any form of work underground.
- Material fact** - a piece of important information that would increase the likelihood of a claim under **your** policy.
- Principal policyholder** - means the first named **insured-person**.
- Pre-existing medical condition** - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.
- Redundancy** - means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.
- Resident** - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.
- Trip** - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.
- United Kingdom** - means England, Wales, Scotland, Northern Ireland and the Isle of Man.
- We/our/us** - means Union Reiseversicherung AG.

GEOGRAPHICAL AREAS

- Area 1 - United Kingdom**, where it is **your home country**.
- Area 2** - Ireland.
- Area 3** - Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Ukraine and Vatican City.
- Area 4** - All countries Worldwide.

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

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

2. RECOGNISING OUR RIGHTS TO:

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

Policy excesses - in respect of sections A1, Cancellation.

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

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess under section **A1** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy. If **you** have paid the additional premium for the excess waiver extension then the original section excesses will be waived *however* if an increased excess has been confirmed in writing by Travellers HealthCheck for section **A1** this section will be excluded from the excess waiver extension and the increased excess will be applied.

SECTION A1 - CANCELLATION CHARGES

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

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

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

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

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your** **trip**.
- the first **£35** of any loss, charge or expense made on each claim under this section on **your** Standard cover.
- a one-way trip.
- any **trip** made by the children under 18 of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a **close business associate**.
 - your** failure to obtain the required passport, visa or ESTA.
 - your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your** **trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your** **trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - your** disinclination to travel.
 - you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- Hazardous Activity** - Please see the list of **hazardous activities** at the rear of this document that are either covered for free under this insurance or for which cover can be purchased on payment of an additional premium and/or application of additional terms and conditions.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation due to death or illness of a **close relative** or **close business associate** caused by a **pre-existing medical condition**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your** **trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.

- you** being under the influence of drugs (except those prescribed by **your** registered doctor but not if prescribed for treatment of drug addiction).
- you** or **your** **close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your** **close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your** **trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any loss unless it is specified in the policy.
- any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

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

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

Policy B – Travel Policy

HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium. **Your** travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is *not* 'new for old' and an amount for age, wear and tear will be deducted. **Your** policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your** home country. All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts at the beginning of **your** **trip** as shown on **your** insurance certificate and ends on **your** return **home** or expiry of the policy, whichever is the first.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on 08451 300 340 as soon as possible. This includes:

- New medication
- Change in regular medication
- Deterioration of a previously stable condition
- Referral to a specialist
- Investigation of an undiagnosed condition
- Awaiting treatment/consultation

We will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

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

- Business associate** - means a business partner, director or employee of **yours** who has a close working relationship with **you**.
- Business colleague** - means business partner, director or employee of **yours** who has a close working relationship with **you**.
- Business effects** - business goods, samples and equipment taken on an insured journey by an **insured-person** that are owned by **you** or **your** employer.
- Business money** - means company credit, debit or charge cards, bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have monetary value, bonds or other securities, negotiable instruments, travel tickets and travel documents, all of which belong to **you** or **your** employer, all of which are for **your** business use.
- Channel Islands** - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou, Lihou.
- Close relative** - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).
- Essential items** - means underwear, socks, toiletries and a change of clothing.
- Flight** - means a service using the same airline or airline flight number.
- Hazardous activity** - Please see the list of **hazardous activities** at the rear of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the **Hazardous activities** extension.
- Hijack** - means detention by the illegal seizure of mode of transport through violent and forcible means
- Home** - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.
- Home country** - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.
- Insured-person/you/your** - means any person named on the insurance certificate.

International departure point - means the airport, international rail terminal or port where the outward flight, international train or sea vessel is boarded to take you from the **United Kingdom** or the **Channel Islands** to your destination and the return flight, international train or sea vessel is boarded to start the final part of your journey to the **United Kingdom** or the **Channel Islands**.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Material fact - a piece of important information that would increase the likelihood of a claim under your policy.

Mugging - means the theft or attempted theft involving an act of violence against you which results in your injury and hospitalisation.

Pair or set - means two or more items of **personal possessions** that are complementary, purchased as one item or used/worn together.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, your passport, your travel tickets, your driving licence and your ski pass, all of which are for your private use.

Personal possessions - means each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying including your valuables (as shown below).

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Principal policyholder - means the first named insured-person.

Public transport - means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Resident - means a person who has had their main home in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Ski equipment - means skis, ski bindings, ski sticks, ski boots and snowboards.

Ski pack - means ski pass, ski lift pass and ski school fees.

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

Trip - means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home your home country following your repatriation, both during the period of cover.

Unattended - means left away from your person where you are unable to clearly see and are unable to get hold of your personal possessions.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We/our/us - means Union Reiseversicherung AG.

Winter sports - means skiing, snowboarding and ice skating.

GEOGRAPHICAL AREAS

Area 1 - United Kingdom, where it is your home country.

Area 2 - Ireland.

Area 3 - Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Ukraine and Vatican City.

Area 4 - All countries Worldwide.

CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

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

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

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

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

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

In respect of sections B2 personal possessions and B3 personal money only.

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

2. RECOGNISING OUR RIGHTS TO:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in your name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document you find that the terms and conditions do not meet your requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- not make any payment under sections B6 and B8 for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim under sections B1, B2, B3, B4 and B5 where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the **United Kingdom** or the **Channel Islands** unless we agree otherwise with you.
- maintain your personal details in connection with an anti-fraud claims checking system.
- only pay our proportion of any loss where you have not insured for the full cost of the trip.

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

An excess is the amount you have to pay towards each claim. Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess under sections B4 and B5 may be increased to include pre-existing medical conditions confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under your policy. If you have paid the additional premium for the excess waiver extension then the original section excesses will be waived however if a higher excess has been confirmed in writing by Travellers HealthCheck for sections B4 and B5 these sections will be excluded from the excess waiver extension and the increased excess will be applied.

EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR TRAVEL POLICY

A This insurance will not pay for:

- any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
- Hazardous Activity** - Please see the list of hazardous activities at the rear of this document that are either covered for free under this insurance or for which cover can be purchased on payment of an additional premium and/or application of additional terms and conditions.
 - any known pre-existing medical condition or any recognised complication caused by the pre-existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the last two years or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover in writing and any additional premium has been paid.
 - any claim due to your carriers refusal to allow you to travel for whatever reason.
 - any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
 - curtailment of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
 - you being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction).
 - you or your close relative or business associate being under the influence of alcohol or solvents or anything relating to you or your close relatives or business associate's prior abuse of alcohol or solvents.
 - delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
 - any claim arising from a material fact known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
 - any deliberate or criminal act by an insured-person.
 - manual labour.
 - you travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of your departure.
 - In respect of all sections other than, B4 emergency medical expenses war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

B. This insurance will not cover:

- loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- any loss due to currency exchanges of any and every description.
- any trip where the ticket has no fixed return date on your single trip policy.
- any trip within your home country that is shorter than 3 days.
- a one-way trip.
- any trip made by the children under 18 of the principal policyholder and residing at home that is not to travel to and remain with the principal policyholder and/or his/her spouse or to return home having remained with the principal policyholder and/or his/her spouse.

SECTION B1 – DEPARTURE DELAY

For each insured-person this insurance will pay:

1. you up to the amount as shown in your summary of cover as compensation if the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point and your possessions have been checked in. If the delay continues we will pay a further sum for each complete period of 12 hours up to a maximum amount as shown.
2. up to your final invoiced amount for the abandonment of your trip on your outward journey if your possessions have been checked in and after 12 hours delay you wish to abandon the trip.
3. up to £1,000 for alternative transport to get you to your destination:
 - (a) the car in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident, or
 - (b) your public transport is delayed, preventing you from getting to your international departure point in time to check in.

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the first £35 of any claim made by you on your STANDARD policy in relation to cover provided under points 2 and 3 above.
 - the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
- 1 & 2 - any compensation unless you have checked in your possessions and obtained written confirmation from your airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of your flight, international train or sailing.
 - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
 - any compensation when your tour operator has rescheduled your flight itinerary.
 - any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overlooked.
 1. - missed connections outside your home country.
 2. - abandonment where the trip is of 2 days duration or less, or is a one-way trip.
 - any claim outside of your home country.
 3. - any claim that is a result of your failure to allow sufficient time for your journey to the international departure point to check-in by the time shown on your travel itinerary.
 - any claim on your return journey to your home country.
 - any claim arising from the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

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

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows:

- (a) scheduled departure time,
- (b) actual departure time, and
- (c) reason for the delay.

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

SECTION B2 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to the amount shown on your summary of cover for your personal possessions to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear,
 - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.
- (b) up to a total of £150 to cover the purchase of essential items if your personal possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first £35 of any claim made by you on your STANDARD Policy.
- more than £300 on your GOLD Policy for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than £200 on your STANDARD Policy for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than £300 on your GOLD Policy in total for valuables whether solely or jointly owned.
- more than £200 on your STANDARD Policy in total for valuables whether solely or jointly owned.
- more than £50 in respect of sunglasses, spectacles or prescription glasses.
- more than £50 for items lost or stolen from a beach or lido.
- mobile telephones and accessories, SIM cards, mobile telephone prepayment cards or lost or stolen mobile telephone call charges.
- any claim for loss or theft where you have not notified the police, your carrier or tour operator's representative and obtained a written report.
- any claim where you are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £50.
- loss of, or damage to, property that does not belong to you or any member of your family.
- any claim that is the result of a domestic dispute.
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
- the cost of replacing or repairing dentures.
- (b) - shoes, boots, trainers and the like.
- (a)&(b) - the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when we will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on public transport.
 - sports equipment whilst in use.
 - any items more specifically insured elsewhere.
 - valuables carried in any suitcases, trunks or similar containers when left unattended.
 - valuables left unattended except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation.
 - contact or corneal lenses or artificial limbs.

- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
- personal possessions left unattended away from your personal holiday or trip accommodation except personal possessions (but not valuables) left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

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

For all loss or damage claims during transit you need to (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If luggage is delayed longer than 12 hours on your outward journey, you may need to buy some essential items, you must keep all the receipts to prove your claim.

For all damage claims you should retain the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. You should keep receipts or vouchers for any items lost or damaged as these will help to prove your claim. For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.

SECTION B3 - PERSONAL MONEY

For each insured-person this insurance will pay:

- (a) up to the amount shown on your summary of cover for the loss or theft of your personal money during your trip.
- (b) up to the amount shown on your summary of cover for additional travel and accommodation expenses necessarily incurred to obtain replacement travel documents whilst on your trip if your travel documents are lost or stolen during your trip.

For each insured-person this insurance will not cover:

- (a) - the first £35 of any claim made by you on your STANDARD Policy.
- more than £500 on your GOLD Policy in total in cash or currency, whether solely or jointly owned.
- more than £150 on your STANDARD Policy in total in cash or currency, whether solely or jointly owned.
- more than £50 in total in cash or currency whether solely or jointly owned where you are aged under 18 years.
- loss or theft of personal money due to depreciation in value, currency changes or shortage caused by any error or omission.
- loss or theft of travellers' cheques where the bank provides a replacement service.
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- more than the unused portion of your passport.
- (a)&(b) - loss or theft of personal money or travel documents that are not:
 - on your person.
 - held in a safe or safety deposit box where one is available.
 - left out of sight in your locked personal trip accommodation.
- any claim for loss or theft where you have not notified the Police, your carrier or tour operator's representative and obtained a written report.
- (b) - the cost of the replacement travel documents.
 - any costs incurred before departure or after you return home.
 - any costs which are due to any errors or omissions on your travel documents.
 - your failure to obtain the required passport or visa ESTA.
 - any expenses for food or drink.

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

For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money we will also require (a) confirmation from your UK or Channel Islands currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession. For lost or stolen travel documents you will also need get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.

SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

PLEASE NOTE: If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500.

For each insured-person this insurance will pay:

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

1. Trips outside your home country
 - (a) up to the amount shown on your summary of cover for reasonable:
 - (i) fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.
 - (ii) additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.
 - (iii) charges following your death outside your home country for your burial or cremation in the locality where your death occurs up to a maximum cost of £3,000, plus the cost of returning your ashes home or the return of your body to your home.
 - (b) up to £250 to cover emergency dental treatment only to cure sudden pain.
 - (c) £20 for each full day that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under 1 (a) above.
2. Trips within the United Kingdom where it is your home country
 - up to £50,000 for reasonable:
 - additional transport and accommodation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.
 - costs following your death for the return of your ashes or your body to your home.

For each insured-person this insurance will not cover:

1. (a) & (b) - the first **£35** for each and every incident giving rise to a claim except when you have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.

- any elective or pre-arranged treatment.
- any routine non-emergency tests or treatment.
- any treatment or hospitalisation which can be reasonably expected.
- the cost of private treatment where adequate state facilities are available.

1.(a) - the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip.

- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.

1 & 2 - any claim that is caused by:

- you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- you driving a motorcycle for which you do not hold a full licence to ride in your home country.
- you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- your suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- **Hazardous Activity** - Please see the list of **hazardous activities** at the rear of this document that are either covered for free under this insurance or for which cover can be purchased on payment of an additional premium and/or application of additional terms and conditions.
- The cost associated with the diversion of an aircraft due to your death injury or illness.

1.(a)(i) - any services or treatment received by you within your home country.

- any services or treatment received by you, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return to your home country.
- any services or treatment received by you after the date on which in the opinion of the emergency assistance service, you can safely return home, that would exceed the cost of your repatriation.
- repairs to or for the provision of dentures, artificial limbs or hearing aids.
- any dental work involving the use of precious metals.
- in-patient treatment that has not been notified to and agreed by the emergency assistance service.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

1.(a)(iii) - your burial or cremation in your home country.

1.(b) - emergency dental work costing more than **£250**.

1.(c) - any payment when you are in a private hospital or clinic.

- more than **£600** in total for state hospital in-patient benefit.

2 - the first **£35** for each and every incident giving rise to a claim on your STANDARD policy.

NOTES:

1. IF TRAVELLING WITHIN EUROPE YOU SHOULD CARRY A EUROPEAN HEALTH INSURANCE CARD (EHIC) AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.

2. IF TRAVELLING IN AUSTRALIA YOU SHOULD REGISTER WITH MEDICARE ON ARRIVAL. THERE IS A MEDICARE OFFICE IN ALL MAJOR TOWNS AND CITIES IN AUSTRALIA. REGISTRATION IS FREE AND THIS WILL ENTITLE YOU TO REDUCED MEDICAL CHARGES FROM DOCTORS, REDUCED PRESCRIPTION CHARGES AND ACCESS TO MEDICARE HOSPITALS.

FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY
OR IF YOU NEED TO CUT YOUR TRIP SHORT
CONTACT OUR 24 HOUR ASSISTANCE SERVICE
ON +44 (0) 845 260 3 260

What you need to do if you wish to make a claim under this section of the policy:
Emergency medical details are given separately above.
For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep all receipts accounts and medical certificates.

SECTION B5 – CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:
up to your final invoiced amount for your unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that you have paid or agreed to pay and that you cannot recover from any other source following your necessary curtailment of your trip due to :

(a) the trip being cut short by your early return home because of:

(i) the death, injury or illness of:

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

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

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

(iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover:

- the first **£35** of any loss, charge or expense made on each claim under this section on your STANDARD policy.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where you have not suffered any financial loss.
- any claim that is due to:

- the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.
- your failure to obtain the required passport or visa or ESTA.
- the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in your booking.
- the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
- the curtailment of your trip by the tour operator.
- the failure of your travel agent or tour operator.
- the cancellation of any conference or business trip onto which your trip was to be an add-on.
- financial circumstances.
- your loss of enjoyment of the trip however caused.
- your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).

- death or illness of any pets or animals.
- for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre-existing medical condition.
- terrorism, riot, civil commotion, strike or lock-out.

Hazardous Activity - Please see the list of hazardous activities at the rear of this document that are either covered for free under this insurance or for which cover can be purchased on payment of an additional premium and/or application of additional terms and conditions.

- any unused portion of your original ticket where repatriation has been made.
- cutting short your trip unless the emergency medical assistance service have agreed.
- any event caused by your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home due to death, injury or illness.
- curtailment due to the fear of an epidemic or pandemic.
- curtailment cover where the trip is of 2 days duration or less or is a one-way trip.
- curtailment due to any event caused by:

- you driving a motorcycle for which you do not hold a full licence to ride in your home country.
- you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

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

SECTION B6 - PERSONAL LIABILITY

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

(a) injury, illness or disease of any person.

(b) loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.

(c) loss of, or damage to trip accommodation which does not belong to you or any member of your family.

For each insured-person this insurance will not cover:

- the first **£35** on your STANDARD policy of any loss, charge or expense made on each claim under this section.
- any liability for loss of or damage to property or injury, illness or disease:

- where an indemnity is provided under any other insurance.
- that is suffered by anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family and is caused by the work you or any member of your family employ them to do.
- that is caused by any deliberate act or omission by you.
- that is caused by your own employment, profession or business or any member of your family.
- that is caused by your ownership, care, custody or control of any animal.
- that falls on you by agreement and would not have done if such agreement did not exist.

- any liability for injury, illness or disease suffered by you or any member of your family.
- compensation or any other costs caused by accidents involving your ownership, possession or control of any:

- land or building or their use either by or on your behalf other than your temporary trip accommodation.
- mechanically propelled vehicles and any trailers attached to them.
- aircraft, motorised skis, motorised waterborne craft or sailing vessel.
- firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:
Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation. Keep notes of any circumstances that may become a claim so these can be supplied to us along with any supporting evidence we may require.

SECTION B7 – PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:
A single payment for your accidental bodily injury, that independently of any other cause, results in your:

	amount of payment	
	GOLD	STANDARD
(a) death	£30,000	£10,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£30,000	£10,000
(c) permanent and total disablement from engaging in paid employment or paid occupations of any and every kind all occurring within 12 months of the event happening	£30,000	£10,000

For each insured-person this insurance will not cover:

- any event that is due to:

- you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- you driving a motorcycle for which you do not hold a full licence to ride in your home country.
- you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- your suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
- **Hazardous Activity** - Please see the list of hazardous activities at the rear of this document that are either covered for free under this insurance or for which cover can be purchased on payment of an additional premium and/or application of additional terms and conditions.

(a) and (c) - more than **£2,500** death payment when your age is under sixteen (16) years or over sixty-four (64) years at the time of the incident.

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

What you need to do if you wish to make a claim under this section of the policy:
In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.

SECTION B8 – LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:

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

For each insured-person this insurance will not cover:

- the first **£35** on **your STANDARD** policy of any loss, charge or expense made on each claim under this section.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

PLEASE NOTE:

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

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

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

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should:

telephone **0161 228 3851** or fax **0161 909 4444**

SECTION B9 – CATASTROPHE COVER

For each insured-person this insurance will pay:

up to **£500** to cover reasonable additional costs of travel and accommodation to the same standard as those on **your** booking to enable **you** to continue **your trip** in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- any claim for a **trip** within **your home country**.
- any claim for travel or accommodation where the **trip** formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had taken place before **you** left **home**.
- any amounts that are recoverable from any other source.
- any claim where **you** are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than **20** miles from that originally booked unless agreed by **us** in writing.

What to do in the event of a claim

You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this to claim office along with **your** original booking confirmation and receipts for all expenses made.

SECTION B10 – NON APPEARANCE OF ARTIST

For each insured-person this insurance will pay:

up to **£50** for the loss of the event ticket if that whole event is cancelled as a result of the non-appearance of the headlining artist due to:

- sudden illness of, or
- accident

sustained by the star occurring after your policy was issued.

For each insured-person this insurance will not cover:

- any incident or situation which arises prior to **you** purchasing your policy.
- failure of the event organiser/management.
- claims in the event the artist is delayed/late to the event.
- any claim where liability or compensation is available through another source.
- any claim due to the fear of an epidemic/pandemic.
- any claim due to a potential terror threat.
- any claim where **you** are unable to provide independent written confirmation of the circumstances and provide **us** with receipt/proof of purchase of the original ticket.
- any claim where a substitute headlining artist is scheduled as an alternative to that originally programmed.

SECTION B11 – HOME PLAN (NOT APPLICABLE TO STANDARD POLICYHOLDERS)

For each insured-person this insurance will:

a) provide emergency assistance for the duration of the **trip** (and **24** hours after **your** return **home**) and cover the costs of i) the call out, ii) up to **£100** for parts, iii) 3 hours labour charges per each incident, if an unforeseen circumstance which occurs during **your trip** and if not dealt with immediately, would:

- Damage or cause further damage to **your home**;
- Create unreasonable risk to **your** health and safety;
- Render **your home** unsafe or insecure;

Due to:

- The external locks, doors or windows have been damaged.
- External locks are damaged as a result of theft or attempted theft at or to **your home** and reported to the Police within 24 hours of the occurrence.
- The only available key to **your home** is lost and normal access is not available.
- The primary heating system breaks down completely.
- All means of heating the domestic hot water system have broken down completely.
- The internal plumbing or internal drainage system has ceased to function or has been damaged and internal flooding or internal water damage has occurred.

For each insured-person this insurance will not cover:

- **you** if **you** have purchased a **STANDARD** policy.
- any damage/breakdown that could have been reasonably expected due to previous minor damage/deterioration which occurred prior to **your trip**.
- any damage due to a domestic dispute.
- any damage/breakdown caused by **you**, a member of **your** family, associate or anyone acting on **your** behalf.
- replacement locks of a higher specification than the originally installed version/s.

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

Call our personal assistance service on **+44 (0)845 230 7157** who will advise **you** on who to contact or will assist with **your** situation and explain what is required. **You** will need to obtain written confirmation to submit to Travel Claims Facilities upon **your** return.

SECTION B12 – WITHDRAWAL OF SERVICES (NOT APPLICABLE TO STANDARD POLICYHOLDERS)

For each insured-person this insurance will pay:

up to **£50** for every complete period of **24** hours that **your** pre-booked hotel completely withdraws the following services due to strike or industrial action that had started after **your** arrival:

- water or electrical facilities, or
- swimming pool facilities, or
- kitchen services to the extent that no food is available, or chambermaid facilities.

For each insured-person this insurance will not cover:

- **you** if **you** have purchased a **STANDARD** policy.
- any claim not substantiated by a written report from the hotel management confirming the cause of the disruption, the time it started and the time it ended.
- any claims arising directly or indirectly from a strike or industrial action which was already taking place on **your** arrival at the hotel.
- any claim for services that were not available prior to any strike or industrial action.
- any claim if the services are restored within **24** hours.
- more than **£500** in total.

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

You will need to obtain written confirmation from the hotel management stating the services withdrawn, the reason for the withdrawal of the services, the time the services stopped and the time they recommenced. **You** will not have a valid claim if the withdrawal of services had commenced before **your** arrival or if they were not due to strike or industrial action.

SECTION B13 – PET CARE (NOT APPLICABLE TO STANDARD POLICYHOLDERS)

For each insured-person this insurance will pay:

up to **£20** for every complete period of **24** hours that **you** are delayed following the delayed arrival in **your home country** of **your** pre booked flight, train, coach or sea trip on the return journey which results in **you** incurring additional kennel/cattery fees.

For each insured-person this insurance will not cover:

- **you** if **you** have purchased a **STANDARD** policy.
- any claim where **your** pet's stay does not exceed the pre-booked period of accommodation.
- any claim which formed part of the original pre-booked duration for **your** pet.
- any claim due to **your** failure to reach the **international departure point** on **your** return journey **home** in time to board the pre-booked transport.
- any claim where **you** are unable to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay.
- any claim where the delay is less than **24** hours in total.
- more than **£200** in total.

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

You will need to obtain written confirmation from the transport provider or their handling agents stating the scheduled arrival time, the actual arrival time and the reason for the delay. **You** will need to forward this with written confirmation from the kennel or cattery stating the times **your** pet was originally booked in to stay with them. **You** will only have a valid claim if the delayed arrival exceeds **24** hours.

HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard, **no additional premium is required for activities listed in Tables A & B.**

If **you** do not see **your** chosen activity, do not worry, we are sure we can cover it. Please contact us so we can discuss the activity and what, if any additional premium is necessary. (All of the activities are covered on a non-professional basis, unless otherwise stated).

Table A

This policy will cover **you** when **you** are engaging in the following sports and activities on a non-competitive and non-professional basis during **your** trip:

Athletics	Rambling
Badminton	Roller skating/blading
Baseball	Rounders
Basket ball	Running – sprint/long distance
BMX Cycling	Safari (organized – no guns)
Bowling	Scuba diving to 30m (when qualified)
Cricket	Skateboarding
Cross Country Running	Snorkelling
Curling	Squash
Cycling	Tennis
Fell running	Trekking (below 2000 metres)
Golf	Triathlon
Heptathlon	Volley ball
Hiking (below 2000 metres)	Water polo
Jogging	Wind-surfing
Netball	Yachting (crewing) – inside territorial waters
Orienteering	

Table B

Your policy also covers the following Special Sports and Activities but no cover will apply in respect of the Personal Liability and Personal Accident Sections of the policy:

Archery	Gaelic Football (non competitive)
Boxing Training (no contact)	Go karting (recreational use)
Camel/Elephant Riding or Trekking	Hiking (over 2000m, under 6000m)
Canoeing/Kayaking (inland/coastal)	Horse Riding (no polo, hunting, jumping)
Field Hockey	Parascending over water
Fishing (freshwater and deep sea)	Roller Hockey/Street Hockey
Flying as a passenger (private/small aircraft)	Trekking (over 2000m, under 6000m)
Football	White/Black Water Rafting (grade 1 to 4)

Table C

Your policy can be extended to cover the following Special Sports and Activities for an additional premium but no cover will apply in respect of the Personal Liability and Personal Accident Sections of the policy:

Abseiling	Martial Arts (training only)
Animal Conservation/Game Reserve Work	Motorcycling under 50cc – no racing
Canoeing/Kayaking White Water	Mountain Biking
Clay Pigeon Shooting	Mountain Boarding
Cross Channel Swimming	Paintballing
Dry slope skiing	Rowing (inland/coastal)
Fencing	Sailboarding/Sandboarding
Gymnastics	Scuba Diving (max 30m unqualified but accompanied)
Handball	Scuba Diving (max 40m if qualified)
High Diving	Surfing
Hot Air Ballooning	Wakeboarding
Jet Boating	War Games (non armed forces)
Jet Skiing	Water Skiing
Kite Surfing/Landboarding/Buggyng	Weightlifting
Lacrosse	Zorbing/Hydrozorbing
Marathons	

Table D

Your policy can be extended to cover the following Special Sports and Activities for an additional premium, but no cover will apply in respect of any Personal Accident or Personal Liability claims and the policy excess will be increased to £250 under Section B4 Emergency Medical Expenses:

American Football	Parascending over land
Bungee Jump (up to 3)	Rugby
Gliding	Sand Yachting
Hang Gliding	Sky Diving
Motorcycling (over 50cc – no racing)	White/Black Water Rafting (grade 5-6)
Parachuting	Yachting (crewing) – outside territorial waters
Paragliding/Parapenting	

Table E

Your policy will not cover the following Special Sports and Activities:

Boxing	Motor Racing (all types)
Canyoning	Mountaineering
Caving/Cave Diving	Parasailing
Flying as a pilot	Point to Point
Horse Jumping	Polo
Horse Racing	Potholing
Hunting/Shooting	Professional Sports
Hunting on Horseback	Quad biking
Hurling	Rock climbing
Judo	Rock Scrambling
Karate	Shark Feeding/Cage Diving
Kendo	Steeplechasing
Manual Work	Team Sports played in competitive contests
Martial Arts	Wrestling
Microlighting	Yachting (racing)

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD



For Emergency medical assistance abroad, please contact +44 (0) 845 260 3260

IN CASE OF SERIOUS EMERGENCY – first call an ambulance using the local equivalent of a 999 call. While you wait for the ambulance contact our **medical assistance service** which is open 24 hours a day

and 7 days a week to offer you advice in this emergency situation. We strongly suggest you put their telephone number +44 (0) 845 260 3260 into your mobile phone before you travel so that it is to hand should you need it. Speak to the ambulance driver and get details of the hospital you are being taken to so that our **medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when you call our **medical assistance service** in an emergency you need to have some basic information for them to hand:

- your telephone number so you can be contacted in case you are cut off
- the name and age of the patient and as much information about the medical situation as you are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if you have them
- tell them that you have a Leger Holidays Travel Insurance policy, the booking reference number, the date you bought it, the name of the branch and your booked travel dates
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

MINOR ILLNESS OR INJURY - If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or tour representative for the address of the nearest public medical facility. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private medical treatment in these countries if this is approved in advance by our **medical assistance service** on +44 (0) 845 260 3260. Elsewhere it is advisable to seek advice on where to go for treatment from our **medical assistance service** if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin your trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for our **medical assistance service** to move you to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than £500 should be paid at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment. If you are admitted to a medical facility then you may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. Our **medical assistance service** will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of your claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – don't worry, provided you have contacted our **medical assistance service** your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our **medical assistance service** will liaise with your treating doctor and you and once you are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers you to come home early because you are ill only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact our **medical assistance service** on +44 (0) 845 260 3260 for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your particular circumstances are included in the cover then call Travel Claims Facilities on +44 8453 707 133 between 9.00 am and 5.00 pm UK time for advice.

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

WHERE TO OBTAIN A CLAIM FORM



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

www.travel-claims.net

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

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE

telephone: 08453 707 133

fax: 0870 620 5001

APPEALS PROCEDURE

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

1. If your appeal is regarding the selling of your policies: The Customer Services Manager, Leger Holidays Ltd, Sunway House, Canklow Meadows, Rotherham, S60 2XR, United Kingdom
2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening: The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE

If you are still unhappy you should contact Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below.

YOUR RIGHT TO COMPLAIN

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

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.
- (b) Ask the Financial Ombudsman Service (FOS) to review your case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.



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