

Guest First

Insurance for UK Holidays

Single Trip Policies

Master policy number RTBRT40025-03 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy was not designed to cover known or publicly announced events, as such except for section B2 If you need emergency medical attention, there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.

This policy is for residents of the United Kingdom, the Channel Islands or British Forces Posted Overseas only
For policies issued from 01/12/2020 to 30/11/2021

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE OR NEED TO CUT SHORT YOUR TRIP:

contact the 24-hour assistance emergency advice line on:

+44 (0) 203 829 6635

FOR NON-EMERGENCIES:

+44 (0) 203 829 6611

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact the claims department on:

+ 44 (0) 203 829 6761

Guest First is a trading name of Rothwell & Towler Ltd and is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.

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<p>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. Please see the last page of the policy for information on our complaints procedure.</p>	
Policy information	
<p>This insurance is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation document:</p> <ul style="list-style-type: none"> • Have not started the trip. • Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming. • Travel must take place within 1 year of the start date of your policy. • Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover. • Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under. • Are not travelling against the advice of your doctor or a medical professional such as your dentist. • You must be in the United Kingdom, Channel Islands or BFPO when the policy starts and when the policy ends. 	

ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

TO MAKE A CLAIM on the policy please visit www.policyholderclaims.co.uk or call **+44 (0) 203 829 6761**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday.



TO DISCUSS YOUR POLICY

Please call **Guest First** on **0345 908 0101** Open 9:00 – 17:30 Monday-Friday. Alternatively, you can email info@guestfirst.co.uk.

IN CASE OF A SERIOUS EMERGENCY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6635

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

It is important that you are aware of the following:

Medical Treatment

- There is no cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling

+44 161 468 3793.

YOU CAN ALSO CALL 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

Summary of cover(this is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium)			
A1	If you are unable to go on your trip	the cost of the holiday up to £4,000 per party	£40
TRAVEL POLICY (cover starts when you leave home to begin your trip)			
B1	If your travel plans are disrupted If your departure is delayed by 6 hours or more Travel disruption	£30 for first 6hrs then £15 per 6hrs thereafter up to a maximum of £90 £300	Nil Nil
B2	If you need medical repatriation Emergency accommodation and visit of a close relative Repatriation of vehicle and possessions Public hospital inconvenience benefit per 24 hours	£25,000 £500 £1,000 £25 per 24hrs up to a maximum of £500	£40 £40 £40 Nil
B3	If you need to come home early	the cost of the holiday up to £4,000 per party	£40
B4	If your possessions are lost, stolen or damaged	£1,500	£40
B5	If your cash is lost or stolen	£250	£40
B6	Personal liability	£2,000,000	£100
B7	Accidental death and disability benefit Accidental death benefit Permanent loss of sight or limb Permanent total disablement	£10,000 £15,000 £15,000	Nil Nil Nil
B8	Unexpected events Polluted beaches Catastrophe cover Nuisance cover	£30 per 24hrs up to a maximum of £150 £1,000 £1,000	Nil Nil Nil
B9	Vehicle breakdown Taking the insured vehicle to the nearest garage or railway station or hiring one equivalent vehicle Providing an alternative driver in the event of a serious illness or serious injury Second class rail fares or coach fares and extra hotel accommodation costs	£200 £75 per 24hrs up to a maximum of £750 £50 per party per 24hrs up to a maximum of £200	Nil Nil Nil

All claims are excluded WHERE AT THE TIME OF TAKING OUT THIS INSURANCE:

1. The insured person:

- (i) is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
- (ii) has suffered from a chronic or recurring illness during the previous 12 months UNLESS permission is obtained from the treating doctor of fitness to travel at the time of booking; or
- (iii) is travelling against the advice of a doctor or where they would have been if they had sought their advice before beginning the trip; or
- (iv) knows that they will need treatment or consultation at any medical facility during the trip; or
- (v) is travelling for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

2. The person whose condition gives rise to a claim:

- (i) is receiving, or on a waiting list for treatment in a hospital or nursing home; or
- (ii) is awaiting the results of any tests or investigations; or
- (iii) has been given a terminal prognosis.

If the insured person has an existing medical condition for which consultation or treatment has been received during the 6 months prior to the date of issue of this policy, the excess under section A1 – If you are unable to go on your trip, B2 - If you need medical repatriation and B3 – If you need to come home early will be increased to £80 each and every loss or claim per insured party.

HOW YOUR POLICIES WORK

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
CANCELLING YOUR POLICIES	You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Guest First Travel Insurance within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled; the following cancellation terms will be applied dependant on what type of policy you have purchased. Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium you have paid will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i> .
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment. If you have an existing medical condition it is a requirement that you check with your doctor that it is safe for you to travel. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor or a medical professional such as your dentist.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable per section and for each incident giving rise to a separate claim.
POLICY START AND END DATES	The cover for policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends <u>when you leave home</u> to start your trip. The cover under policy B starts when you commence your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is first.

AREA OF COVER	You will not be covered if you travel outside the UK.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INSURED VEHICLE	The vehicle detailed on the policy schedule or the Tour Operator's booking form / confirmation invoice which must be:
BFPO	British Forces Posted Overseas	EXCURSION	A short journey or activity undertaken for leisure purposes.		<ul style="list-style-type: none"> a car, motorcycle over 120cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the United Kingdom; less than 15 years old at the date you buy the policy; not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide; not carrying more than the recommended number of passengers (maximum being 8 including the driver)
BREAKDOWN	Electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft or loss of keys which means the insured vehicle cannot be moved.	EXISTING MEDICAL CONDITION	Any serious or recurring medical condition which has been previously diagnosed or been 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.		
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	FAMILY	Two adults and their dependents who are under the age of 18, resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.		
CASH	Sterling or foreign currency in note or coin form.	FLIGHT	A service using the same airline or airline flight number.		
CATASTROPHE	A sudden, extensive or notable disaster or misfortune.	GADGET	Include: Mobile phones, iPhones, iPads, Tablets, Smartwatches and Go Pro's.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip;
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	HOME COUNTRY	Both the United Kingdom and the Channel Islands	ILL/ILLNESS	A condition, disease, set of symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of cover.
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	INSURED PERSON/YOU /YOUR	Any person named on the insurance validation documentation.	JOURNEY	Means a trip that takes place during the period of insurance which begins when you leave home and ends when you get back home not exceeding 45 days duration.
CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose-built ship on sea/s or oceans that may include stops at various ports.	HAZARDOUS ACTIVITIES	The following activities are automatically covered: banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing. There is no cover for: <ul style="list-style-type: none"> any professional sporting activity; or any kind of racing except racing on foot; or any kind of manual work. If the activity you are participating in is not mentioned above please contact Guest First on 0345 908 0101	KNOWN EVENT	An existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.
CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.			MANUAL LABOUR	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.
				MEDICAL CONDITION	Any disease, illness or injury, including any psychological conditions.

<p>NUISANCE</p>	<p>Means a substantial loss of visual amenity, excessive noise or other significant nuisance which renders the accommodation unsuitable for holiday purposes.</p>	<p>Fine Jewellery & watches</p>	<p>Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smartwatch. This is defined as a gadget as shown on page 6), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p>	<p>TRAVEL COMPANION</p>	<p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p>
<p>NATURAL DISASTER</p>	<p>A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.</p>	<p>Eyewear</p>	<p>Spectacles, sunglasses, prescription spectacles or binoculars.</p>		
<p>PAIR OR SET</p>	<p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>	<p>Duty free</p>	<p>Any items purchased at duty free.</p>		
<p>PARTY</p>	<p>A group of persons with whom you are travelling.</p>	<p>Laptops</p>	<p>Portable computer suitable for use whilst travelling.</p>	<p>TRAVEL DOCUMENTS</p>	<p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>
<p>POSSESSIONS</p> <p style="text-align: center;">↓</p>	<p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>	<p>Buggies, Strollers & Car seats</p>	<p>Buggies, Strollers & Car seats.</p>		
<p>Clothes</p>	<p>Underwear, outerwear, hats, socks, stockings, belts, braces.</p>	<p>Shoes</p>	<p>Boots, shoes, trainers and sandals.</p>	<p>TRIP</p>	<p>A holiday or journey for which you have made a booking such as, a flight or accommodation, that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation.</p>
<p>*Cosmetics *excluding items considered as 'Duty Free'</p>	<p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p>	<p>PUBLIC TRANSPORT</p>	<p>Buses, coaches, internal flights or trains that run to a published scheduled timetable.</p>		
<p>Luggage</p>	<p>Handbags, suitcases, holdalls, rucksacks, briefcases.</p>	<p>RELEVANT INFORMATION</p>	<p>A piece of important information that would increase the likelihood of a claim under your policy.</p>		
<p>Electrical Items & Photographic equipment</p>	<p>Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electronic games, cameras, video cameras, camera cases, stands/tripods, satellite navigation systems and electronic shavers. This does not include laptops.</p>	<p>REPATRIATION</p>	<p>The return of someone named on the policy to their home, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands as arranged by the emergency medical assistance team, unless otherwise agreed by us.</p>	<p>UNATTENDED</p>	<p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p>
<p>Drones</p>	<p>Un-manned aerial vehicles</p>	<p>RESIDENT</p>	<p>Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p>	<p>UNEXPECTEDLY</p>	<p>At the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.</p>
		<p>REDUNDANCY</p>	<p>Being an employee where you qualify under the provision of the Employment Rights Acts, 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.</p>	<p>UNITED KINGDOM</p>	<p>England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.</p>
		<p>TIMETABLE RESTRICTIONS</p>	<p>Published scheduled itinerary restrictions.</p>	<p>WE/OUR/US</p>	<p>White Horse Insurance Ireland dac.</p>

Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- Any costs incurred before departure (except cancellation) or after you return home.
- Any claim arising from relevant information 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.
- Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- Cruises (see policy definition on page 6).
- More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip
- The use of drones (see policy definition on page 7).
- Any claim not supported by the correct documentation as laid out in the individual section.
- If you purchased this insurance with the reasonable intention or likelihood of claiming
- Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
- No cover will be in force for Policy B if you claim under Policy A.
- There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B2 Emergency Medical Expenses. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.
- You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information or appropriate licences: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
- If you are riding pillion, the rider must also hold appropriate qualifications.
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
- In respect of all sections other than *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.
- You travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign, Commonwealth and Development Office (FCDO).
- You, your travelling companion, close relative or business associate being under the influence of:
 - drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
 - solvents, or;
 - anything relating to you or your travelling companion or your close relatives or business associate prior abuse of alcohol, drugs or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
- If you choose not to adhere to medical advice given, any claims related will not be paid.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV.

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>your Holiday Cost up to £4,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> • transport charges; • loss of accommodation; • car hire; • residential courses; • pre-paid excursions booked before you go on your trip; <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, injured or dies before the trip starts (excluding contracting Covid-19). • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> • have paid or accept that your excess will be deducted from any settlement • are not claiming for any reason mentioned on page 4; • accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. • have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. • accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or referral. No payments/cancellation charges after this date will be reimbursed. • are not cancelling due to the death, injury or illness of any pets or animals. • Accept that if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered; <ul style="list-style-type: none"> - a travel companion not insured by us; - a close relative of you or your travel companion; - a business associate of you or your travel companion; - the person you are intending to stay with; • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation.</u> As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> • you or a travel companion being made redundant. 	<ul style="list-style-type: none"> • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 7). 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> • of the requirements of HM forces. 	<ul style="list-style-type: none"> • have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Obtain written confirmation to validate your circumstances.</p>
<p>BE AWARE! No cover is provided under this section for;</p> <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions (page 8). • the fear of an epidemic, pandemic, infection or allergic reaction. • your disinclination to travel or <u>any circumstance not listed</u> above. • your carrier's refusal to allow you to travel for whatever reason. • for cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2. 		<ul style="list-style-type: none"> • the cancellation of your trip by the tour operator. • a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate. • your failure to obtain the required ESTA, Passport, Visa, vaccinations or inoculations in time. • the advice or recommendation of the Foreign, Commonwealth and Development Office applicable at the time of your departure. 	

We will pay:	If:	Provided:	If you need to claim:
<p>£30 for trip disruption allowance for the first 6 hours £15 per 6 hours thereafter up to a maximum of £90 in total.</p>	<ul style="list-style-type: none"> the departure of your flight, train or sailing is delayed on your outbound journey for more than 6 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are at the airport/port/station and the delay is over 6 hours. delay is not due to the diversion of aircraft after it has departed 	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>up to £300 for alternative or additional accommodation or transport charges necessarily incurred to get to or return home from the holiday destination</p>	<ul style="list-style-type: none"> as a direct result of your failure to reach the departure port, airport, coach departure point or channel terminal by the time stated in the itinerary supplied, due to strike, industrial action, adverse weather conditions, accident or mechanical breakdown involving scheduled public transport services or the vehicle in which you are travelling. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. 	

BE AWARE! No cover is provided under this section for:

- *anything mentioned in the conditions and exclusions (page 8).*
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 6hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- 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.
- for cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>For trips within your home country: up to £25,000</p>	<ul style="list-style-type: none"> • emergency medical repatriation approved by us to a hospital within the location of the insured person's normal place of residence where this is medically practical and subject to confirmation that hospitalisation will be for at least 48 hours. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6635</p> <p>Call our 24-hour assistance team 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p>
<p>up to £500</p>	<ul style="list-style-type: none"> • the reasonable cost of transfer by public transport to the insured person's home on approved discharge from hospital including the cost of a medical escort / relative or friend required on medical advice to accompany the insured person. 	<ul style="list-style-type: none"> • treatment due to, or a complication of, an existing medical condition, unless confirmation of fitness to travel is confirmed by your doctor. 	<p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p>
<p>up to £500</p>	<ul style="list-style-type: none"> • the reasonable cost of hotel/accommodation (room only) to enable 1 member of the insured party or immediate family to visit / remain near the insured person if the insured person is hospitalised during the period of insurance. 	<ul style="list-style-type: none"> • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst travelling. 	<p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p>
<p>up to £500</p>	<ul style="list-style-type: none"> • reasonable transport costs to enable 1 member of the insured person's immediate family to visit the insured person if the insured person is hospitalised during the period of insurance and if no family member already present. 	<ul style="list-style-type: none"> • costs of private treatment <u>unless our 24-hour assistance team has agreed</u> and adequate public facilities are not available. 	<p>For cases where the assistance team was informed please provide (in addition to the above) your case number or name of the person you spoke to.</p>
<p>£1,500</p>	<ul style="list-style-type: none"> • the cost of transporting the body or ashes (excluding funeral and interment costs) to the insured person's home town or normal place of residence. 	<ul style="list-style-type: none"> • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. 	
<p>£25 per 24 hours that the insured person is hospitalised will be paid up to a maximum of £500 in total.</p>	<ul style="list-style-type: none"> • the event that the insured person is admitted as an in-patient due to accidental bodily injury or sickness during the period of insurance 	<ul style="list-style-type: none"> • the cost associated with the diversion of an aircraft due to your death, injury or illness. 	
<p>up to £1,000</p>	<ul style="list-style-type: none"> • the cost of repatriation of the insured person's vehicle and / or personal possessions to the insured person's home if during the period of insurance, the insured person is hospitalised and, in the event, that there is no other qualified driver in the party at the time of repatriation/approved discharge from hospital. 	<ul style="list-style-type: none"> • the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. 	

BE AWARE! This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

- No cover is provided under this section for:
- anything mentioned in the conditions and exclusions (page 8)
 - any costs where you are an inpatient or it is a repatriation claim and our 24-hour assistance service have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
 - services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our assistance, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
 - additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
 - additional travel costs which exceed the standard of that originally booked unless medical necessary and agreed with the assistance team.
 - medical costs in excess of customary and reasonable levels of charging
 - any claim where you went against government, local authority or medical advice relating to any infectious disease including Covid-19.
 - any claim where the risk associated with bringing you home is greater than the risk of you remaining in resort or any claim where your return home would present unnecessary risk to other travellers.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>your Holiday Cost Up to £4,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> pre-paid excursions booked before you go on your trip; loss of accommodation; car hire; residential course; either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is greater; <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> your early return home because of the death, injury or illness (excluding contracting Covid-19) of: <ul style="list-style-type: none"> 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 with. <p>or</p> <ul style="list-style-type: none"> 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. <p>or</p> <ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to an existing medical condition of you, a non-travelling close relative or travelling companion, unless confirmation of fitness to travel is confirmed by your doctor. any costs where you have not paid your excess. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24-hour assistance team</i>.</p> <p>+44 (0) 203 829 6635</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claim's office.</p>

BE AWARE! If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you - no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 8).
- coming home early due to an existing medical condition of you, a non-travelling close relative or a travelling companion included on your booking, where you have not obtained written confirmation of fitness to travel by your treating doctor.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip
- cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £1,500 for <u>your possessions, with a maximum amount for:</u></p> <ul style="list-style-type: none"> Clothes → £700 Luggage → £150 Shoes → £75 Cosmetics → £75 Fine jewellery & watches → £250 Electrical items & photographic equipment → £250 Laptops → £500 Buggies, Strollers & Car seats → £100 Eyewear → £50 <p>Unreceipted items up to a maximum of: → £150</p>	<p><i>either</i></p> <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the Police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership / purchase for any items over £50 in value. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. are not claiming for possessions which have been lost or stolen from a beach or lido (if so, we will only pay a maximum of £150). have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. have not left your possessions unattended away from your holiday or trip accommodation unless 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. have obtained written confirmation of any loss, damage or delay from your tour operator/airline provider. 	<p><u>For all damage claims:</u> 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. Please then return the damaged items to:</p> <p>The Recoveries Department at Policy Holder Claims 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p><u>For all loss or damage claims during transit:</u> (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.</p> <p><u>For all losses</u> 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.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150</p>

BE AWARE! 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 and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

- No cover is provided under this section for:
- **anything mentioned in the conditions and exclusions (page 8) or any items that do not fall within the categories of cover listed.**
 - mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, gadgets (as defined on page 6), duty free items such as tobacco products, alcohol and perfumes.
 - the use of, or damage to, drones (as defined on page 7)
 - any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
<p>each insured person: up to £250</p>	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home 	<p>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.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency (b) where sterling is involved, documentary evidence of possession.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 8).*
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- cash that is not on your person
- cash that is not in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

Personal liability (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
<p>up to £2,000,000 plus, costs agreed between us in writing:</p>	<ul style="list-style-type: none"> any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> accidental bodily injury of any person. 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. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of or damage to property or accidental bodily injury is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> 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. 	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 8) (Where you are liable for damage to trip accommodation your excess is increased to £250).*
- accidental bodily injury suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Accidental death and disability benefit (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your summary of cover:</p> <p>£10,000 ———> death (limited to £1,000 when you are under 18 or over 75 at the time of incident).</p> <p>£15,000 ———> 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.</p> <p>£15,000 ———> permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p>	<ul style="list-style-type: none"> • you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. • you are not under 18 or over 75 and claiming permanent disablement. • you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>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.</p>

BE AWARE! This is a one-off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.

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

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 8).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy-five (75) at the time of the incident

Unexpected events (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
£30 per 24 hours up to a maximum of £150	<ul style="list-style-type: none"> • the beaches at the insured person's pre-booked holiday accommodation are unfit for use due to pollution. 	<ul style="list-style-type: none"> • written confirmation obtained from the lifeguard or tour operator/organiser and there was no prior indication of this at the time of booking. 	<p>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.</p>
up to £1,000	<ul style="list-style-type: none"> • additional travel and accommodation costs in the event that the area within 25 miles of the pre-booked holiday accommodation suffers a catastrophe. 	<ul style="list-style-type: none"> • you are able to provide written evidence from your tour operator/organiser of the necessity to make alternative travel arrangements. 	
up to £1,000	<ul style="list-style-type: none"> • the additional travel and accommodation costs in the event that after the booked commencement date the holiday is disturbed by a significant nuisance. 	<ul style="list-style-type: none"> • that for a continuous period in excess of 48 hours and is outside of the control of the accommodation provider/letting agency. 	

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 8).
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the fire, flood, earthquake, storm, lightening, explosion, hurricane had already happened before you left home.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- any claim due to government or local advice relating to any infectious disease including Covid-19.

We will pay:	For:	Provided:	If you need to claim:
<p>up to a maximum of £200</p>	<ul style="list-style-type: none"> • the refund of emergency call-out fees and labour charges (including recovery costs to the nearest garage) • the refund of costs and expenses as long as they are as a direct result of the breakdown, illness or injury and are paid immediately after the breakdown, illness or injury • The cost of taking the insured vehicle to the nearest garage or railway station. 	<ul style="list-style-type: none"> • breakdowns are not due to a lack of petrol, oil, water or frost damage. • the insured vehicle is not used for racing, pace-making or being in any contest or speed trial or any rigorous reliability testing. • that you have not filled the insured vehicle with the incorrect or contaminated fuel. • you are not claiming for the cost of any petrol or oil used in a hired vehicle or the cost of returning hired vehicles to the hire company. • you are not claiming for the cost of any repairs or charges incurred as a result of an accident involving the insured vehicle. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, or recovery 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.</p>
<p>£75 per 24 hours up to a max of £750</p>	<ul style="list-style-type: none"> • hiring one equivalent vehicle • providing an alternative driver in the event of a serious illness or serious injury of the only available driver in your party 	<ul style="list-style-type: none"> • you are not claiming for the cost of any parts, components or materials used to repair the insured vehicle. • the vehicle which has been serviced to the manufacturers recommendations and kept in a safe and roadworthy condition. • you are not claiming for a vehicle which has electrical or mechanical faults which keep happening. 	
<p>£50 per party per 24 hours up to £200</p>	<ul style="list-style-type: none"> • second class rail fares or coach fares so that you and your party can finish your journey and / or return home. • extra hotel accommodation costs for you and each member of your party incurred while travelling to or from the holiday location. 	<ul style="list-style-type: none"> • you are not claiming for any hotel accommodation costs if your main accommodation is a tent. • you are not claiming for costs, where medical evidence of illness or injury was not given to us before the arrangements were made. 	

BE AWARE! No cover is provided under this section for:

- *anything mentioned in the conditions and exclusions (page 8).*
- any claim for more than one vehicle.

If you need to claim

If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk
 Alternatively, please advise the section of the insurance on which you want to claim and master policy number and policy reference to:
The Claims Department, 1 Tower View, Kings Hill, West Malling ME19 4UY Telephone: 0203 829 6611

You need to:

- give 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.
- provide 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).
- pass any and all correspondence relating to outstanding medical bills to us with your claims form, or if received afterwards, send them on to us quoting your claim reference number.
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.
- produce your insurance validation documentation confirming you are insured before a claim is admitted.

We can:

- 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/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.
- 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.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 to your GP for medical records/ completion of a medical certificate that have been requested by us.
- 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 make any payment for any event that is covered by another insurance policy.
- 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 or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

DATA PROTECTION ACT – PERSONAL INFORMATION

White Horse Insurance Ireland dac holds your personal information in accordance with all applicable data protection laws.

To administer your policy White Horse Insurance Ireland dac will collect and use information about you provided by you and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by us for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by us in fulfilling your insurance contract.

We may send your personal information in confidence to other companies who provide services to us for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When we do this, we will ensure that we transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, you agree to us using your personal information in this way.

You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information, however you can obtain more information about how we use your data by reviewing our full Privacy Policy. Our Privacy Policy is available on our website www.whitehorseinsurance.eu

Your data will be treated in accordance with our Privacy Policy.

Your right to complain

If your complaint is regarding the selling of your policies: Contact the Customer Services Manager, Rothwell & Towler Ltd, Tourism House, Woodwater Park, Pynes Hill, Exeter EX2 5WS

Or if you would like to complain about the outcome of your claim, or assistance provided and, please forward details of your complaint in the first instance as follows:

- Write to the Customer Insights Manger, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 who will review the claims office decision.

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

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.financial-ombudsman.org.uk

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