



Demands and Needs Statement

Eurostar Leisure and Business and Travel Insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses when travelling.

The levels of cover may vary depending on where you travel (whether in the UK or overseas).

There may be conditions which will exclude you from claiming on the policy. Please see the Eurostar 'Your cover details' terms and conditions for full details.

You may already possess alternative travel insurance for some or all of the features and benefits provided by this Travel Insurance Policy. It is your responsibility to investigate this.

Eurostar Group Limited has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

keyfacts[®]

about our insurance services



Eurostar Leisure and Business
Travel Insurance
Mondial House
102 George Street
Croydon CR9 1AJ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. What services will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
- You will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Eurostar Group Limited is an appointed representative of Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ which is authorised and regulated by the Financial Services Authority. Mondial Assistance (UK) Limited FSA Register number is 311909

Mondial Assistance (UK) Limited, permitted business is arranging travel insurance.

Mondial Assistance (UK) Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Assisting in the administration and performance of a contract of insurance.
- Dealing as an agent
- Making arrangements with a view to transactions

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- in writing Write to The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ
- by phone Telephone 020 8603 9853

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

This document is available in large print, audio and Braille.

Please contact us on

Phone 0871 200 2457

Textphone 020 8666 9562

And we will be pleased to organise an alternative for you.

Policy Summary: Key Information You the Customer need to be aware of



Leisure and Business Travel Insurance

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

1. Who provides your insurance cover?

Eurostar™ Leisure and Business Travel Insurance is underwritten by Elvia Travel Insurance International N.V. (which, during 2009 shall change its name to Mondial Assistance Europe N.V.). Mondial Assistance (UK) Limited is the underwriters UK administrator. Our contact address is Eurostar Business and Leisure Travel Insurance, Mondial House, 102 George Street, Croydon, CR9 1AJ.

2. What does Eurostar™ Leisure and Business Travel Insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling, for medical emergencies, delayed or missed departures, cancellation & curtailment, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses whilst travelling.

If you have purchased annual multi-trip cover no trip must be booked to last more than 31 days.

3. What else do I need to know about my Eurostar™ Leisure and Business Travel Insurance policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p>The policy excludes claims directly or indirectly arising from a medical condition you have suffered from, been treated for or diagnosed with before your policy was issued unless your doctor has given you clearance to travel taking into account.</p> <ul style="list-style-type: none"> • Recommended vaccinations and inoculations. • Your prescribed medication. • The weather, altitude and atmospheric conditions at your resort. • The type of transport you will be using. • The availability of medical services. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if your doctor cannot confirm in writing that your condition was stable, that you were fit to travel and that there was no sign your condition would get worse. • Any claim if you travel against the advice of a doctor. • Any claim if you know you will need treatment while you are away. • Any claim if you have been given a terminal prognosis. • Any claim if you were awaiting treatment or been under investigation when your policy was issued. • Any claim for pregnancy or birth where the pregnancy is more than: <ul style="list-style-type: none"> - 24 weeks at the end of a journey outside Europe; or - 28 weeks at the end of a journey within Europe. 	<p>Health declaration and health exclusions.</p>
<p>Cancellation & curtailment</p> <p>We will pay up to £5,000 if you cancel your journey before it begins, or you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim where you are unable to comply with the health declaration and health exclusions. • You not wanting to travel or not enjoying your journey. • The failure of your tour operator or airline to provide you with transport or accommodation. • Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. 	<p>1</p>

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Emergency medical and associated expenses We will pay up to £5 million if you are taken into hospital or you need to come home early or extend your journey because of illness or accident.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim where you are unable to comply with the health declaration and health exclusions. • Travelling on a motorcycle unless the rider has a valid driving licence and crash helmets are worn. • Any claim for pregnancy or birth where the pregnancy is more than: <ul style="list-style-type: none"> - 24 weeks at the end of a journey outside Europe; or - 28 weeks at the end of a journey in Europe. • Medical expenses in the UK. 	2
<p>In-patient benefit We will pay up to £1,000 (£25 per day) if you are admitted to hospital as an in-patient, to pay for meals, phone calls and travel.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any expenses exceeding £25 per day. 	2
<p>Loss of passport We will pay up to £200 for transport and accommodation costs to get a temporary passport, and the equivalent value of the remaining period if it is lost or stolen on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if you do not get a letter from the consulate you reported the loss to. 	3
<p>Delayed personal possessions We will pay up to £100 to purchase essential items if your personal possessions are delayed for more than 12 hours on your outward journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Anything which you do not have a receipt for. • Any claim if you do not get a letter from the carrier confirming the delay. 	4

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Personal possessions You are covered for up to £1,500 in total if your personal possessions are damaged lost or stolen on your journey. £250 is the most you can claim for a single article. £400 is the total amount you can claim for all your valuables. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. • Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. • Anything which you cannot provide a receipt or proof of ownership for. • Valuables carried in suitcases or left in a motor vehicle. • Damaged items if you do not keep the items for repair or inspection. • Personal money. 	5
<p>Personal money You are covered for up to £400 if your personal money is lost or stolen on your journey. Be aware that the limit for cash is £200 while carried on you, whether jointly owned or not.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. • Any claim unless you provide currency exchange receipts showing the amount. • Loss or theft of personal money unless it is on your person, locked in a safe or safety deposit box, or locked in your accommodation 	6
<p>Personal accident We will pay up to £25,000 if following an accident, your injuries lead to death, total loss of sight / limb or permanent disability. An accident must be caused by something external and visible.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Anything caused by an illness. • Suicide. • Any more than £2,500 for death if you are aged 17 and under or 65 and over at the time of the accident. • Any claim for permanent physical disability if you are aged 65 and over at the time of the accident. • Any claim arising more than one year after the original accident. 	7

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Missed departure</p> <p>We will pay up to £500 for extra transport and accommodation if you arrive at your departure point too late to board your booked transport due to:</p> <ul style="list-style-type: none"> • public transport not running to its timetable; or • the vehicle you are travelling in has an accident or breaks down. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim unless you get a letter from the transport provider confirming the delay or breakdown. 	8
<p>Delayed departure</p> <p><u>Delay</u></p> <p>If you are travelling with Eurostar™ and your departure is delayed by 4 hours, we will either pay you:</p> <ul style="list-style-type: none"> • £20 for the first full 4 hours and a further £15 for each extra full 4 hours delay (up to £100 in total); or • £250 to make alternative travel arrangements after a delay of a full 4 hours; or <p>If you are not travelling with Eurostar™ and your departure is delayed by 8 hours we will pay you £20 and a further £15 for each extra full 12 hours delay (up to £200 in total). The circumstances covered are listed in the Policy Document.</p> <p><u>Abandonment</u></p> <p>Alternatively, we will pay up to £5,000 if you choose to abandon your journey cancel your holiday after a 12 hour delay.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim unless you get a letter confirming the delay. • Anything caused by you not checking in when you should have done. • Any delay which was announced before you bought your policy and / travel tickets. 	9

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Personal liability We will pay up to £2 million to cover costs that you are legally liable for due to any of the following that you cause during your journey:</p> <ul style="list-style-type: none"> • bodily injury of another person • loss or damage to other people's property. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if you admit liability. • Any accidents caused by your possession of any motorised or mechanical vehicle. • Anything which happens to anyone employed by you or a relative. 	10
<p>Legal expenses We will loan you up to £25,000 or up to £50,000 in total for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back out of any compensation you receive.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any costs not agreed by us. • Any claim against a travel agent, tour operator, carrier or us. • Any claim not notified to us within 90 days. 	11
Extra covers	What is not covered	Policy Section
<p>Business Cover This is provided only upon payment of the required additional premium.</p>		12
<p>Replacement business associate We will pay up to £300 for reasonable transport and accommodation costs for a replacement business associate in the event of your death, injury or illness.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim where you are unable to comply with the health declaration and health exclusions. 	12

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Extra covers	What is not covered	Policy Section
<p>Business equipment and business samples Up to £1,000 for your business equipment (£500 is the most you can claim for a single article) and up to £250 for your business samples that are damaged, stolen, lost or destroyed. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. • Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. • Anything which you cannot provide a receipt or proof of ownership for. • Valuables carried in suitcases or left in a motor vehicle. • Damaged items if you do not keep the items for repair or inspection. 	12
<p>Winter sports cover In respect of both Single Trip and Annual Multi Trip policies, Winter Sports cover is provided only upon payment of the required additional premium.</p> <p>For Annual Multi Trip policies, payment of the additional premium will provide up to 17 days cover in total during the Period of Insurance shown on your insurance confirmation.</p>		13

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Extra covers	What is not covered	Policy Section
<p>Loss of ski pack We will pay up to £250 in total for hired ski equipment, ski school fees and lift passes that you do not use because:</p> <ul style="list-style-type: none"> • you cancel or cut short your journey; • you cannot ski because of an injury or illness during your journey. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim where you are unable to comply with the health declaration and health exclusions. • You not wanting to travel or not enjoying your journey. • The failure of your tour operator or airline to provide you with transport or accommodation. • Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early or you are unable to ski because of your illness / injury. 	13
<p>Delayed ski equipment We will pay up to £150 in total to hire ski equipment, if yours are delayed on the outward journey for more than 12 hours.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if you do not get a letter from the carrier confirming the delay . • Any claim if you do not provide receipts for the hired equipment. 	13
<p>Ski equipment We will pay up to £500 in total for your ski equipment, and up to £250 in total for hired ski equipment if they are lost, stolen or destroyed during your journey. £250 is the most you can claim for a single article.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. • Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. • Anything which you cannot provide a receipt or proof of ownership for. • Damaged items if you do not keep the items for repair or inspection. 	13

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Extra covers	What is not covered	Policy Section
Piste closure We will pay £20 per day up to £250 in total if you cannot ski at the ski resort you booked before your journey because there is not enough snow and the ski lifts and ski schools are closed.	Cover is not provided for: <ul style="list-style-type: none"> Any claim if you do not get a letter from the ski lift operators confirming the piste closure. Any claim if the ski lifts and schools are closed for any other reason. 	13
Avalanche closure We will pay £250 in total for extra accommodation to get you to your destination or back home because of an avalanche.	Cover is not provided for: <ul style="list-style-type: none"> Any claim if you do not get a letter from the relevant authority confirming the avalanche. 	13
Significant Features	What is not covered	Policy Section
Excess	<ul style="list-style-type: none"> Under some sections of the policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess for each person insured, for each section of the policy, for each incident. The excess amount is: <ul style="list-style-type: none"> - £25 for Section 8 - £50 for Sections 1, 2, 5, 6, 9, 13, 14 and 16 	1, 2, 5, 6, 8, 9, 10, 12 and 13
Consequential expenses	<ul style="list-style-type: none"> Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment. 	General Exclusions

4. What is the duration of the contract?

Your policy will run from the dates shown on your insurance confirmation once your policy is issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances, which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What Cancellation Rights do you have?

If your cover does not meet your requirements, please notify Eurostar™ within 14 days of receiving your insurance confirmation and return all your documents for a refund of your premium.

If you purchased your insurance at the same time as your Eurostar™ ticket you can contact Eurostar™ on telephone 08705 186186 otherwise telephone 0871 200 2457 Text phone 020 8666 9562.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

7. How do I make a claim?

If you need medical assistance, please call our 24 hour medical emergency service from within the UK on 020 8603 9644 Text phone 020 8666 9562 or from outside the UK on +44 20 8603 9644 Text phone +44 20 8666 9562.

If you need our 24 hour legal helpline, please call from within the UK on 020 8603 9931 Text phone 020 8666 9562 or from outside the UK on +44 20 8603 9931 Text phone +44 20 8666 9562.

For all other claims please call 020 8603 9643 Text phone 020 8666 9562 and ask for a claim form.

8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then please write to:

The Quality Standards Manager, Mondial Assistance (UK) Limited,
Mondial House, 102 George Street, Croydon CR9 1AJ United Kingdom

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

This document is available in large
print, audio and Braille.

Please contact us on
Phone 0871 200 2457
Textphone 020 8666 9562

And we will be pleased to organise an
alternative for you.

Useful telephone numbers

Premium refund requests:

08705 186186 (Policies bought with Eurostar™ ticket)

0871 200 2457 (Policies bought separately)

Customer services: **0871 200 2457**

24-hr Emergency medical assistance:

Outside UK **+44 20 8603 9644**

Within UK **020 8603 9644**

24-hr Legal helpline:

Outside UK **+44 20 8603 9931**

Within UK **020 8603 9931**

Claims: **020 8603 9643**

If you would prefer this policy in large print, audio or Braille, please call us on **0871 200 2457 Textphone 020 8666 9562**.

Eurostar Group Limited, Registered address Eurostar House, Waterloo Station, London, SE1 8SE, Registered No. 03794642 is an Appointed Representative of Mondial Assistance (UK) Limited.

Eurostar™ Leisure and Business Travel Insurance is underwritten by Elvia Travel Insurance International N.V. (which, during 2009 shall change its name to Mondial Assistance Europe N.V.) and is administered in the UK by: Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office: Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ. www.mondial-assistance.co.uk

Mondial Assistance (UK) Limited is authorised and regulated by the Financial Services Authority (FSA).

Elvia Travel Insurance International N.V. is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of UK business.

Mondial Assistance (UK) Limited will act as an agent for Elvia Travel Insurance International N.V. with respect to the receipt of customer money; and for the purpose of settling claims and handling premium refunds.



YOUR COVER DETAILS

LEISURE AND BUSINESS TRAVEL INSURANCE

2008 / 09

Please read this policy and take it with you during your trip.

Valid for UK residents only.

Summary of cover

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

Cover	Limit (up to)	Excess	Page
Cancellation & curtailment (Deposit only)	£5,000	£50 £15	15-16
Emergency medical and associated expenses In-patient benefit	£5 million £1,000	£50 Nil	17-18
Loss of passport	£200	Nil	18-19
Delayed personal possessions	£100	Nil	19
Personal possessions Single article limit, pair or set Total for valuables	£1,500 £250 £400	£50	19-20
Personal money Cash	£400 £200	£50	20
Personal accident	£25,000	Nil	21
Missed departure	£500	£50	21-22
Delayed departure Travelling by Eurostar™	£100 - delay £250 - extra transport	Nil Nil	22-23
Not travelling by Eurostar™ Abandonment	£200 - delay £5,000	Nil £50	
Personal liability	£2 million	£50	23-24
Legal expenses	£25,000	Nil	24-25
Business cover (Optional)			
Replacement personnel	£300	£50	25
Business equipment Single article limit	£1,000 £500	£50	25
Business samples	£250	£50	25
Winter sports cover (Optional single trip, included annual multi-trip)			
Ski pack	£250	Nil	26-27
Delayed ski equipment	£150	Nil	26-27
Ski equipment Single article limit	£500 - own £250 - hired £250	£50	26-27
Piste closure	£250	Nil	26-27
Avalanche closure	£250	Nil	26-27

Note

Some sections of cover also have extra sub limits, for example the **personal possessions** section has a single article and valuables limit.

Important information

Thank **you** for taking out **Eurostar™** Leisure and Business Travel Insurance with us.

Your insurance confirmation shows the cover **you** have chosen, the people covered and any special terms or conditions that may apply.

It is very important that **you** read the whole of the policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim.

■ Insurer

Your leisure and business travel insurance is underwritten by Elvia Travel Insurance International N.V. (which, during 2009 shall change its name to Mondial Assistance Europe N.V.) and administered in the **United Kingdom** by Mondial Assistance (UK) Limited.

■ How your policy works

Your policy and insurance confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each person insured. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

■ Telling us about relevant facts

Before **you** travel **you** must tell **Eurostar™** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

■ Cancellation rights

If **your** cover does not meet **your** requirements, please notify **Eurostar™** within 14 days of receiving **your** insurance confirmation and return all **your** documents for a refund of **your** premium.

If **you** purchased **your** insurance at the same time as **your Eurostar™** ticket **you** should call **Eurostar™** on **08705 186186** otherwise **you** can call **0871 200 2457**, textphone **020 8666 9562**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

■ Policy excesses

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each incident. The amount **you** have to pay is the **excess**.

■ Data protection

Information about **your** policy may be shared between **Eurostar™**, Mondial Assistance (UK) Limited and Elvia Travel Insurance International N.V. for underwriting purposes.

You should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

Your information will not be shared with third parties for marketing

purposes. **You** have the right to access **your** personal records.

■ Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at **www.fscs.org.uk**

■ Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

■ Contracts (Rights of third parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

■ Renewal of your insurance cover

If **you** have annual multi-trip cover, **we** will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your** insurance confirmation.

The terms of **your** cover and the premium rates may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about relevant facts and check to see that **you** still comply with the Health declaration and health exclusions (see pages 9-10) as this may affect the cover provided. If **you** do not comply with the Health declaration this may invalidate **your** insurance.

Definition of words

When the following words and phrases appear in the policy document or insurance confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

■ Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

■ Appointed adviser

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

■ Area of cover

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** insurance confirmation.

■ Europe

UK, Continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

■ Worldwide (for annual multi-trip cover only)

Any Worldwide country.

■ Business associate

Any person in the **UK** that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your** journey.

■ Business equipment

Computer, television, fax and phone equipment (including mobile phones, PDAs) and any other equipment which is needed to carry out **your** business duties.

■ Business samples

Demonstration goods or samples of goods sold by **your** company.

■ Couple

Two adults who have been permanently living together at the same address for more than six months. For annual multi-trip cover each adult can travel independently.

■ Doctor

A legally qualified **doctor** holding the necessary certification in the country in which they are currently practising, other than **you** or a relative.

■ Departure point

The airport, international train station or port where **your** journey from the **UK** to **your** destination begins and where the final part of **your** journey back to the **UK** begins.

■ Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident.

For example a **couple** that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (Possessions) and two of these will be for the two claims under section 2 (Medical).

■ Family

Two adults and all of their dependent children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

■ Hazardous activity

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, parasailing 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:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

We may be able to cover **you** for other activities that are not listed. Please contact **Eurostar™** on **0871 200 2457**, textphone **020 8666 9562**. An extra premium may need to be paid.

■ Home

Your usual place of residence in the **UK**.

■ Insurer

Elvia Travel Insurance International N.V.

■ Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the **UK**, whichever is earlier.

For single trip cover

- any other trip which begins after **you** get back is not covered.
- a trip which is booked to last longer than 185 days is not covered.

For annual multi-trip cover

- **you** will only be covered if **you** are aged 64 or under at the date **your** policy was issued.
- a trip which is booked to last longer than 31 days is not covered, unless **we** agree otherwise in writing.
- trips within the **UK** must be for at least 3 days and have:
 - i pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your** home (unless it involves a sea crossing).
- **you** will be covered for taking part in **winter sports** activities for up to 17 days in total during the **period of insurance**.
- the annual multi-trip policy provides cover to any worldwide country.

- **Legal action**
Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:
 - to the European Court of Justice, European Court of Human Rights or similar International body; or
 - to enforce a judgement or legally binding decision.
- **Legal costs**
Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.
- **Pair or set**
A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.
- **Period of Insurance**
 - **For single trip cover**
Cancellation cover begins from the issue date shown on **your** insurance confirmation and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
 - **For annual multi-trip cover**
Cancellation cover begins on the start date shown on **your** insurance confirmation or the date **you** booked **your journey**, which ever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
 - **For single trip and annual multi-trip cover**
All cover ends on the expiry date shown on **your** policy coupon, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.
- **Personal money**
Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.
- **Personal possessions**
Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables, ski equipment** and passport).
- **Redundancy**
Loss of permanent paid employment (except voluntary **redundancy**), after a continuous working period of two years if **you** are aged 18 and over or 65 and under.
- **Relative**
Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).
- **Resident**
A person who has their main **home** in the **UK** and has not spent more than six months abroad during the year before the policy was issued.
- **Single parent family**
One adult and all of their dependent children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.
- **Ski equipment**
This consists of skis, poles, boots, bindings, snowboards or ice skates.
- **Ski pack**
Hired **ski equipment**, ski school fees and lift passes.
- **Travelling companion**
Any person that has booked to travel with **you** on **your journey**.
- **United Kingdom (UK)**
England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- **Valuables**
Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.
- **We, our, us**
Mondial Assistance (UK) Limited which administers the insurance on behalf of the **insurer**.
- **Winter sports**
The following activities are covered if **winter sports** cover is shown on **your** insurance confirmation:
 - Skiing, snowboarding, big-foot skiing, cross country skiing, glacier skiing, ice hockey, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

 - Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.
- **We may be able to cover you** for other activities that are not listed. Please contact Eurostar™ on **0871 200 2457**, textphone **020 8666 9562**. An extra premium may need to be paid.
- **You, your, person insured**
Each person shown on the insurance confirmation, for whom the appropriate insurance premium has been paid.

24hr Emergency medical assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over £250. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

From outside the UK phone +44 20 8603 9644
Fax +44 20 8603 0204 textphone +44 20 8666 9562

From within the UK phone 020 8603 9644
Fax 020 8603 0204 textphone 020 8666 9562

email international_dept@mondial_assistance.co.uk

Please give us your age, policy confirmation number. Say that you are insured with Eurostar™ Leisure and Business Travel Insurance.

Below are some of the ways the 24-hour medical assistance service can help.

■ Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

■ Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or accommodation in the UK, or to a hospital or nursing home in the UK, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

Reciprocal health arrangements

European Health Insurance Card (EHIC) - the replacement for the E111

- The EHIC entitles you to reduced cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You must have to make a contribution to the cost of your care.
- You may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0845 6062030. Application forms are also available from the Post Office.

Australia

- If you are travelling to Australia you can enroll in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses, you will not have to pay an excess.

Health declaration and health exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

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

- 1 You will not be covered for any claim arising from a medical condition for which, at the time of taking out this insurance, you have not asked your doctor if it is safe for you to travel to your chosen destination. Your doctor must take into account how your condition may be affected by:
 - the recommended vaccinations and inoculations;
 - your prescribed regular medication;
 - the weather;
 - the type of transport you take;
 - medical services available to you while you are away;
 - altitude or atmospheric pressures.
- 2 You will not be covered for any change in your circumstances or in your medical conditions before you travel unless you have asked your doctor if it is safe for you to travel to your chosen destination. Your doctor must take into account how your condition may be affected by the points raised in 1 above.
- 3 You will not be covered if your doctor cannot confirm in writing that at the time of taking out this insurance and at the time your travel tickets for your journey were bought:
 - your condition was stable;
 - you were fit to travel; and
 - there was no sign that your condition would get worse.
- 4 You will not be covered for any claim arising from a medical condition of someone you were going to stay with, a travelling companion, a relative or a business associate if you are aware of the medical condition at the time your policy was issued.
- 5 You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.
- 6 You will not be covered if you know you will need medical treatment during your journey or you are travelling specifically to get medical treatment.
- 7 You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.
- 8 You will not be covered if you were waiting for medical treatment as an hospital in-patient or were under investigation for a medical condition when your policy was issued.

- 9 **You** will not be covered for claims relating to pregnancy or childbirth, where the pregnancy is more than:
- 24 weeks at the end of a **journey** outside of Europe; or
 - 28 weeks at the end of a **journey** within Europe.

Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

General exclusions

The following exclusions apply to the whole of your policy:

We will not cover **you** for any claim arising from, or consisting of, the following:

1. A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism, weapons of mass destruction.
3. Any epidemic or pandemic.
4. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
5. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
7. Any currency exchange rate changes.
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
9. **You** acting in an illegal or malicious way.
10. **You** not enjoying **your journey**.
11. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

Conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1. **You** are a resident of the UK.
2. **You** take reasonable care to protect yourself and **your** property against **accident**, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid insurance confirmation.
4. **You** accept that **we** will not extend the **period of insurance**:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 185 days or **you** know **you** will be making a claim.
 - for annual multi-trip cover beyond the expiry of **your** policy.

5. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on pages 12-14 for more information.
6. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
7. For annual multi-trip cover, **you** are not aged 65 or over at the date **your** policy was issued.

We have the right to do the following

1. Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances, **we** may report the matter to the police.
2. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
3. Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
4. Take over and deal with, in **your** name, any claim **you** make under this policy.
5. Take **legal action** in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
6. With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
7. Send **you** back to the UK at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our medical advisers** agree. If there is a dispute, **we** will ask for an independent medical opinion.
8. Not accept liability for costs incurred after the date the treating **doctor** and **our medical advisers** agree **you** should return to the UK, if **you** refuse to be repatriated.
9. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and insurance confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
10. Not to pay any claim on this policy (except under the Personal section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
11. If **you** cancel or cut short **your journey**:
 - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
12. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Making a claim

To claim, phone **020 8603 9643**, textphone **020 8666 9562** and ask for a claim form or write to:

Mondial Assistance (UK) Limited Travel Insurance Claims Department, PO Box 1900, Croydon CR90 9BA.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for.

We recommend that as much detail as possible is supplied, to enable **us** to handle **your** claim quickly.

You may need to obtain some information about **your** claim while **you** are away. Please keep photocopies of all information **you** send **us**.

Below is a list of the documents **we** often need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If **you** need to curtail **your journey** call within the UK **020 8603 9644**, textphone **020 8666 9562**, outside the UK **+44 20 8603 9644**, textphone **+44 20 8666 9562** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.

- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carriers report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Business cover

Replacement business associate

- If it is necessary for a **business associate** to replace **you** following curtailment of **your journey** call within the UK **020 8603 9644**, textphone **020 8666 9562**, outside the UK **+44 20 8603 9644**, textphone **+44 20 8666 9562** immediately to get **our** prior agreement.

Business equipment and business samples

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **business equipment** and **business samples**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

Winter sports cover

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and **personal money**'.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure

- Written confirmation from **your** tour operator, relevant local authority or ski lift operator confirming the reason for the closure and duration.

Avalanche / landslide closure

- Written confirmation from **your** tour operator or the appropriate local authority confirming the location and duration of the avalanche.

Making a complaint

We aim to provide **you** with a first class service. However there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ

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

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.

1. Cancellation or curtailment charges

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour Emergency medical assistance' on page 8 for more information.

What you are covered for

We will pay up to **£5,000** in total (this includes up to **£200** in total for excursions) for **your** part of unused personal accommodation, transport charges and extra travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances.

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in the **UK** or as a witness in a court in the **UK**.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the **UK**.
- **You** or a **travelling companion** being advised not to travel by a **doctor** as a result of pregnancy.
- **Your redundancy**.

Curtailed

You cut **your journey** short (curtail) after it has begun because of one of the following.

- Anything mentioned in Cancellation except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

Note

We will calculate curtailment claims from the date it is necessary for **you** to return to the **UK** or the date **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

What you are not covered for

Under Cancellation, Curtailment and Replacement Personnel

An **excess** of **£50** (£15 for deposit only claims).

Any condition stated under the Health Declaration on pages 9-10.

More than the minimum market value of equivalent travel tickets, if **you** travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully - licensed, passenger carrying aircraft);
- **you** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Claims relating to pregnancy or childbirth, where the pregnancy is more than:

- 24 weeks at the end of a **journey** outside of **Europe**; or
- 28 weeks at the end of a **journey** within **Europe** (unless this was confirmed after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later) and is medically necessary).

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Claims relating to pregnancy or childbirth, where the pregnancy is more than:

- 24 weeks at the end of a **journey** outside of **Europe**; or
- 28 weeks at the end of a **journey** within **Europe**.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to return to the **UK** because of death, injury or illness. Our medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

You travelling on a motorcycle, unless the driver holds an appropriate valid licence and all **insured-persons** are wearing crash helmets.

Anything caused by **you** taking part in a **hazardous activity** or **winter sports** unless shown on **your** insurance confirmation.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

2. Emergency medical and associated expenses

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness or **accident**, or if **your** medical expenses are over **£250** **we** must be told immediately - see under the heading: '24-hour Emergency medical assistance' on page 8 for more information.

What you are covered for

We will pay **you** or **your** personal representatives for the following necessary emergency expenses if **you** die, were injured or taken ill during **your journey**.

Up to **£5 million** for reasonable fees or charges **you** incur outside the **UK** or **your home country**:

- **Treatment**
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from the **UK** on medical advice.
- **Funeral expenses**
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside the **UK**.
- **Search and rescue**
Mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit**
£25 for each 24-hour period that **you** are in hospital as an in-patient up to **£1,000** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental**
Up to **£200** for emergency dental treatment to relieve sudden pain.
- **Excursions**
Up to **£200** in total for **your** excursions that have been paid for before **your journey** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your journey**.

What you are not covered for

Under all cover except In-patient benefit and excursions

An **excess** of **£50**, unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on pages 8-9 for more information).

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under all cover

Any condition stated under the Health Declaration on pages 9-10. Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the driver holds an appropriate valid licence and all **insured persons** are wearing crash helmets;
- **you** taking part in any **hazardous activity** or **winter sports** unless shown on **your** insurance confirmation.

Claims relating to pregnancy or childbirth, where the pregnancy is more than:

- 24 weeks at the end of a **journey** outside of **Europe**; or
- 28 weeks at the end of a **journey** within **Europe**.
- Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section, since this is the purpose of the in-patient benefit.

Under treatment

Services or treatments **you** receive within the **UK**.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to the **UK**.

Medical costs over **£250**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under funeral expenses

Your burial or cremation within the **UK**.

Under dental

Replacing or repairing false teeth or artificial teeth (such as crowns). Dental work involving the use of precious metals.

Please refer to sections **General exclusions, Conditions and Making a claim that also apply**.

3. Loss of passport

What you are covered for

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary passport

Up to **£200** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to the **UK**.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost, stolen or destroyed.

What you are not covered for

Please refer to sections **General exclusions, Conditions and Making a claim that also apply**.

4. Delayed personal possessions

What you are covered for

Up to **£100** in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your outward journey** for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Personal possessions - section 5.

What you are not covered for

Please refer to sections **General exclusions, Conditions and Making a claim that also apply**.

5. Personal possessions

What you are covered for

Up to **£1,500** in total for **your personal possessions** (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£400** in total, There is also a single article, **pair or set** limit of **£250**, whether jointly owned or not.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

What you are not covered for

An **excess** of **£50**.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**).
- **Personal money** (see section 6).
- Passport (see section 3).
- **Business equipment** and **business samples** (see section 12).

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

6. Personal money

What you are covered for

Up to **£400** in total for loss or theft of **your personal money** (but no more than **£200** in total in cash in total while on **you**, whether jointly owned or not) while on **your journey**.

What you are not covered for

An **excess** of **£50**.

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

7. Personal accident

What you are covered for

We will pay **you** or **your** personal representative one of the following amounts for an **accident** during **your journey**.

- **Death**
£25,000 for death. (**We** will not pay more than **£2,500** if **you** are aged 17 or under or aged 65 or over at the time of the **accident**.)
- **Permanent loss**
£25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.
- **Physical disablement**
£25,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged 65 or over at the time of the **accident**.)

Note

Death benefit payments will be made to **your** personal representative.

What you are not covered for

Any condition stated under Health declaration and health exclusions on pages 9-10.

Any claim arising more than one year after the original accident.

Anything caused by:

- **your** sickness, disease, physical or mental condition that is gradually getting worse unless shown on **your** insurance confirmation;
- **you** travelling in an aircraft (except as a passenger in a fully - licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the driver holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** or **winter sports** unless shown on **your** insurance confirmation.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

8. Missed departure

What you are covered for

We will pay **you** up to **£500** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an **accident** or breaks down.

What you are not covered for

An excess of **£50**.

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Please refer to sections **General exclusions, Conditions and Making a claim that also apply**.

9. Delayed departure

What you are covered for

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

- **Delay**
 - **£20** after the first full 4 hours of delay and **£15** after each extra delay of 4 hours up to **£100** in total when **you** travel by **Eurostar™**; or
 - up to **£250** for alternative transport charges for **you** to reach **your** destination after the first full 4 hours of delay when **you** travel by **Eurostar™**; or
 - **£20** after the first full 8 hours of delay and **£15** after each extra delay of 12 hours up to **£200** in total when **you** do not travel by **Eurostar™**.
- **Abandonment**
up to **£5,000** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave the **UK**.

What you are not covered for

Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Under Abandonment

An **excess** of **£50** for each incident claimed for under this section.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to sections **General exclusions, Conditions and Making a claim that also apply**.

10. Personal liability

If **you** are hiring a motorised or mechanical vehicle while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

What you are covered for

We will pay up to **£2 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note

Inform **us** as soon as **you** or **your** personal representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

What you are not covered for

An **excess** of **£50**.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following.

- The use of any land or building except for the accommodation **you** are using on **your journey**.

- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

11. Legal expenses

You can call **our** legal helpline for advice on any travel related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland.

From within the UK

Phone **020 8603 9931** textphone **020 8666 9562**

From outside the UK

Phone **+44 20 8603 9931** textphone **+44 20 8666 9562**

What you are covered for

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to **£25,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy).
- Up to **£1,000** for **you**, for travel and accommodation costs that **you** have to pay to go to a foreign court in connection with any legal action above.

Note

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

What you are not covered for

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another **insurer** or service provider has refused **your claim** or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** by this policy or **our agent**.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your claim**. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have been paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the appointed adviser (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

12. Business cover

This section is only in force if shown on **your** insurance confirmation.

What you are covered for

Replacement business associate

We will pay up to **£300** for extra travel and accommodation and transport costs for a **business associate** to take over **your** unfinished work, following **your** death, injury or illness during **your** business trip.

Business equipment

We will pay up to **£1,000** in total for **your business equipment** that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£500**, whether jointly owned or not.

Business samples

We will pay up to **£250** in total for **your business samples** that are damaged, stolen, lost or destroyed on **your journey**.

What you are not covered for

Under Replacement business associate

An excess of **£50**.

Under Business equipment and Business samples

An excess of **£50**.

Anything mentioned under the heading 'What **you** are not covered for' within **Personal possessions** - Section 5.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

13. Winter sports cover

This section is only in force if shown on **your** insurance confirmation.

What you are covered for

Ski pack

We will pay up to **£250** in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** cannot ski because of an injury or illness during **your journey**.

Delayed ski equipment

We will pay up to **£150** in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination; or

Ski equipment

We will pay up to **£500** in total for **your** own **ski equipment** (and up to **£250** for hired **ski equipment**) that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£250**, whether jointly owned or not.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Ski pass

Your ski pass is included in the definition of **personal money**.

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- Up to **£20** for each full day up to **£250** in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- Up to **£20** for each full day up to **£250** in total if no other resort is available.

Avalanche closure

We will pay up to **£250** in total for extra accommodation and transport costs which **you** have to pay to get **you** to **your journey** destination or back **home** because of an avalanche, landslide or landslip in **your** resort.

What you are not covered for

Under ski pack

Anything mentioned under the heading 'What **you** are not covered for' within Cancellation or curtailment charges -Section 1

Anything mentioned under the heading 'What **you** are not covered for' within Emergency medical and associated expenses section 2.

Under ski equipment

An excess of **£50**.

Anything mentioned under the heading 'What **you** are not covered for' within **Personal possessions** - Section 5.

Under ski pass

Anything mentioned under the heading 'What **you** are not covered for' within Personal Money - Section 6

Under piste closure

Any compensation for the first full 24 hours at **your** booked ski resort. Any **journey** in the **UK**.

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under avalanche closure

Compensation unless **you** get a letter from the relevant authority or **your** tour operator's representative confirming the event.

Compensation which **you** can get from the company providing accommodation, **your** tour operator or anywhere else.

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

