Demands and needs statement

STA Travel insurance suits the demands and needs of customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation or cutting short a trip, lost, stolen or delayed possessions, loss of money and passport, personal accident, personal liability and legal expenses.

The levels of cover may vary depending on where you travel (whether in your home country or overseas).

Travel insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

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

STA Travel Limited has only provided you with information and has not provided you with any recommendation or advice about whether this product meets your specific insurance demands and needs.
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.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Excess</strong></td>
<td>£100</td>
</tr>
<tr>
<td>1 Cancellation or curtailment</td>
<td><strong>£2,000</strong></td>
</tr>
<tr>
<td>2 Emergency medical and associated expenses</td>
<td>£10 million</td>
</tr>
<tr>
<td>- In-patient benefit</td>
<td>£20 per day, max £600</td>
</tr>
<tr>
<td>- Transport and accommodation</td>
<td>Reasonable costs</td>
</tr>
<tr>
<td>- Dental</td>
<td>£500</td>
</tr>
<tr>
<td>- Funeral expenses</td>
<td>£2,500</td>
</tr>
<tr>
<td>- Search and rescue</td>
<td>£5,000</td>
</tr>
<tr>
<td>3 Loss of passport</td>
<td>£500</td>
</tr>
<tr>
<td>4 Delayed personal possessions</td>
<td>£50 per day, max £100</td>
</tr>
<tr>
<td>5 Personal possessions</td>
<td>£1,500</td>
</tr>
<tr>
<td>- Single item, pair or set</td>
<td>£250</td>
</tr>
<tr>
<td>- Valuables</td>
<td>£400</td>
</tr>
<tr>
<td>- Tobacco, alcohol, fragrances</td>
<td>£50</td>
</tr>
<tr>
<td>6 Personal money</td>
<td>£200</td>
</tr>
<tr>
<td>- Cash limit</td>
<td>£200</td>
</tr>
<tr>
<td>7 Personal accident</td>
<td>£20,000</td>
</tr>
<tr>
<td>- Death (age 16-65 inclusive)</td>
<td>£1,000</td>
</tr>
<tr>
<td>(age 15 and under)</td>
<td>£20,000</td>
</tr>
<tr>
<td>- Loss limb / sight</td>
<td>£40,000</td>
</tr>
<tr>
<td>- Permanent total disablement</td>
<td><strong>£2,000</strong></td>
</tr>
<tr>
<td>8 Missed departure</td>
<td>£500</td>
</tr>
<tr>
<td>9 Delayed departure</td>
<td>£100 - delay (£20 each 12 hrs)</td>
</tr>
<tr>
<td>10 Personal liability</td>
<td>£2 million</td>
</tr>
<tr>
<td>11 Legal expenses</td>
<td>£25,000</td>
</tr>
<tr>
<td>12 Repayment of student loan</td>
<td>£5,000</td>
</tr>
<tr>
<td>13 Hijack</td>
<td>£3,000</td>
</tr>
<tr>
<td>14 Hostage</td>
<td>£3,000</td>
</tr>
<tr>
<td>15 End supplier failure</td>
<td>£2,000</td>
</tr>
<tr>
<td>16 Government travel restriction</td>
<td>£1,000</td>
</tr>
</tbody>
</table>

Additional covers (subject to extra premium)

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 Winter sports cover</td>
<td>£300</td>
</tr>
<tr>
<td>- Ski pack</td>
<td>£300</td>
</tr>
<tr>
<td>- Delayed ski equipment</td>
<td>£500</td>
</tr>
<tr>
<td>- Ski equipment (own)</td>
<td>£300</td>
</tr>
<tr>
<td>- Ski equipment (hired)</td>
<td>£20 per day, max £300</td>
</tr>
<tr>
<td>- Piste closure</td>
<td>£300</td>
</tr>
<tr>
<td>- Avalanche closure</td>
<td><strong>£500</strong></td>
</tr>
<tr>
<td>18 Gadget cover</td>
<td>£1,000 (max 2 items)</td>
</tr>
<tr>
<td>19 Medical/dental elective cover</td>
<td>Reasonable costs</td>
</tr>
<tr>
<td>- Portable medical equipment</td>
<td>£500</td>
</tr>
<tr>
<td>- Needle stick</td>
<td>£10,000</td>
</tr>
<tr>
<td>- HIV infection</td>
<td>£500</td>
</tr>
<tr>
<td>20 Study abroad cover</td>
<td>See section for details</td>
</tr>
<tr>
<td>21 Sports trip cover</td>
<td>See section for details</td>
</tr>
<tr>
<td>22 Natural catastrophe cover</td>
<td>See section for details</td>
</tr>
</tbody>
</table>

Note

**Excess**
The excess applies to claims under sections 1, 2, 5, 6, 9 (abandonment only), 17, 18, 19, 20, 21 and 22. The excess for these sections can be reduced to £50 when the excess reduction add on has been paid. The excess under section 2 can be removed completely when the medical excess waiver add on has been paid.

**Cancellation limit**
The limit under section 1 for cancellation or curtailment and section 9 for abandonment can be increased to £5,000 when the appropriate higher cancellation cover add on has been paid.

Infant cover
Your children (including foster children) aged 2 and under, are covered free of charge for sections 1 and 2 only, providing they travel with you and live at the same address.

Journey limits (annual multi-trip cover only)
Annual multi-trip cover is for short trips of 42 days (Europe) or 60 days (Worldwide) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these durations per trip. This would include not insuring you for any part of a trip that is longer than 42 days (Europe) or 60 days (Worldwide) in duration.

Important information

Thank you for taking out STA Travel insurance with us.
Your booking confirmation shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call STA Travel Limited on 0333 321 0099, or contact your issuing store.

Insurer
Sections 1-14 and 16-22 of your STA Travel insurance are underwritten by AWP P&C SA and administered in the UK by Allianz Assistance. Section 15 is underwritten by Liberty Mutual Insurance Europe SE and is provided by International Passenger Protection Limited.

How your policy works
Your policy and booking 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.

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.

Information you need to tell us
There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your STA Travel insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please call us as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights
If your cover does not meet your requirements, please notify us within 14 days of receiving your booking confirmation and return all your documents for a refund of your premium.

You should contact your issuing store.
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 wording - page 3

Policy excess
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 person insured, for each section, for each incident. The amount you have to pay is the excess. The amount of the excess can be reduced by paying the excess reduction add on. The medical excess waiver add on removes the excess under section 2 completely.

Home visits
Single trip policies with over a six month (182 day) duration allow you to return home once during your journey without voiding the cover. Study Abroad cover allows you to return home three times without voiding the cover.

There is no cover for the cost of returning home and there is no cover under any section of the policy during the time you arrive in your home country and the time you leave the final departure point in your home country to resume your journey.

The above excludes any return home if it is part of a claim being made for Emergency medical expenses, Repatriation or Curtailment.

Trip extension (Single trip policies only)
If you extend your journey, you may also be able to extend your period of insurance up to the maximum limit of 730 days, by paying the appropriate extra premium and meeting the required criteria.

You must contact STA Travel Limited on 0333 321 0099 before your existing policy expires.

We will decide whether or not we will extend your cover depending on:
- any changes to your health (new or existing medical conditions);
- any claims you have made or are likely to make.

Renewal of your insurance cover
If you have annual multi-trip cover, we will send you a renewal notice at least 21 days prior to the expiry of the period of insurance as shown on your booking confirmation. We may vary the terms of your cover and the premium rates at the renewal date.

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 the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law
Unless agreed otherwise, English law will apply and all communications and documentation relating 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 Contracts (Rights of Third Parties) Act 1999.

Data protection notice
We care about your personal data.

The summary below and our full privacy notice explain how Allianz Assistance protects your privacy and uses your personal data.

Our full privacy notice is available at www.allianz-assistance.co.uk/privacy-notice/ If a printed version is required, please write to Legal and Compliance Department, Allianz Assistance, 102 George Street, Croydon CR9 6HD.

• How will we obtain and use your personal data?
  We will collect your personal data from a variety of sources including:
  - Data that you provide to us; and
  - Data that may be provided about you from certain third parties, such as your insurance broker, doctors in the event of a medical emergency or airline companies in the event of repatriation

We will collect and process your personal data in order to comply with our contractual obligations and/or for the purposes of our legitimate interests including:
- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.

• Who will have access to your personal data?
We may share your personal data:
- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to you such as in the event of a medical emergency;
- To meet our legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that we have provided to you.

We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

• How long do we keep your personal data?
We will retain your personal data for a maximum of seven years from the date the insurance relationship between us ends. If we are able to do so, we will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

• Where will your personal data be processed?
Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever we transfer your personal data outside the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz’s BCR do not apply, we take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

• What are your rights in respect of your personal data?
You have certain rights in respect of your personal data. You can:
- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning you, or withdraw your consent where you previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that we provide it to you or a new insurer; and
- File a complaint.

• Automated decision making, including profiling
We carry out automated decision making and/or profiling when necessary.

• How can you contact us?
If you would like a copy of the information that we hold about you or if you have any queries about how we use your personal data, you can contact us as follows:
By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD
By telephone: 020 8603 9853
By email: AzPUKDP@allianz.com
Definitions of words

When the following words and phrases appear in the policy document or booking 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.

**Add on**
An option to extend and/or adjust the regular cover levels and/or excesses for a specific number of consecutive days during the period of insurance on payment of the appropriate extra premium. Options include medical and dental elective, gadget, medical excess waiver, excess reduction, higher cancellation cover, winter sports and sports trips. These cannot be purchased online. Chosen add ons will be shown on your booking confirmation.

**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 booking confirmation, unless it is a short stay of up to 5 days during your journey or a stopover where you are scheduled to officially remain in transit.

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

- **Worldwide excluding USA**
  - Worldwide excluding United States of America, Canada and all islands in the Caribbean Sea including the Bahamas.

- **Worldwide including USA**
  - Any worldwide country.

**Note**
You will not be covered if you travel to a country where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

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

**Channel Islands**
Jersey, Guernsey, Alderney, Sark and Herm.

**Couple**
For annual multi-trip cover, two adults who have been permanently living together at the same address for six months or more. Each adult can travel independently.

**Departure point**
The airport, international train station or port where:
- your outward journey to your destination begins;
- any connecting or pre-booked transport begins to continue your journey if it involves more than one destination or transport connection; or
- your return journey back home begins (including any connecting transport you take later).

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

**Economic sanction(s)**
Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or UK. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

**End supplier**
The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

**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.

**Family**
For annual multi-trip cover, two adults and up to three of their 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.

**Financial failure**
The end supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.

**Home**
Your usual place of residence in the UK, Channel Islands, Isle of Man or Republic of Ireland.

**Insurer**
- For sections 1-14 and 16-22 AWP P&C SA.
- For section 15 Liberty Mutual Insurance Europe SE and is provided by International Passenger Protection Limited.

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

- For single trip cover
  - you will only be covered if you are aged 34 and under (blue policy) or 79 and under (gold policy) at the date of your policy was issued.
  - any other trip which begins after you get back is not covered.
  - a trip which is booked to last longer than 730 days is not covered.
  - you will be covered for taking part in winter sports activities for up to 7 days in total during the period of insurance. However cover under section 17 does not apply. The winter sports policy or add on provides cover under section 17.

- For annual multi-trip cover
  - you will only be covered if you are aged 34 and under (blue policy) or 65 and under (gold policy) at the start date of your policy.
  - cover is for short trips of 42 days (Europe) or 60 days (Worldwide) days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these durations per trip. This would include not insuring you for any part of a trip that is longer than 42 days (Europe) or 60 days (Worldwide) in duration.
  - trips within your home country must be for at least 2 nights and:
    - i have 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 21 days in total during the period of insurance.

- Study abroad
  - a trip which is booked to last longer than 365 days is not covered.

**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 judgment 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.
Manual work
Physical labour, including, but not limited to building and construction work or using, assembling, installing or maintaining heavy electrical, mechanical or hydraulic plant or machinery.

Note
This policy only provides cover for the limited types of manual work that are listed as being covered under the Working abroad section on page 8.

There is no cover for any type of:
• work below ground level or at heights over three metres above ground;
• work involving the use, installation, assembling, maintenance or repair of heavy electrical, mechanical or hydraulic plant or machinery;
• plumbing, electrical or heavy construction work;
• lighting or sound technician;
• tree surgery, working as a lumberjack or any kind of work involving chainsaws.

Natural catastrophe
An event caused by natural forces for example avalanche, earthquake, fire, flood, hurricane, landslide, lightning, severe storm, tsunami or volcanic eruption.

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 (including study abroad)
  Cancellation cover begins from the issue date shown on your booking confirmation and ends at the beginning of your journey. The cover for all other sections (except Government travel restrictions - Section 16) starts at the beginning of your journey and finishes at the end of your journey.

Note
• Home visits
  Single trip policies with over a six month (182 day) duration and Study abroad cover allow for home visits. See under the heading ‘Home visits’ within the Important information section on page 3 for full details.

Trip extension
If you extend your journey, we may also be able to extend your single trip policy up to a maximum limit of 730 days. See under the heading ‘Trip extensions (Single trip policies only)’ within the Important information section on page 3 for full details.

• For annual multi-trip cover
  Cancellation cover begins on the start date shown on your booking confirmation or the date you booked your journey, whichever 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 booking confirmation, 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).

Redundancy
Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer 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, partner (including common law and civil partnerships) or fiancé(e).

Resident
A person who has their home in the UK, Channel Islands, Isle of Man or Republic of Ireland for at least three months before the policy was issued. They must also be registered with a doctor in the UK, Channel Islands, Isle of Man or Republic of Ireland.

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 and Northern Ireland.

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 equipment, MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us
• For sections 1-14 and 16-22
  Allianz Assistance which administers the insurance on behalf of the insurer of these sections.
• For section 15
  International Passenger Protection Limited, who provide the insurance on behalf of the insurer of this section.

You, your, person insured
Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.
Medical Solutions 24/7 GP telephone and video consultation service

We are pleased to offer you a 24/7 General Practitioner Doctor (GP) consultation service as part of the medical cover included in your STA Travel Insurance policy.

If you are overseas and you have a medical issue that is concerning you and you would like to speak to a qualified GP, you can book a telephone or video GP consultation with our partner Medical Solutions UK Ltd using your phone, smartphone, tablet or webcam enabled PC or laptop. Consultations are available over the phone 24/7 or via video consultation 7 days a week.

Expert medical advice, with the convenience of 24/7 access.

Get the expert medical advice you need, in a secure telephone or video consultation where you can speak with a UK GP over the phone or face-to-face from anywhere in the world.

Experience the convenience of a 24/7 GP consultation and speak with a qualified UK GP you can trust to help you with your concerns.

Medical Solutions UK Ltd offer trained, experienced UK GPs who can offer you advice, diagnosis, reassurance or a second opinion over the phone or via video consultation for a wide variety of symptoms, ailments and injuries.

Telephone consultations are available: 24/7, any time of the day or night.

Video Consultations are available:
Monday to Friday: 8am - 10pm GMT
Saturday: 8am - 8pm GMT
Sunday: 10am - 6pm GMT

How does a telephone or video GP consultation work?

1 Book an appointment
   Phone: UK +44 (0)161 468 7492 or
   Website: https://statatravel.gp24.co/
   You will also receive instructions on how to access the service within your STA Travel Insurance policy confirmation email. Once you have clicked on the link within your confirmation email and saved the app to your home screen, you can arrange an appointment with a GP over the phone or via the app.

2 Start feeling better
   If you are in the European Union and the GP feels you would benefit from private prescription medication, they can authorise this electronically and arrange for the medication to be sent to you.
   Any expenses incurred following the issuing of a private prescription for medication will be at your cost.
   Should the GP feel you would benefit from further tests, they can issue an open private referral, this is sent securely via email.
   For more information on prescribing abroad and referrals please click on the link below:

Consultation duration
There is no time limit to a consultation. The service is available to you anywhere in the world outside of the UK during the period of insurance using a Wi-Fi / 3G / 4G internet connection or over the phone.

Our GPs
All GPs are experienced family practitioners who have been recommended to us, hand-picked, clinically audited and are performance reviewed. They are all experienced general practitioners and use patient feedback as well as a series of monitoring tools to ensure that they offer you the very best service possible. All of Medical Solutions UK Ltd GPs work privately and in the NHS in regular GP surgeries on a weekly basis.

Quality assurance
Medical Solutions UK Ltd is regulated by the Care Quality Commission in England and enables patients to consult with fully insured, professionally qualified and selected general practice UK GPs.

Privacy statement
Your medical records will be held privately.

When you book an appointment and speak to a GP, details of your medical history will be noted during your consultation, including allergies and medication where relevant and this information will help them when making their recommendations.

Each time you talk to one of Medical Solutions UK Ltd GPs, they will make notes.

Where appropriate and with your consent the GP will share the notes with your own NHS GP to ensure you have a full medical record.

For more information please click on the link below.
https://www.medicalsolutions-uk.com/privacypolicy/

24-hour 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 £500. 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.

Phone: UK +44 20 8666 9387 Fax: UK +44 20 8603 0204
Email: medical@allianz-assistance.co.uk

Please give us your age and your policy number. Say that you are insured with STA Travel Insurance. Below are some of the ways the 24-hour emergency 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 to a hospital or nursing home in your home country, 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 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 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 may 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 0300 330 1350.

Note
The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a relative to stay or fly out to be with you. In a medical emergency you may have no control over the hospital you are taken to and the closest hospital may be private.

Australia
• If you are travelling to Australia you can enrol 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 the following and if necessary declare any existing medical conditions to us.

Exclusions relating to your health
1 You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if in the 12 months before taking out this insurance or booking your journey (whichever is later), you:
   a. have been prescribed medication;
   b. have received treatment or attended a doctor for any medical condition;
   c. have attended a hospital or a clinic as an out-patient or in-patient;
   d. have been referred for tests, investigations, treatment, surgery or are awaiting results;
   e. have been diagnosed as having a terminal illness.

   Unless
   The medical condition(s) has (have) been declared to and accepted by us in writing. This facility is not available if you have purchased the study abroad policy and no cover for existing medical conditions can be provided.

You should call the STA Travel medical line on 020 8603 9573 if:
   • you need to declare a medical condition;
   • you develop a medical condition after your policy was issued;
   • your existing condition changes after your policy was issued;
   • you are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for your medical conditions and whether any extra premium is required. If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

Each person insured by us would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

2 You will not be covered if you travel against the advice of a doctor or where you would have been advised not to travel if you had sought their advice before beginning your journey.

3 You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.

4 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.

5 You will not be covered if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your policy was issued.

6 You will not be covered if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey.
You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a travelling companion, someone you were going to stay with, a close relative or a business associate if at the time your policy was issued:
   • you were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
   • you were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
   • you were aware that a doctor had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note
Indirectly related claims
An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have.

Sometimes these conditions can lead to the development of other conditions. For example if you:
   • suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection.
   • have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
   • have osteoporosis, you are more likely to break or fracture a bone.
   • have or have had cancer, you are more likely to suffer with a secondary cancer.

Level of medical cover provided
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.
Adventurous activities and winter sports

Examples of paid and voluntary occupations and types of work that are covered under this insurance are:
- general farm work and fruit picking. This includes driving tractors and other similar farm vehicles so long as you comply with any appropriate licence requirements;
- office and general administration work;
- bar and restaurant work;
- teaching or coaching;
- doctor, nurse, midwife and care work (including medical and dental elective trips);
- au pair or nanny;
- domestic work (including chalet maid etc.);
- musicians and singers.
- light building and DIY e.g. painting, decorating or basic construction work using light power tools only;
- gardening with or without light power tools (excluding chainsaws);
- work involving direct contact with wild animals (only when part of a recognised volunteering project, in a controlled environment when all safety guidelines are followed).

If you are intending on working in an occupation that is not listed, please contact your issuing store to confirm whether cover is available.

**Note**

Personal liability and Personal accident exclusions while working
- There is no personal liability cover for claims relating to any kind of work.
- There is no personal accident cover for claims relating to working with wild animals.

**Manual work**

There is no cover for any type of:
- work below ground level or at heights over three metres above ground;
- work involving the use, installation, assembling, maintenance or repair of heavy electrical, mechanical or hydraulic plant or machinery;
- plumbing, electrical or heavy construction work;
- lighting or sound technician;
- tree surgery, working as a lumberjack or any kind of work involving chainsaws.

Adventurous activities and winter sports

STA Travel Insurance covers over 100 adventurous and adrenaline activities at no extra premium. However there are some activities that are excluded from cover.

The tables below have been categorised according to the level of cover we are prepared to offer, but please also read the important note below:

**Note**

There is no cover for:
- any professional or semi-professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work (paid or voluntary) unless the occupation or type of work is listed under ‘Working abroad’ on page 8 or cover has been confirmed in writing by the insurer.

**Activities marked with a triangle (•)**

These are only covered in a pool, or within territorial or inland waters.

**Activities marked with an asterisk (*)**

If any of these activities are the main purpose of your journey, or the main activity for a period of time within it, you will only be covered if you purchase the appropriate Sports trip / Winter sports policy or add on for example:
- If the main purpose of your journey is a football tour or horse riding holiday, you will need to buy the Sports trip policy.
- If the main purpose of your journey is a skiing or snowboarding holiday, you will need to buy the Winter sports trip policy.
- If you will be horse riding for one week of your three month journey, you will need to buy the Sports trip add on for that one week.
- If you will be skiing or snowboarding for two months of your six month journey, you will need to buy the Winter sports add on for those two months.

**Winter sports**

- For single trip policies, taking part in ‘Covered winter sports’ activities are automatically included for up to 7 days during the period of insurance. This includes cover under section 17. The Winter sports policy or add on provides cover under section 17.
- For annual multi-trip policies, ‘Covered winter sports’ activities are automatically included for up to 21 days during the policy year. This includes cover under section 17. The Winter sports policy or add on also provides cover under section 17.

**Covered activities - at no extra premium**

- abseiling
- aerobics
- airboat rides
- *American football
- angling (freshwater / pier / sea)
- archery
- assault course
- athletics
- backpacking
- badminton
- ballet
- *bamboo boat rafting
- baseball
- basketball
- battle re-enactment (no personal or public liability)
- beach games
- bird watching
- *boating
- *body boarding
- *boogie boarding
- bouldering (when a supervised activity)
- bows
- *bungee jumping
- breathing observation bubble diving
- camping
- canoeing (up to grade 5)
- canyoning
- cascading
- cave tubing
- caving / potholing (as part of a group, not ice)
- clay pigeon shooting
- coasteering (not including tombstoning)
- cricket
- croquet
- cycling (including touring / mountain biking on and off road but not BMX)
- deep sea fishing
- fell walking
- fencing
- fishing (freshwater / pier / sea)
- fitness training
- fives
- *football
- fly fishing
- flying (as a passenger in a fully licenced passenger-carrying aircraft including jet and propeller aeroplanes, helicopters, gliders and micro lights)
- frisbee
- *gaelic football
- go-karting
- gorge swinging (professional organisation only)
- gorge walking
- grass skiing
- gymnastics
- handball
- *hang gliding
- *high diving (in a pool, not cliff diving)
- *hockey
- *horse riding
- *hot air ballooning (as a passenger on organised excursion)
- *hydro speeding
- ice-skating (rink only)
- indoor skydiving
- in-line skating
- *jet boating/shotover jet boating
- *jet skiing
- *jogging
- *kayaking (up to grade 5)
- keep fit
- kite buggying
- *kite surfing
- across
- luge (street on designated course)
- *marathon running
- *martial arts (training only)
- moped/motor cycling (when valid UK motorcycle licence held and wearing crash helmets)
- *mountain boarding
- mountaineering (with ropes and/or guides and when a supervised activity. Up to a maximum height of 6,000 metres)
- netball
- orienteering
- overland expeditions
- paintballing
- *parachuting/skydiving (static line, tandem or accelerated free fall AFF levels 1-8, up to BPA ‘A’ Licence. No acrobatics or formation)
- paragliding
- parapenting (behind a motorised vehicle)
- *parasailing (on land)
- *parasailing (behind a motorised boat)
- *parasailing over water (towed by boat)
- pedaloes
- *polo
- pony/horse/camel trekking
- quad biking (when a supervised activity and wearing crash helmets).
- racquet ball
- rafting (up to grade 6 rapids including white and black water)
- rambling
- *river boarding
- road running
- rock climbing (with ropes and/or guides when a supervised activity)
- rock scrambling (when a supervised activity)
- roller blading/roller hockey/roller skating
- rowing
- *rugby
- safari (in a vehicle or on foot as part of an organised tour)
- *safari bob diving
- *sailing
- *sand boarding/skiing
- *sand yachtting
- *scuba diving (to 40 metres excluding wreck diving)
- *snuba or BOSS (Breathing Observation Submersible Scooter) segways
Covered activities continued...

- shark cage diving
- shooting (target, when a supervised activity)
- show jumping
- skateboarding
- snooker, pool and billiards
- snowboarding
- squash
- surfing
- swimming
- swimming and snorkelling with dolphins
- seals/stingrays/turtles (when a supervised activity)
- table tennis
- tall ship crewing
- tenpin bowling
- tennis
- trampolining
- trekking/walking/hiking (up to a maximum height of 6,000 metres)
- triathlon
- ultimate frisbee
- vía ferrata
- volcano boarding
- volleyball
- wakeboarding
- water polo
- water polo
- weight training
- wind surfing/sail boarding
- windsurfing
- windsurfing
- zip climbing
- zip wiring
- yachting
- zorbing
- 4X4 trips (passenger or driver on an organised tour only).

Excluded activities - No cover provided

- boxing
- base jumping
- canoeing (above grade 5)
- cliff diving
- elephant trekking
- endurance races
- flying (except as a passenger in licensed passenger-carrying aircraft)
- gorge swinging (if not professionally organised)
- hunting
- ice hockey
- martial arts (competitions)
- motorised rallies
- mountaineering/free climbing/deep water soloing/seal area traversing (expeditions or without use of ropes or guides)
- parachuting/skydiving (exceeding BPA ‘A’ Licence, formation, freestyle, free flying and/or acrobatics)
- power boating
- private flying
- rafting (above grade 5)
- scuba diving (in excess of 40 metres)
- sky surfing
- trekking/walking (over 6,000 metres)
- wreck diving (at any depth)
- wrestling
- yachting/sailing (outside territorial waters and/or racing).

General exclusions

The following exclusions apply to the whole of your policy:

- We will not cover you for any claim arising from, or relating to, the following:
  1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d’etat, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7) or weapons of mass destruction.
  2. Any epidemic or pandemic.
  3. You not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
  4. Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this policy.
  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 correctly interpret any data 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. The effect of your alcohol, solvent or drug dependency or long term abuse.
  11. You being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug or alcohol addiction).

While we do not expect you to completely avoid drinking alcohol, claims where your judgement has been seriously affected by the amount of alcohol you have drunk will not be covered. Examples of poor judgement include:
- climbing on top of or jumping from a vehicle;
- jumping or moving from any external part of any building to another, unless your life is in danger or you are attempting to save human life.
- sitting or lying on a window ledge or balcony wall.
  12. You not enjoying your journey or not wanting to travel.
  13. 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.
  14. You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.
  15. You taking part in an activity or winter sport that is not listed or confirmed in writing as covered (see under the heading ‘Adventurous activities and winter sports’ on pages 8-9).

Covered winter sports - at no extra premium:

- *skating
- *snowboarding
- *big foot skating
- *bob-sleighing
- *cross-country skiing (on locally-recognised tracks)
- *curling
- *dog sledging
- *glacier crossing/hiking
- *glacier skiing
- *helicopter skiing
- *ice fishing
- *ice climbing
- *kite skiing
- *luging
- *monoskiing
- *off- piste skiing and snowboarding (when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines)
- *ski jumping
- *skiing
- *ski racing
- *ski radonee
- *ski stunting
- *ski touring
- *speed skating
- *telemarking

Excluded winter sports - No cover provided

- ice caving
- cresta run
- ski acrobatics
- ski flying
- ski jumping
- ski mountaineering
- ski racing
- ski radonee
- ski stunting
- ski touring
- speed skating
- telemarking
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, Channel Islands, Isle of Man or Republic of Ireland.
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 booking 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 730 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 10-11 for more information.
6. You accept that no alterations can be made to the terms and conditions of the policy, unless we confirm them in writing to you.
7. You are not aged:
   • 35 and over (blue policy) or 66 and over (gold policy) at the date your policy was issued for single trip cover.
   • 35 and over (blue policy) or 66 and over (gold policy) at the start date of your policy for annual multi-trip cover.

We have the right to do the following

1. Cancel the policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.
2. Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give a false declaration or deliberate mis-statement when applying for this insurance or supporting your 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, unless we agree otherwise with you.
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 all forms (including Department for Work and Pensions forms), which will help us to recover any payment we have made under this policy.
6. With your or your Personal Representative’s 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 postmortem 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 home 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 for repatriation or treatment if you refuse to follow advice from the treating doctor and our medical advisers.
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 booking 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 accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts you can get back from private health Insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.
11. If you cancel or cut short your journey for any reason other than those specified in Section 1:  
   • 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

For section 1-14 and 16-22
To claim, please visit the website www.azgatravelclaims.com. This will lead you to our online claims notification service where you can complete an online claim form.
Alternatively, Phone: 020 8666 9387 and ask for a claim form or
Write to: Allianz Assistance travel insurance claims department, PO Box 451, Feltham, TW13 9EE or
Email: travel.claims@allianz-assistance.co.uk.

For section 15
Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:
Write to: IPP Claims, Cunningham Lindsey, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ
Phone: UK +44 (0)345 286 1872
Email: insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp
Please quote your STA policy number and reference ESFI-V1.19

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will 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 UK +44 (0)20 8666 9387 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 £500.
• 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 your passport is lost, stolen or destroyed:
• A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if your passport is stolen.

Personal possessions, Personal money and Gadget cover:
• 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
carrier’s 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 / Repayment of student loan
• 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 / Natural catastrophe
• 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. For natural catastrophe claims could include
local news reports.

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 if 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.

Hijack or Hostage
• A letter from the airline, rail company, shipping line or their handling
agent confirming the hijack and the length of time you were detained.

End supplier failure
• Contact the IPP Claims Office, using any of the methods shown above.

Winter sports
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, Personal money and Gadget cover’ in this section.
• 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, the local piste authority or
ski lift operator confirming the reason for the closure and duration.

Gadget cover
• Please see evidence listed under ‘Personal possessions, Personal
money and Gadget cover’ of this section.

Medical elective cover
• Report the needle stick attack to the police within 24-hours of the
incident and ask them for a written report confirming the event.
• Always contact our 24-hour emergency medical service when you are
hospitalised, require repatriation or where medical fees are likely to
exceed £500.
• Medical evidence from the treating doctor to confirm the details of the
injury and treatment given including hospital admission and discharge
dates, if this applies.
• Confirmation from the treating doctor of the HIV test results.

Making a complaint

We aim to provide you with a first class policy and 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.

For sections 1-14 and 16-22
In the first instance, please write to:
Customer Service, Allianz Assistance, 102 George Street,
Croydon, CR9 6HD
Phone: +44 20 8776 3752 Email: info@ipplondon.co.uk
Having followed the above procedure, if you are still not satisfied with
the response you may write to:
The Complaints Team, Lloyd’s, One Lime Street, London EC3N 7HA.
Email: complaints@lloyds.com Website: www.lloyds.com/complaints

If you are not satisfied with our final response you can refer the matter to the
UK Financial Ombudsman Service for independent arbitration.
Visit: www.financial-ombudsman.org.uk
Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR
Call: 0800 023 4567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Cancellation or curtailment charges - Section 1

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 6 for more information.

**What you are covered for**

We will pay up to £2,000 (or the higher cancellation cover add on limit) in total, for your part of unused:

- personal accommodation;
- transport charges;
- pre-booked tours;
- other travel expenses (including cancellation fees, visas and STA Multiflex Pass);
- fees for any short term pre-booked vocational courses, for example, teaching English as a foreign language or ski instructor courses

all of which have been paid for 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 your home country or as a witness in a court in your home country,
- 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 your home country,
- You are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services or work for another Government Department, and your employer withdraws your previously agreed leave for operational reasons.
- You have to re-sit a further education examination that forms part of your full time study course, if you find out that you failed the original examination after you bought your policy,
- You or a travelling companion being advised not to travel by a doctor, because of a pregnancy,
- You or a travelling companion cannot comply with the transport provider’s conditions of carriage, because of a pregnancy that you find out about after you bought your policy,
- Your redundancy,
- For self-drive journeys only - The vehicle in which you were intending using on your journey breaks down or is stolen within five days of your departure date, and can no longer be used for your journey.

**Curtailment**

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.

**Notice**

Full curtailment

- We will calculate curtailment claims from the date it is necessary for you to return to your home country 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 or curtail your journey, for one of the reasons shown above, we will:
  - not refund the cost of your unused return travel tickets. The value of these tickets will be put towards the extra transport costs we have to pay;
  - deduct the cost of an economy flight (booked six weeks in advance) or other equivalent transport costs from any claim, if you did not have a return travel ticket.

Partial curtailment

- If you have a valid curtailment claim, not relating to the illness or injury of you or a travelling companion, and only want to return home briefly, for example, to attend a funeral, visit a seriously ill relative or re-sit an exam, we will:
  - cover the cost of an economy one-way flight home (without having to pay an excess);
  - allow you to make this return home without voiding your policy.

There is no cover under any section of the policy during the time you arrive in your home country and the time you leave the final departure point in your home country to resume your journey.

**What you are not covered for**

**Under Cancellation and Curtailment**

An excess of £100, unless the excess reduction add on has been paid to reduce the excess to £50.

- Any condition stated under Health declaration and health exclusions on page 7.
- Anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for.
- Booking, credit card and non-Sterling transaction fees.
- The cost of Airport Departure Duty/Tax recoverable from elsewhere.
- Administration costs charged by your travel, accommodation or other provider to process a refund as a result of cancelling all or part of your booking (including obtaining Airport Departure Duty/Tax refunds).
- Any tuition fees for non-vocational courses, such as university or similar educational courses.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.
- Anything caused by:
  - you not having the correct passport or visa;
  - your carriers’ refusal to allow you to travel for whatever reason;
  - 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;
  - your vehicle being stolen or breaking down, unless on a self drive journey;
  - 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);
  - your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
  - the death of any pet or animal;
  - the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. This exclusion does not apply to claims under Natural catastrophe cover - Section 22, if the withdrawal from service is as a result of a natural catastrophe.

**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.

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.

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 come home 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 any of your remaining pre-booked tickets if you have not used them and we have paid extra transport costs for you to return to your home country earlier than planned.

You travelling on a motorcycle, unless the rider holds a valid UK, Channel Islands, Isle of Man or Republic of Ireland motorcycle licence and all persons insured are wearing crash helmets, whether legally required or not.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
Emergency medical and associated expenses - Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness, injury or accident, or if your medical expenses are over £500 we must be told immediately - see under the heading '24-hour emergency medical assistance' on page 6 for more information.

What you are covered for

We will pay you or your personal representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your journey.

Cover outside your home country

Up to £10 million in total for reasonable fees or charges you incur for:

- Treatment
  Medical, surgical, medication costs, hospital, nursing home or nursing services.
- Repatriation
  Your repatriation to your home country if medically necessary.
- 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 your home country on medical advice.

Note

For repatriation claims:
- We will not refund the cost of your unused return travel tickets. The value of these tickets will be put towards the extra transport costs we have to pay.
- We may deduct the cost of an economy flight (booked six weeks in advance) or other equivalent transport costs from any claim, if you did not have a return travel ticket.

If cover provided elsewhere:
- If amounts are covered by other insurance, we will only pay our share of the claim. See Condition 10 on page 10 for full details.

- Funeral expenses
  The reasonable cost of transporting your body or ashes to your home or we will pay up to £2,500 for your funeral expenses, in the place where you die outside your home country.
- Search and rescue
  Mountain search and rescue services when deemed medically necessary.

We will also pay:

- In-patient benefit
  £20 for each 24-hour period that you are in hospital as an in-patient up to £600 in total during the journey as well as any fees or charges paid under Treatment.
- Dental
  Up to £500 for emergency dental treatment to relieve sudden pain.

Cover within your home country

Up to £1,000 for:

- 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 within your home country on medical advice; and the reasonable cost of transporting you, your ashes or body home.

What you are not covered for

Under Cover outside your home country except In-patient benefit and under Cover within your home country

An excess of £100, unless the excess reduction add on has been paid to reduce the excess to £50, the medical excess waiver add on has been paid or your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 7 for more information). The cost of replacing any medication you were using when you began your journey.

Under Cover outside your home country and Cover within your home country

Any condition stated under Health declaration and health exclusions on page 7.

Extra transport and accommodation costs which are of a higher standard than 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) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds a valid UK, Channel Islands, Isle of Man or Republic of Ireland motorcycle licence and all persons insured are wearing crash helmets, whether legally required or not.

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.

Under Cover outside your home country - Treatment

Any services or treatments you receive:

- within your home country;
- which are not directly related to the illness or injury that caused the claim;
- which the doctor in attendance and/or in our medical opinion can wait until you get back to your home country;
- after you have refused to return home, when in our medical opinion, you are fit to travel;
- after you have refused to return home, when in our medical opinion, you are not fit to continue with your journey;
- that are non-emergency, for example physiotherapy, without first receiving our authorisation;
- in a health spa, convalescence or nursing home, or any rehabilitation centre.

Medical costs over £500, 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.

Under Cover outside your home country - Funeral expenses

Your burial or cremation within your home country

Under Cover outside your home country - Dental

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

Loss of passport - Section 3

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 £500 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 your home country.

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.
Delayed personal possessions - Section 4

What you are covered for

£50 for each full 24 hours 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 24 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.

Personal possessions - Section 5

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

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 £100, unless the excess reduction add on has been paid to reduce the excess to £50.

More than £50 for tobacco, alcohol, fragrances and perfumes. 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.
• 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, computer games, electronic games, mini-discs, DVDs, video and audio tapes, 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.
• 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.
• 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.
• Bonds, share certificates, guarantees or documents of any kind.
• Personal money (see section 6).
• Passport (see section 3).
• Spectacles, sunglasses, contact or corneal lenses.
• Mobile phones (unless the Gadget cover premium has been paid - see section 18).

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

Personal accident - Section 7

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
£20,000 for death. (We will not pay more than £1,000 if you are aged 15 and under or 65 and over at the time of the accident.)

Permanent loss
£20,000 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
£40,000 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 15 and under or 65 and over at the time of the accident.)

Note
Death benefit payments will be made to your Personal Representatives.

What you are not covered for

Any condition stated under Health declaration and health exclusions on page 7.

Any claim arising more than one year after the original accident. Anything caused by:
• your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your booking 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) for example swimming while under the influence of alcohol or climbing from one balcony to another;
• you travelling on a motorcycle, unless the rider holds a valid UK, Channel Islands, Isle of Man or Republic of Ireland motorcycle licence and all persons insured are wearing crash helmets whether legally required or not;
• you taking part in manual work or an occupation or type of work that is not listed as covered under the working abroad section of this policy (see page 8) or been confirmed in writing as covered by your issuing store on behalf of the insurer;
• you working with wild animals.

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.

Personal money - Section 6

What you are covered for

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

What you are not covered for

An excess of £100, unless the excess reduction add on has been paid to reduce the excess to £50.

Compensation unless you can provide receipts for 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 lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
Missed departure - Section 8

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;
- the vehicle you are travelling in has an accident or breaks down; or
- an accident or breakdown occurs ahead of you on a motorway or dual carriage way, which causes an unexpected delay to the vehicle you are travelling in.

What you are not covered for

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;
- get confirmation from the motoring authorities of unexpected motorway or road closures 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. The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. This exclusion does not apply to claims under natural catastrophe cover - Section 22, if the withdrawal from service is as a result of a natural catastrophe.

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

Delayed departure - Section 9

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 for each full 12 hours of delay up to £100 in total; or

Abandonment
up to £2,000 (or the higher cancellation cover add on limit) in total for your part of the unused costs of the journey which have been paid for 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 your home country.

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). The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. This exclusion does not apply to claims under natural catastrophe cover - Section 22, if the withdrawal from service is as a result of a natural catastrophe.

Under Abandonment

An excess of £100, unless the excess reduction add on has been paid to reduce the excess to £50.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
Personal liability - Section 10

If you are hiring or using a motorised or mechanical vehicle or machinery while on your journey you must make sure that you get the necessary insurance from the hire company or owner. 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.

What you are not covered for

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 including working abroad (see page 8) 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, are working with 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 watercraft or sailing vessels.

Legal expenses - Section 11

You can call our 24-hour legal helpline for advice on a travel related legal problem to do with your journey.

Phone UK +44 20 8603 9804

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;
• 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) for each event giving rise to a claim.

What you are not covered for

Any condition stated under Health declaration and health exclusions on page 7. Any claim arising more than one year after the original accident. 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) for example swimming while under the influence of alcohol or climbing from one balcony to another;
• you travelling on a motorcycle, unless the rider holds a valid UK, Channel Islands, Isle of Man or Republic of Ireland motorcycle licence and all persons insured are wearing crash helmets.

Repayment of student loan - Section 12

What you are covered for

We will pay up to £5,000 in total for the outstanding balance on the student loan, which was arranged with a bank or credit union to cover your tuition and course fees at a further education establishment.

We will provide this cover if you die or suffer from an injury or illness during your journey, which leads to you having to end your studies.

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 you and 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 under 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 paid must be repaid to us and all legal costs will become your responsibility;
• if we, you or your appointed adviser are unable to recover legal costs incurred following a successful claim for compensation. We will be entitled to receive such costs from the compensation you receive. Any repayment to us is limited to the actual costs incurred and will not be more than half of your compensation amount;
• 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.

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.

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.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
**Hijack - Section 13**

**What you are covered for**

We will pay up to £3,000 in total if you are hijacked during your journey.

**What you are not covered for**

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

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**Hostage - Section 14**

**What you are covered for**

We will pay up to £3,000 in total for reasonable extra transport and accommodation costs (room only) for a friend or relative to travel to the last place you were seen, to help negotiate your release if you are held hostage during your journey.

**What you are not covered for**

Costs it you have been missing for less than one calendar month. Transport and accommodation costs which we have not authorised.

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

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**End supplier failure - Section 15**

**What you are covered for**

The insurer will pay up to £2,000 in total for costs you incur as a result of insolvency of the end supplier that you made travel arrangements with prior to departure:

1. Financial failure prior to departure
   - Irrecoverable sums paid prior to the financial failure of the end supplier not forming part of an inclusive holiday: OR
2. Financial failure after departure
   - In the event of financial failure of the end supplier after your departure:
     - additional pro rata costs incurred by you in replacing that part of the end suppliers travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
     - if curtailment of the journey is unavoidable – the cost of return transportation to the UK, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

**Note**

Where possible you should contact us, before you make alternative arrangements so that we can agree to the costs.

**What you are not covered for**

Scheduled flights, travel or accommodation not booked within the UK, Channel Islands, Isle of Man or Ireland prior to departure. Any costs resulting from the financial failure of:

- Any end supplier which is, or which any prospect of financial failure is known by you or widely known publicly at the date you bought this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight, travel or accommodation.

Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the financial failure of an airline.

Please also refer to Making a claim on pages 10-11 for the claim requirements of this section.
Winter sports cover - Section 17

This section is only in force if shown on your booking confirmation

What you are covered for

Ski pack
We will pay up to £300 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 £300 in total for the hire of alternative ski equipment if your ski equipment is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.

Loss, theft or damage of ski equipment
We will pay up to £500 in total for your ski equipment and up to £300 in total for hired ski equipment that is damaged, stolen, lost or destroyed on your journey.

There is also a single article limit of £300, 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.

Piste closure
We will pay one of the following, if it is not possible for you to ski or snowboard 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 £300 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 £300 in total if no other resort is available.

Avalanche closure
We will pay up to £300 in total for extra transport and accommodation costs you need to pay to get you to your journey destination or back home because of an avalanche 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
Anything mentioned under the heading ‘What you are not covered for’ within Personal possessions - Section 5.

Under Piste closure
Any compensation for the first full 24 hours at your booked ski resort. Any journey in your home country. 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
Any claim if your affected ski resort is less than 1,000 metres above sea level.

Gadget cover - Section 18

This section is only in force if shown on your booking confirmation

What you are covered for

We will pay up to £1,000 in total for up to two gadgets, that are damaged, stolen, lost or destroyed on your journey.

What you are not covered for

An excess of £100, unless the excess reduction add on has been paid to reduce the excess to £50.
Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.
Loss or theft of, or damage to, any gadget:
• that is more than 5 years old;
• for which you are unable to provide a receipt or other proof of purchase detailing the value.
• left in a motor vehicle.
• carried in suitcases, trunks or similar containers unless they are on your person all the time.
• 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.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
Medical and dental elective - Section 19

This section is only in force if shown on your booking confirmation

What you are covered for

Portable medical equipment
We will pay up to £500 in total for your portable medical equipment that is stolen or lost on your journey.

Note
It will be our decision to pay either:
• to replace your portable medical equipment with equivalent items; or
• the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

Needle stick attack
We will pay the cost of retro-viral drugs if you are a victim of a needle stick attack on your journey.

HIV infection
We will pay you £10,000 compensation if this same needle stick attack described above results in you becoming infected with the Human Immunodeficiency Virus (HIV).

What you are not covered for

An excess of £100, unless the excess reduction add on has been paid to reduce the excess to £50.

Under Portable medical equipment
Loss or theft of any portable medical equipment:
• for which you are unable to provide a receipt or other proof of purchase;
• unless it is on your person, locked in the accommodation you are using on your journey or it is out of sight in the locked boot or covered luggage area of a locked motor vehicle.

Under Needle stick attack
Medical costs over £500, in-patient treatment or repatriation which we have not authorised.

Under HIV infection
Confirmation from the treating doctors of the HIV test results.

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

Study abroad - Section 20

This section is only in force if shown on your booking confirmation

What you are covered for

The cover provided on your study abroad policy is identical to single trip cover, however your policy will allow you to return home up to three times without the cover lapsing. No cover applies during the time you are in your home country on these visits.

What you are not covered for

Any claim that occurs while you are in your home country during one of your temporary visits.

More than three return visits during the period of insurance.

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

Sports trip - Section 21

This section is only in force if shown on your booking confirmation

What you are covered for

We will provide cover under all sections of the policy, for which the appropriate premium has been paid, while you are participating in any adventurous activity marked with an asterisk (*) on pages 8-9 as long as you have:
• purchased a Sports trip policy, if the activity is the main purpose of your journey; or
• purchased a Sports trip add on if the activity is not the main purpose of your whole journey, but is the main activity for a period of time within it, for example one week of horse riding within a 3 month journey.

What you are not covered for

An activity that is not listed or confirmed in writing as covered (see under the heading ‘Adventurous activities and winter sports’ on pages 8-9).

Any winter sports activity (see section 17).

Any claim that occurs outside the period for which the add on has been purchased.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
Natural catastrophe cover - Section 22

This section is only in force if shown on your booking confirmation

What you are covered for

Extended cancellation and curtailment
We will pay:
• Up to £2,000 (or the higher cancellation cover add on limit) in total, for your part of unused:
  - personal accommodation;
  - transport charges;
  - pre-booked tours;
  - other travel expenses (including cancellation fees, visas and STA Multiflex Pass);
  - fees for any short term pre-booked vocational courses, for example, teaching English as a foreign language or ski instructor courses
all of which have been paid for or where there is a contract to pay that cannot be recovered from anywhere else. We will provide this cover if it is necessary for you to cancel or cut short your journey as a result of a natural catastrophe that affects your journey.
• Up to £500 in total, for extra accommodation (room only) and transport costs you have to pay if your pre-booked return trip home is cancelled or delayed for longer than 48 hours as a result of a natural catastrophe that affects your journey.

Extended missed departure
We will pay 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 if you do not get to the departure point by the time shown in your travel itinerary (plans) because of a natural catastrophe that affects your journey.

Extended delayed departure
We will pay up to £100 for each 24 hours, up to £500 in total for the cost of extra accommodation if your pre-booked transport is cancelled or delayed for longer than 24 hours because of a natural catastrophe that affects your journey.

Extended Government travel restriction
We will pay:
• Up to £1,000 in total, for your part of unused:
  - personal accommodation;
  - transport charges;
  - pre-booked tours;
  - other travel expenses (including cancellation fees, visas and STA Multiflex Pass);
  - fees for any short term pre-booked vocational courses, for example, teaching English as a foreign language or ski instructor courses
all of which have been paid for or where there is a contract to pay that cannot be recovered from anywhere else.
We will provide this cover if the Foreign and Commonwealth Office or any government or other official authority advise against travel to a country/region shown on your travel itinerary as a result of a natural catastrophe that affects your journey, within seven days of your scheduled:
• departure from your home country and the area forms a major part of your journey.
• date of visiting that area, if you are already travelling.

What you are not covered for

Costs that can be recovered from anyone or anywhere else.
Any claim:
• where cover under this section is purchased less than seven days before your journey begins;
• relating to a natural catastrophe that you were aware of or which had already happened before your policy or travel tickets for your journey were bought (whichever is later).
• for more than one of the benefits under this section.

Under Extended cancellation and curtailment
An excess of £100, unless the excess reduction add on has been paid to reduce the excess to £50.
Anything mentioned under the heading ‘What you are not covered for’ within Cancellation or curtailment charges - Section 1.

Under Extended missed departure
Anything mentioned under the heading ‘What you are not covered for’ within Missed departure - Section 8.

Under Extended delayed departure
Anything mentioned under the heading ‘What you are not covered for’ within Delayed departure - Section 9.

Under Extended Government travel restriction
Anything mentioned under the heading ‘What you are not covered for’ within Government travel restriction - Section 16.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
Important telephone numbers

Policy queries / cancellations: 0333 321 0099 or contact your issuing store

Health declaration (to declare a medical condition or change in your circumstances) 020 8603 9573

24-hr Emergency medical assistance: UK +44 20 8666 9387
(for medical emergency or curtailment requests)

24-hr Legal helpline: UK +44 20 8603 9804

Claims: For sections 1-14 and 16-22 020 8666 9367
For section 15 0345 266 1872

In a life or death situation call the emergency services in the country you are visiting for example 112 within the European Union or 911 in the USA.

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

Please contact your issuing store or Phone 0333 321 0099

We will be pleased to organise an alternative version for you.