

## IMPORTANT CONTACT DETAILS

<b>Customer services:</b>	020 3481 4152
<b>Health declaration</b> (to declare a medical condition or change in your circumstances):	020 3481 4152
<b>24-hr Emergency medical assistance:</b> (for medical emergency or curtailment requests)	UK +44 (0)20 8666 9330
<b>24-hr Legal helpline:</b>	UK+44 (0)20 8603 9804
<b>Claims:</b> (submit online 24 hours a day): (call Monday to Friday 9am to 6pm)	www.allianz-protection.com 020 8666 9336

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

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

Please contact us on  
Phone 020 3481 4152

and we will be pleased to organise  
an alternative version for you.

TUI UK Limited (also trading as First Choice) registered no 02830117, TUI UK Retail Limited (also trading as TUI) registered no 01456086 and Marella Cruises Limited registered no: 12562788  
registered office: Wigmore House, Wigmore Lane, Luton, Bedfordshire, LU2 9TN  
are Appointed Representatives of AWP Assistance UK Ltd.

This insurance is underwritten by AWP P&C S.A., a company registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275.  
Registered Office: 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA).  
Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA.  
Details about the extent of our regulation by the PRA are available from us on request.

This insurance is administered in the UK by Allianz Partners, a trading name of AWP Assistance UK Ltd Registered in England. Registration No. 1710361. Registered Office: PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS. AWP Assistance UK Ltd is authorised and regulated by the FCA.

Allianz Partners acts as an agent for AWP P&C S.A. for the receipt of customer money, settling claims and handling premium refunds.



Allianz  
Partners

# TUI Travel Insurance Policy Wording

Please read this policy and carry it with you during your trip

Cover is only available if **you** are a resident of the **UK**, the **Channel Islands** or the Isle of Man.

Existing medical conditions are not covered unless they have been declared to and accepted in writing by the **Insurer**.

# CONTENTS

	Page number
Demands and needs statement	3
About us and our insurance services	4
Summary of cover	5-6
Important information	7-9
Policy upgrades	10
Definition of words	11-14
24-hour emergency medical assistance	15
Reciprocal health arrangements	16
Health declaration and health exclusions	17-18
General exclusions	19-20
Conditions	20-21
Making a claim	22-25
Making a complaint	26
Sports and leisure activities	27-30
Section 1 - Cancellation or curtailment charges	31-33
Section 3 - Emergency medical and associated expenses	34-35
Section 3 - Loss of passport	36
Section 4 - Delayed personal possessions	36
Section 5 - Personal possessions	37-38
Section 6 - Personal money	39
Section 7 - Personal accident	40
Section 8 - Missed departure	41
Section 9 - Delayed departure	42
Section 10 - Personal liability	43
Section 11 - Legal expenses	44-45
Section 12 - Winter sports cover	46-47

This booklet contains three separate documents.

The 'Demands and needs statement' and the 'About us and our insurance services' documents both explain how the TUI travel insurance policy has been sold to you.

The 'Policy wording' provides the full terms, conditions and exclusions of the travel insurance policy.

## DEMANDS AND NEEDS STATEMENT

TUI 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.

Allianz Partners 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.

## ABOUT US AND OUR INSURANCE SERVICES

Allianz Partners  
102 George Street  
Croydon CR9 6HD

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services.

### 2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C S.A. which is a French company authorised in France acting through its UK Branch.

### 3. Which service will we provide you with?

You will not receive any personal advice or a recommendation from us for travel insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to go ahead.

### 4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C S.A. The nature of such payment is a mixture of commission and other fees based on our costs of managing your policy.

### 5. Who regulates us?

Allianz Partners which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909. Our permitted business includes arranging travel insurance.

You can check this on the Financial Services register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### 6. What to do if you have a complaint

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

- In writing: Customer Service, Allianz Partners, 102 George Street, Croydon CR9 6HD.
- By phone: 020 8603 9853
- By email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for an independent decision. Visit [www.financial-ombudsman.org.uk](http://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](mailto:complaint.info@financial-ombudsman.org.uk)

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations, such as not being able to pay a claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

You can get further information about the compensation scheme from the FSCS, by calling 0800 678 1100 or 020 7741 4100, or visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## SUMMARY OF COVER

The following is only a summary of the main cover limits. The limits and **excesses** shown are for each **person insured**, unless **we** specify otherwise in this policy. **You** should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)	Excess**
<b>1 Cancellation or curtailment</b>	£1,500*	£95
<b>2 Emergency medical and associated expenses</b>	£10 million	£95
- Treatment	Reasonable costs	£95
- Repatriation	Reasonable costs	£95
- Dental	£250	£95
- Transport and accommodation	Reasonable costs	£95
- In-patient benefit	£30 per day, max £300	No excess
- Meal expenses	£10 per day, max £100	No excess
- Excursions	£150	No excess
- Funeral expenses	Reasonable costs	£95
- Search and rescue	Reasonable costs	£95
<b>3 Loss of passport</b>	£225	No excess
<b>4 Delayed personal possessions</b>	£150	No excess
- Hire of alternative sports equipment	£30 per day, max £150	
<b>5 Personal possessions</b>	£1,500 <sup>A</sup>	£95
- Single item, pair or set	£400 <sup>A</sup>	
- Valuables limit	£300	
- Sports equipment limit	£300	
<b>6 Personal money</b>	£225	£95
- Cash limit	£200	
<b>7 Personal accident</b>		No excess
- Persons aged 65 or under	£10,000	
- Persons aged 66 or over	No cover	
<b>8 Missed departure</b>	£500	No excess
<b>9 Delayed departure</b>		No excess
- Delay	£50 per 12 hour delay, max £200	
- Abandonment (after 24 hours)	£1,500*	£95
<b>10 Personal liability</b>	£3 million	£95
<b>11 Legal expenses</b>	£50,000	£95

<sup>A</sup> please see note at the end of this section

\* please see note at the end of this section.

\*\* please see note at the end of this section.

Additional cover (subject to extra premium being paid)	Limit (up to)	Excess**
<b>12 Winter sports cover</b>		
- Ski pack	£250	£95
- Delayed winter sports equipment	£15 per day, max £150	No excess
- Winter sports equipment (own)	£500	£95
- Winter sports equipment (hired)	£250	£95
- Lift pass	£150	No excess
- Piste closure	£20 per day, max £300	No excess
- Avalanche or landslide cover	£100	No excess

### Notes

#### <sup>Δ</sup>Possessions cover upgrade

An increased limit will apply where the Personal possessions upgrade has been purchased.

#### \*Cancellation cover upgrade

An increased limit will apply where the Cancellation cover upgrade has been purchased.

#### \*\*Excess waiver upgrade

No **excess** will apply where the Excess waiver upgrade has been purchased.

#### Trip limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 21 days or less per **trip** only. There is absolutely no cover offered by this policy whatsoever for **trips** which are longer than the 21 days per **trip**. This would include not insuring **you** for any part of a **trip** that is longer than 21 days in duration.

## IMPORTANT INFORMATION

Thank you for taking out TUI travel insurance with us.

Your policy schedule 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 us on 020 3481 4152 or write to TUI Travel Insurance, Allianz Partners, 102 George Street, Croydon, CR9 6HD.

### Insurer

Your TUI travel insurance is underwritten by AWP P&C S.A. and is administered in the **United Kingdom** by Allianz Partners.

### How your policy works

Your policy and policy schedule is a contract between **you** and **us**. We will pay for claims **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** TUI 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** policy schedule and request a refund of **your** premium.

- **If you purchased insurance at the same time as booking your holiday online:**

Please call TUI on **020 3451 2688**.

- **If you purchased insurance in store:**

Please contact the TUI Travel Store **you** booked through.

- **If you purchased insurance separately from your holiday booking on [www.tuitravelinsurance.co.uk](http://www.tuitravelinsurance.co.uk):**

**You** can either call Allianz Partners on **020 3481 4152** or write to TUI Travel Insurance, Allianz Partners, 102 George Street, Croydon, CR9 6HD.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then no refund will be made.

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

## 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 **excess** can be removed by purchasing the Excess waiver upgrade.

## 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, phone 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 in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

## Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the 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 Partners 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:

Customer Support (Data Protection), Allianz Partners, 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** or other people named on the policy or **your** representative(s) provide to **us**;
- Data from **your** insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
- Data that may be provided about **you** from certain third parties, such as vehicle recovery operators in the event of a vehicle breakdown.

**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 **your** insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of **our** services;
- 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 **your** car hire company;
- 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 voice recordings for a maximum of two years and **your** other personal data will be kept for a maximum of 10 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 **United Kingdom (UK)** or the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or 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 **UK** or 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: Customer Support (Data Protection), Allianz Partners, 102 George Street, Croydon CR9 6HD

By telephone: **020 8603 9853**

By email: **AzPUKDP@allianz.com**

## POLICY UPGRADES

**You** can adapt some of the policy cover, to better suit **your** needs, by purchasing the following upgrades. This can be done in the following ways:

- **If you purchased insurance at the same time as booking your holiday online:**  
Please call TUI on **020 3451 2688**.
- **If you purchased insurance in store:**  
Please contact the TUI Travel Store **you** booked through.
- **If you purchased insurance separately from your holiday booking on [www.tuitravelinsurance.co.uk](http://www.tuitravelinsurance.co.uk):**  
**You** can either call Allianz Partners on **020 3481 4152** or write to TUI Travel Insurance, Allianz Partners, 102 George Street, Croydon, CR9 6HD.

Details of any upgrade purchased will be shown in **your** policy schedule.

### Medical screening upgrade

The policy does not provide cover for pre-existing medical conditions, unless declared to and accepted by **us**. **You** may need to purchase a Medical screening upgrade for cover to apply. Not all medical conditions can be accepted. See Health declaration and health exclusions on pages 17-18 for more details.

### Excess waiver upgrade

The **excess** that normally applies to claims under some sections of the policy can be removed by purchasing the Excess waiver upgrade.

### Cancellation cover upgrade

If the value of **your** trip exceeds **£1,500** per person, **you** can choose to increase the limit under Cancellation or curtailment - Section 1 and for abandonment under Delayed departure - Section 9 to either **£3,000**, **£5,000**, **£7,500** or **£10,000** by purchasing the Cancellation cover upgrade.

### Personal possessions cover upgrade

There are two Personal possessions upgrade options available to **you**:

- Option 1 increases the overall section limit to **£2,000** and the single item, **pair or set** limit to **£450**
- Option 2 increases the overall section limit to **£3,000** and the single item, **pair or set** limit to **£500**.

### Winter sports cover upgrade

The policy does not provide cover for winter sports, unless **you** purchase the Winter sports upgrade. As well as providing cover under the standard sections of cover, such as Emergency medical and associated expenses, while **you** take part in winter sports, **you** will also get cover for **winter sports equipment** and piste closure and avalanche closure.

### High risk sports upgrade

The policy can be extended to include cover while **you** take part in some high risk sports activities. See Sports and leisure activities on pages 27-30 for more details and to see which activity pack cover **you** will need.

## DEFINITIONS OF WORDS

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

### Accident

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

### Appointed adviser

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

### Area of cover

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

- Europe.
- Worldwide Excluding USA and Canada.
- Worldwide Including USA and Canada.

### Note

**You** will not be covered if **you** do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or official authority at any destination **you** are travelling from through or to. For further details on FCDO travel advice visit [gov.uk/foreign-travel-advice](http://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 trip**.

### Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

### Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

### Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

### Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final 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 **United Kingdom**. 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.

### Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home** country or **your trip** destination.

### Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a **couple** that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **trip**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

### Home

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

### Insurer

AWP P&C S.A..

### 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.

### Pair or set

A number of items of **personal possessions** (not including **winter sports equipment**) that belong together or can be used together.

### Pandemic

An **epidemic** that is recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in **your home** country or **your trip** destination.

### Period of insurance

- For single trip cover  
Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.
- For annual multi-trip cover  
Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your trip**, whichever is the later and ends at the beginning of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.
- For single trip and annual multi-trip cover  
All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your trip** 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 **trip**.

### 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**).

### Political risk

Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- Nationalisation;
- Confiscation;
- Expropriation (including compulsory purchase orders, selective discrimination and forced abandonment);
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Civil commotion assuming to proportion of or amounting to an uprising;
- Military and usurped power.

### Pre-existing medical condition

Any disease, illness or injury for which **you** have experienced symptoms, consulted a **doctor** or been diagnosed with:

- before buying **your** policy;
- before booking **your trip**; or
- before starting **your trip**.

### Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

### 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, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

### Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

### Sports equipment

Items **you** take on **your trip** to use while **you** to take part in a sports or leisure activity covered on **your** policy. This does not include **winter sports equipment**.

### Ski pack

Hired **winter sports equipment**. ski school fees and lift passes.

### Travelling companion

Any person that has booked to travel with **you** on **your trip**.

## Trip

A trip that takes place during the **period of insurance** which begins when **you** leave **home** or **your** usual place of business and ends when **you** get back **home**, to **your** usual place of business 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 85 or under at the date **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 the **period of insurance** is not covered.
- For annual multi-trip cover
  - **you** will only be covered if **you** are aged 65 or under at the start date of **your** policy.
  - cover is for short trips of 21 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 21 days per trip. This would include not insuring **you** for any part of a trip that is longer than 21 days 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).
  - if **you** purchase the winter sports upgrade, **you** will be covered for taking part in winter sports activities for up to 17 days in total during the **period of insurance**.
  - adults on the same policy are covered when travelling independently. Children aged 17 years or under must be accompanied by at least one insured adult or another responsible adult aged 18 years or over with the full approval of the parent/guardian, for cover to apply.

## United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

## Valuables

Jewellery, watches, items made of or containing precious metals, precious stones or semi precious stones, furs, binoculars, telescopes, computer / video games, PCs, laptops, tablets and other computerised equipment, any kind of photographic, audio, video, television, satellite navigation and phone equipment (including mobile accessories), multimedia players, recorded media (including CDs and DVDs) and drones.

## We, our, us

Allianz Partners which administers the insurance on behalf of the **insurer**.

## Winter sports equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

## You, your, person insured

Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.

## 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 (0)20 8666 9330**

email **medical@allianz-assistance.co.uk**

Please give **us your** age and **your** policy number. Say that **you** are insured with TUI 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 **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.



## RECIPROCAL HEALTH ARRANGEMENTS

### European / Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **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. Cover will end on the expiry date of **your** EHIC
- If **you** do not have a valid EHIC or it is due to expire before you travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give 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 GHIC online at [www.ghic.org.uk](http://www.ghic.org.uk) or by calling **0300 330 1350**.

#### Note

The EHIC /GHIC do 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](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto: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** under Section 2 - Emergency medical and associated expenses.

## HEALTH DECLARATION AND HEALTH EXCLUSIONS

**Your** policy does not automatically include cover for **pre-existing medical conditions**.

Please take a good look at the medical screening questions below. To make sure **your** policy is not affected for **your trip**, **you** must declare all **pre-existing medical conditions**:

- on the date **your** policy or travel tickets for **your trip** were bought (whichever is later);
- if any changes in **your** health happen between booking **your trip** or making **your** declaration (whichever is later) and starting **your trip**;
- if **you** have an annual multi-trip policy and there are any changes in **your** health, or prescribed medication between making **your** declaration and booking a **trip**.

**You** must also tell **us** about any **pre-existing medical conditions** affecting the health of all people insured on this policy.

### Medical screening questions

**You** must provide **us** with further details about **your pre-existing medical condition**, if **you** answer yes to any of the following medical screening questions

To do this, please call **our** medical screening helpline on **UK +44 (0)20 3481 4152**. If **you** fail to do this, it may mean **you** will not be covered for related claims.

In the last 12 months have/are **you** or any person to be insured on this policy:

- 1 Been prescribed medication?
- 2 Received treatment for or consulted a **doctor** about any medical condition?
- 3 Attended a hospital or clinic as an out-patient or in-patient for any reason?
- 4 Been diagnosed as having a terminal condition?
- 5 Currently awaiting tests, investigations, treatment, surgery; are awaiting the results of any tests or investigations?

**We** may be able to include cover for **your pre-existing medical condition(s)**, however an extra premium may be required. **We** have the right to exclude cover.

### Health exclusions

In all instances, **you** will not be covered for:

- 1 Any **pre-existing medical condition** that **you** are aware of and have sought, but not received, a diagnosis.
- 2 Any **pre-existing medical condition** **you** have in respect of which a **doctor** has advised **you** not to travel or would have done so had **you** sought their advice.
- 3 Any **pre-existing medical condition** **you** have and for which **you** are not taking the recommended treatment or prescribed medication as directed by a **doctor**.
- 4 Any **pre-existing medical condition** **you** have and for which **you** are travelling intending to obtain treatment outside **your home** country.
- 5 **You** travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

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 trip

**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 trip**.

## Changes in your health

**You** must call **our** medical screening helpline on **UK +44 (0)20 3481 4152** if, after buying **your** policy, before booking a **trip** or starting a **trip**:

- **you** are diagnosed with a new medical condition;
- **you** experience new or recurring symptoms or have an undiagnosed condition;
- **your doctor** or other medical professional make any changes to **your** prescribed medication including the dosage;
- **you** receive in-patient medical treatment; or
- **you** are placed on a waiting list for investigation or medical treatment;

When **you** call, **we** will ask **you** specific questions about **your** medical condition(s). This may result in:

- **you** needing to pay an additional premium to allow cover to continue for **your pre-existing medical conditions** and associated conditions; or
- **us** asking **you** to cancel **your trip** and make a claim under Section 1 - Cancellation or curtailment charges, for **your** costs, which cannot be recovered elsewhere, for **trips** booked before **your** change in health.

Alternatively:

- **you** will be entitled to cancel **your** policy, in which case **we** will refund a proportion of **your** premium, providing **you** have not made a claim or intend to make a claim; or
- if **you** find alternative insurance to cover **your trip**, **we** will contribute towards the premium up to the maximum **we** would have paid if **you** had cancelled **your trip**. The cover under **your** policy with **us** would then end.

### Note

A medical practitioner telling **you** that **you** are well enough to travel does not mean that **you** will be covered for **your pre-existing medical condition(s)**. If **you** have any concerns regarding whether or not **you** will be covered please contact **our** medical screening helpline on **UK +44 (0)20 3481 4152**.

## 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'état, terrorism (this does not apply to claims made under Section 2 - Emergency medical and associated expenses and Section 7 - Personal accident ) or weapons of mass destruction.
- 2 Any **epidemic** or **pandemic**, except as expressly covered under Section 1 - Cancellation or curtailment charges, Section 2 - Emergency medical and associated expenses and Section 12 - Winter sports cover.
- 3 **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
  - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
  - The FCDO has advised against:
    - all travel; or
    - all but essential travel (unless the purpose of **your trip** is necessary, urgent and cannot be postponed - evidence of this will be required see Making a claim);
  - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.For further details on FCDO travel advice, visit: [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Cyber risks** or **political risks** of any kind.
- 6 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.

- 7 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 8 Any currency exchange rate changes.
- 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).
- 12 **You** not enjoying **your trip** 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 Something that happened before **your** policy or travel tickets for **your trip** were bought (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless **we** agreed to it in writing.
- 16 **You** taking part in any sports or leisure activity or winter sport unless:
  - it is listed as covered (see pages 27-30); or
  - It is not listed, but **we** have confirmed in writing that it is covered.

## 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**, the **Channel Islands** or the Isle of Man.
- 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 policy schedule.
- 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 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 22-25 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:
  - 86 or over at the date **your** policy was issued for single trip cover.
  - 66 or over 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 or any other establishment.
- 3 Only cover **you** for the whole of **your trip** and not issue a policy if **you** have started **your trip**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department 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 trip** 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 policy schedule. **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 Section 7 - Personal accident) 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 trip** for any reason other than those specified in section 1 of this policy:
  - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium or making any payments under the policy.
  - All cover provided on **your** annual multi-trip policy for that **trip** will be cancelled without refunding **your** premium or making any payments under the policy for that **trip**.
- 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

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The quickest and easiest way to claim is to visit the website [www.allianz-protection.com](http://www.allianz-protection.com). This will lead **you** to **our** online claims notification service where **you** can fill in a claim form online. **You** can also get a claim form by:

Phoning: **020 8666 9336** or

Emailing: [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk) or

Writing to: Allianz Partners travel insurance claims department, PO Box 7807, Bilston, WV1 9QS

**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 **trip** 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.
- If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.

Examples of what **we** consider to be essential travel are if:

- A **relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A **relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact **us** by calling **020 3481 4152** or writing to Allianz Partners, 102 George Street, Croydon, CR9 6HD

### Cancellation or curtailment

- If **you** need to curtail **your trip** call **UK +44 (0)20 8666 9330**, 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 **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

### If your passport is lost, stolen or destroyed

- 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 and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with **your** network provider and obtain written confirmation from them.

### 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

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

### Missed departure

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

### Delayed departure

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

### Personal liability

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

### Legal expenses

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

### 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.

#### Winter sports equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your winter sports 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.

## 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.

### Step 1

In the first instance, please:

Write to:  
Customer Service,  
Allianz Partners,  
102 George Street,  
Croydon, CR9 6HD

Call: **020 8603 9853**

Email: **customersupport@allianz-assistance.co.uk**

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

### Step 2

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**

## SPORTS AND LEISURE ACTIVITIES

The following activities have been categorised according to the premium required to cover **you** while taking part in those activities.

There is no cover under Section J - Personal liability or Section K - Personal accident, for activities marked with an asterisk (\*).

There is also no cover for:

- taking part in an activity where the organisers' guidelines have not been followed;
- any professional activity; or
- any kind of racing.

**We** may be able to cover **you** for other activities that are not listed. Please contact TUI Travel Insurance. **You** may need to pay an extra premium.

### Automatically covered activities (covered at no extra premium)

The following activities are automatically covered under sections 1-11:

<b>A</b> Aerobics Athletic events (track and field) Angling/fishing (freshwater) Animal sanctuary (non-big game) Archery*	Caravanning Catamaran sailing* (within territorial waters) Clay pigeon shooting* Cricket Croquet Curling Cycle touring/leisure cycling (up to 1,000m)	<b>H</b> Highland games Horse riding (no jumping) Hot air ballooning (organised pleasure trips only) <b>I</b> Indoor skating (not ice) <b>J</b> Jet boating* Jet skiing*
<b>B</b> Badminton Bamboo rafting Banana boating Bar work Baseball Basketball Billiards Bird watching Body boarding Boules Bowling Bowls Bridge swinging Bungee jumping	<b>D</b> Dancing Darts Disc golf Diving (indoor pools up to 5m) Dragon boat racing <b>F</b> Fell running (up to 1,000m) Fencing* Fives Flag football Flying as passenger (private/small aircraft/helicopter) Football/soccer - kick around (any surface) Frisbee (recreational)	<b>K</b> Kiting Korfball <b>L</b> Laser tag Low ropes <b>M</b> Marathons Model flying* Model sports* Mountain biking (up to 1,000m) <b>N</b> Netball <b>O</b> Orienteering <b>P</b> Petanque Peteca Pigeon racing Pony trekking Pool
<b>C</b> Camel/elephant riding/trekking (UK booked) Camping Canoeing/kayaking* (up to grade 3 rivers only, including white water)	<b>G</b> Golf Gorilla trekking (up to 1,000m)	<b>Q</b> Quoits <b>R</b> Rackets Racquetball

## Automatically covered activities (continued)

Rafting* (up to grade 3 rivers only, including white water)	proficiency or are diving with a qualified instructor)	Theme parks
Re-enactment	Segway (supervised, non competitive)*	Trekking/mountain walking/ hiking/rambling/ mountaineering (in group)
Rifle range*	Snorkelling	up to 1,000m
Ringos	Softball	Tubing*
River punting	Squash	Tug of war
Rounders	Stoolball	<b>U</b> Unicycle riding
Rowing* (within territorial waters)	Swimming ( pool - not open water)	<b>V</b> Volleyball
<b>S</b> Safari (UK booked)	Swimming with dolphins	<b>W</b> Water parks
Sailing/yachting (within territorial waters)*	<b>T</b> Table tennis	Whale watching
Scuba diving up to 30m* (if <b>you</b> hold a certificate of	Ten pin bowling	<b>Y</b> Yachting* (racing/crewing) - within territorial waters
	Tennis	Yoga.

## Activity pack 1 activities (covered when 'Activity Pack 1 upgrade' premium paid)

<b>A</b> Abseiling (indoor/outdoor climbing wall up to 25m)	<b>D</b> 10m)	Horse jumping* (no polo, hunting)
Adventure racing (up to six hours)	<b>E</b> (non-UK booked)	Horse riding* (eventing)
Adventure racing (up to 12 hours)	Equestrian	Hydro zorbing
Airsoft*	<b>F</b> Falconry	<b>I</b> Ice skating
American football (organised with safety equipment)	Fell running up to 2,000m)	Iron man
Angling/fishing (sea)	Fly boarding	<b>J</b> Judo (organised training)
Animal sanctuary (big game)	Flying* (crew/pilot)	<b>K</b> Karate (organised training)
Boardsailing*	Flying helicopter* (pilot)	Kendo (organised training)
<b>B</b> Breathing observation bubble (BOB)	Football/soccer (organised)	<b>L</b> Lacrosse
Camel riding/trekking (non-UK booked)	Frisbee (ultimate frisbee)	Land skiing
Canoeing/kayaking* (grade 4-6 rivers only, including white water)	Gaelic football	Langlauf
Canyoning	<b>G</b> Gliding* (non competitive)	<b>M</b> Martial arts (organised training)
Climbing (indoor/outdoor climbing wall up to 25m)	Go karting*	Modern pentathlon
Cross country running	Gorge walking (with ropes)	Mountain biking (up to 2,000m)
Diving (indoor pools up to	Gorilla trekking (up to 2,000m)	Mountain boarding
	Gymnastics	<b>O</b> Octopus
	Handball	Off road motorcycling* (up to 250cc)
	<b>H</b> Harness racing	<b>P</b> Paint balling*
	Hockey (field)	Parasailing*

Parascending* (over water)	Sailboarding*
Power boating* (within territorial waters)	Sand boarding
Power lifting	Sand dune surfing/skiing*
<b>Q</b> Quad bikes*	Sand yachting
<b>R</b> Rafting* (grade 4-6 rivers only, including white water)	Sea canoeing/kayaking* (within territorial waters)
Rap running/jumping (indoor/outdoor climbing wall up to 25m)	Shark diving/swimming* (cage)
River tubing*	Shinty
Rodeo	Speed sailing* (within territorial waters)
Roller blading/skating/ skateboarding/scooters (non-motorised)	Speed trials/time trials (organised, not public roads)
Roller hockey	Street hockey
Rugby (training)	Summer tobogganing
Rugby	Surf life-saving (organised competition)
<b>S</b> Safari (non-UK booked)	Surfing*
Safari trekking	Swimming (open water)

## Activity pack 2 activities (covered when 'Activity Pack 2 upgrade' premium paid)

<b>A</b> Abseiling (outdoor above 25m)	<b>J</b> Jousting*	River bugging*
<b>B</b> Blowkarting	<b>K</b> Kite-boarding/surfing	<b>T</b> Trekking/mountain walking/ hiking/rambling/ mountaineering (in group, all up to 4,000m)
Boxing (training)	Kite buggy	<b>V</b> Via ferrata
<b>C</b> Caving/pot holing	<b>L</b> Land yachting	<b>W</b> Wake boarding
Climbing (rock/ice)	<b>M</b> Motorised buggying*	Water skiing (jumping)
<b>D</b> Devil karting*	Mountain biking (up to 4,000m)	Wind tunnel flying/indoor skydiving*
Dirt boarding	<b>P</b> Paragliding*	<b>Z</b> Zorbing/sphering.
<b>F</b> Fell running (up to 4,000m)	Parascending* (over land)	
<b>G</b> Gorge walking (no ropes)	Polo	
Gorilla trekking (up to 4,000m)	Polo cross	
<b>H</b> High diving	<b>R</b> Rafting* (grade 1-3 rivers only, including black water)	
Hurling	Rap running/ jumping (outdoor above 25m)	
Hydrospeeding		

## Winter sports activities (covered when 'Winter sports upgrade' premium paid)

<b>B</b> Big-foot skiing	<b>S</b> Ski boarding	Snowcat driving
<b>C</b> Cross-country skiing	Skidooing	Snow mobile/ski doos*
<b>D</b> Dry slope skiing,	Skiing (including on dry slopes and indoor ski centres)	Snow parascending*
<b>G</b> Glacier walking		Snow scooting
<b>H</b> Husky dog sledding		Snow shoe walking
<b>I</b> Ice hockey with full body protection	Skiing-mono	Snow tubing
<b>K</b> Kick sledging	Sledging	Speed sailing* (within territorial waters)
<b>M</b> Monoskiing	Sleigh riding (reindeer, horses or dogs)	Speed skating
<b>N</b> Nordic skiing	Snow blading	<b>T</b> Telemarking
<b>O</b> Off-piste skiing (with guide)	Snowboarding (including on dry slopes and indoor ski centres)	Tobogganing
<b>P</b> Passenger sledge		

## High risk winter sports activities (covered when 'Winter sports upgrade' AND 'Activity Pack 2 upgrade' premium paid)

<b>H</b> Heli-skiing	Ski blading/snow blading	Skiing - snowcat
<b>I</b> Ice go karting*	Ski radonee	Snow karting*
Ice windsurfing	Ski touring	Snow kiting
<b>S</b> Skeleton	Ski joering	Snow surfing*
Ski biking/snow biking/ski bobbing	Skiing - freestyle	
	Skiing - glacier	

## SECTION 1 - CANCELLATION OR CURTAILMENT CHARGES

If **you** think **you** may have to cut **your trip** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 15 for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£1,500** in total (or if **you** have purchased a Cancellation upgrade the increased amount shown on **your** policy schedule) for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. **We** will provide this cover in the following necessary and unavoidable circumstances:

### Cancellation

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

- The death, serious injury or serious illness of:
  - 1 you;**
  - 2 a travelling companion;**
  - 3 a relative of you or a travelling companion;**
  - 4 someone you were going to stay with; or**
  - 5 a business associate of you or a travelling companion.**

### Note

For **1, 2** and **3** above, this will include being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19.

- **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.
- **Your redundancy.**

### WHAT YOU ARE NOT COVERED FOR

#### Under Cancellation and Curtailment

An **excess** of **£95**, unless **you** have purchased the excess waiver upgrade and this is shown on **your** policy schedule. Any condition stated under Health declaration and health exclusions on pages 17-18.

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).

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 any reason, other than those shown as being covered;
- any restriction caused by the law of any country or people enforcing these laws;



## WHAT YOU ARE COVERED FOR

- **You** or a **travelling companion** being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.
- **You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).
- **Your** travel carrier cannot get **you** to the **your** original itinerary destination within 24 hours of the original scheduled arrival time, due to one of the following reasons:
  - 1 A **natural disaster**;
  - 2 Severe weather;

However, if **you** can get to **your** original destination another way, **we** will pay **you** for the following, up to **your** policy's trip cancellation coverage maximum benefit:

- a The necessary cost of the alternative transport, less available refunds; and
- b The cost of any lost prepaid accommodations caused by **your** delayed arrival, less available refunds.

### Note

Alternate transport arrangements must be in a similar or lower class of service as **you** were originally booked with **your** travel carrier.

## WHAT YOU ARE NOT COVERED FOR

- 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;
- **you** not wanting to travel or not enjoying **your trip**;
- 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.

### 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 trip** were bought (whichever is the later).

## WHAT YOU ARE COVERED FOR

- **You** or a **travelling companion** are a member of the armed forces, police, fire, nursing or ambulance services and **your** or their employer withdraws **you** or their previously agreed leave for operational reasons.
- **You** or a **travelling companion's** passport and/or visa required for the **trip** are stolen within the 72 hours before **your** scheduled departure and an emergency replacement cannot be issued by the appropriate authority in order for **you** to continue with **your** pre-booked travel arrangements.

### Curtailment

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

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

### Note

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

## WHAT YOU ARE NOT COVERED FOR

### Under Curtailment

Cutting short **your trip** 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** or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets.

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

## SECTION 2 - EMERGENCY MEDICAL & ASSOCIATED EXPENSES

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your trip** 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 15' 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 trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19 as well as being subject to compulsory **quarantine** on the orders of a treating **doctor**).

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

#### Cover outside your home country

- **Treatment**  
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Repatriation**  
**Your** repatriation to **your home** country if medically necessary.
- **Dental**  
Up to **£250** for emergency dental treatment to relieve sudden pain.
- **Funeral expenses**  
If preferred, **we** will pay reasonable costs for **your** funeral expenses, in the place where **you** die, rather than the costs described under 'Repatriation of remains' of this section.

### WHAT YOU ARE NOT COVERED FOR

#### For all cover

An **excess** of **£95**, unless **your** claim is reduced because **you** used an EHIC, GHIC or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 16 for more information) or unless **you** have purchased the excess waiver upgrade and this is shown on **your** policy schedule.

The cost of replacing any medication **you** were using when **you** began **your trip**. Any condition stated under Health declaration and health exclusions on pages 17-18.

Extra transport and accommodation costs which are of a higher standard than those already used on **your trip**, 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** or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets.

**Your** burial or cremation within **your home** country

Any costs incurred 12 months after the date of **your** death, injury or illness.

### WHAT YOU ARE COVERED FOR

#### Cover outside and within your home country

- **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.
- **In-patient benefit**  
**£30** for each 24-hour period that **you** are in hospital as an in-patient up to **£300** in total during the **trip** as well as any fees or charges paid under 'Treatment'.
- **Meal expenses**  
**£10** for each 24-hour period up to **£100** in total for meal expenses for a nominated person staying or travelling to visit **you** while **you** are in hospital as an in-patient during the **trip**.
- **Excursions**  
Up to **£150** in total for **your** excursions that have been paid for before **your trip** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your trip**.
- **Repatriation of remains**  
The reasonable cost of transporting **your** body or ashes to **your home**.
- **Search and rescue**  
Mountain search and rescue services when deemed medically necessary.

### WHAT YOU ARE NOT COVERED FOR

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**  
Services or treatments **you** receive within **your home** country .

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

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.

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

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

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

## SECTION 3 - LOSS OF PASSPORT

### WHAT YOU ARE COVERED FOR

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

#### Costs for issuing a temporary passport

Up to **£225** 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.

## SECTION 4 - DELAYED PERSONAL POSSESSIONS

### WHAT YOU ARE COVERED FOR

Up to **£150** in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **winter sports equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

#### Note

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

### WHAT YOU ARE NOT COVERED FOR

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

## SECTION 5 - PERSONAL POSSESSIONS

### WHAT YOU ARE COVERED FOR

Up to **£1,500** in total (or if **you** have purchased a Possessions cover upgrade the increased amount shown on **your** policy schedule) for **your personal possessions** (this does not include **winter sports equipment**) damaged, stolen, lost or destroyed on **your trip**.

The most **we** will pay for **valuables** is **£300** in total whether jointly owned or not. There is also a single article, **pair or set** limit of **£400** (or if **you** have purchased a Possessions cover upgrade the increased amount shown on **your** policy schedule).

#### 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 **£95**, unless **you** have purchased the excess waiver upgrade and this is shown on **your** policy schedule.

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

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment. Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

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

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, 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 trip** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.

## WHAT YOU ARE COVERED FOR

## WHAT YOU ARE NOT COVERED FOR

- **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 trip**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal money** (see section 6).
- Passport (see section 3).

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

## SECTION 6 - PERSONAL MONEY

### WHAT YOU ARE COVERED FOR

Up to **£225** 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 trip**.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of **£95**, unless **you** have purchased the excess waiver upgrade and this is shown on **your** policy schedule. 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 trip**. 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.

## SECTION 7 - PERSONAL ACCIDENT

### WHAT YOU ARE COVERED FOR

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

#### Death

**£10,000** for death. There is no cover if **you** are aged 65 or over at the time of the **accident**.

#### Permanent loss

**£10,000** 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. There is no cover if **you** are aged 65 or over at the time of the **accident**.

#### Physical disablement

**£10,000** for a permanent physical disability as a result of which there is no paid work which **you** are able to do. There is no cover if **you** are aged 65 or 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 pages 17-18.

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** policy schedule;
- **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** or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets.

**We** will not pay more than one of the benefits resulting from the same injury. Any claim if **you** are aged 65 or over at the time of the **accident**.

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

## SECTION 8 - MISSED DEPARTURE

### WHAT YOU ARE COVERED FOR

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

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

### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

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

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** 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.

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

## SECTION 9 - DELAYED DEPARTURE

### WHAT YOU ARE COVERED FOR

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

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

**We** will pay:

#### Delay

**£50** after each full 12 hours of delay up to **£200** in total; or

#### Abandonment

up to **£1,500** in total (or if **you** have purchased a Cancellation upgrade the increased amount shown on **your** policy schedule) for **your** part of the unused costs of the **trip** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **trip** 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 trip** 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.

#### Under Abandonment

An **excess** of **£95**, unless **you** have purchased the excess waiver upgrade and this is shown on **your** policy schedule. 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.

## SECTION 10 - PERSONAL LIABILITY

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your trip** **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 **£3 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your trip** 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 trip** that does not belong to **you** or a **relative**.

#### Note

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

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

### WHAT YOU ARE NOT COVERED FOR

An **excess** of **£95**, unless **you** have purchased the excess waiver upgrade and this is shown on **your** policy schedule. Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

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

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**. Compensation or other costs caused by accidents arising from **you** owning, hiring or using any of the following:

- The use of any land or building except for the accommodation **you** are using on **your trip**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

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

## SECTION 11 - LEGAL EXPENSES

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

Phone: UK +44 (0)20 8603 9804

### WHAT YOU ARE COVERED FOR

If you die, are ill, or injured during your trip 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 £50,000 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.

#### Note

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

### WHAT YOU ARE NOT COVERED FOR

An excess of £95, unless you have purchased the excess waiver upgrade and this is shown on your policy schedule.

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;

### WHAT YOU ARE COVERED FOR

### WHAT YOU ARE NOT COVERED FOR

- 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.

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

## SECTION 12 - WINTER SPORTS COVER

This section is only in force if shown on **your** policy schedule

### WHAT YOU ARE COVERED FOR

#### Ski pack

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

- **you** have to cancel or curtail **your trip**.
- **you** cannot ski because of an injury or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) during **your trip**.

#### Delayed winter sports equipment

- We will pay up to **£15** per day up to **£150** in total for the hire of alternative **winter sports equipment** if **yours** 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 winter sports equipment

- We will pay up to **£500** in total for **your winter sports equipment** and up to **£250** in total for hired **winter sports equipment** **you** are legally liable for) that is damaged, stolen, lost or destroyed on **your trip**.

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

#### Note

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

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

### WHAT YOU ARE NOT COVERED FOR

#### Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 1 - Cancellation or curtailment charges.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 2 - Emergency medical and associated expenses.

#### Under Winter sports equipment and Lift pass

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 5 - Personal possessions.

#### Under Piste closure

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

Any **trip** 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 trip**.

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 trip** were issued, if this is less than 14 days before the beginning of **your trip**.

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

### WHAT YOU ARE COVERED FOR

#### Loss, theft or damage of lift pass

We will pay up to **£150** in total for **your** lift pass that is damaged, stolen, lost or destroyed on **your trip**.

#### Piste closure

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

- Up to **£20** for each full day up to **£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 and landslide closure

We will pay up to **£100** in total for extra transport and accommodation costs **you** need to pay to get **you to your trip** destination or back **home** because of an avalanche in **your** resort.

### WHAT YOU ARE NOT COVERED FOR

#### Under Avalanche and landslip closure

Any claim unless **you** have a letter from the relevant authority or **your** tour operator's representative confirming the dates and location of the avalanche. Compensation which **you** can get from **your** tour operator or anywhere else.

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