

Travel Insurance



Your Policy Wording

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

SUMMARY OF COVER						
Section	Annual Multi Trip (Gold)	Annual Multi Trip (Silver)	Single Trip (Gold)	Single Trip (Silver)	BackPacker	
	Age limit	69	64	79	74	39
	Dependant Children Age limit	under 23	under 23	under 23	under 23	Not Applicable
	Trip Duration	31 or 60 days (restricted to 31 days if 65 years or over)	31 or 60 days	up to 120 days (restricted to 60 days if 70 years or over, and to 31 days if 75 years or over)	up to 120 days (restricted to 60 days if 70 years or over)	up to 365 days
Section 1	Cancellation	£5,000	£2,000	£5,000	£2,000	£1,500
Section 2	Curtailment	£5,000	£2,000	£5,000	£2,000	£1,500
Section 3	Emergency Medical Expenses	£5 Million	£2 Million	£5 Million	£2 Million	£5 Million
	Emergency Dental Treatment	£350	£350	£350	£350	£250
	Funeral Expenses Abroad	£1,000	£1,000	£1,000	£1,000	£1,000
	UK Expenses	£1,000	Not Covered	£1,000	Not Covered	Not Covered
Section 4	Personal Accident	£20,000	Not Covered	£20,000	Not Covered	£15,000
	Death Benefit	£20,000	Not Covered	£20,000	Not Covered	£5,000
Section 5	Additional Hospital Benefit	£25/24hrs £300max	£15/24hrs £150max	£25/24hrs £300max	£15/24hrs £150max	£25/24hrs £300max
	Mugging	£100/24hrs £1,000max	£50/24hrs £1,000max	£100/24hrs £1,000max	£50/24hrs £1,000max	£100/24hrs £1,000max
Section 6	Baggage & Personal Belongings	£1,500	Not Covered	£1,500	Not Covered	£1,000
	Single Item Limit	£200	Not Covered	£200	Not Covered	£150
	Total Valuables Limit	£300	Not Covered	£300	Not Covered	£200
	Delayed Baggage (after 24hrs)	£150 max	Not Covered	£150 max	Not Covered	£150 max
Section 7	Cash & Documents	£500	Not Covered	£500	Not Covered	£150
	Cash Limit	£300	Not Covered	£300	Not Covered	£100
Section 8	Loss of Passport	£250	£250	£250	£250	£250
Section 9	Travel Delay	£20/12hrs £100max	£20/12hrs £100max	£20/12hrs £100max	£20/12hrs £100max	Not Applicable
	Trip Abandonment	£5,000	Not Covered	£5,000	Not Covered	Not Applicable
	Pet Cover	£20/24hrs £100max	Not Covered	£20/24hrs £100max	Not Covered	Not Applicable
Section 10	Missed Departure	£1,000	£500	£1,000	£500	Not Applicable
Section 11	Personal Liability	£2 Million	£1 Million	£2 Million	£1 Million	£1 Million
Section 12	Legal Expenses	£15,000	Not Covered	£15,000	Not Covered	£5,000
Section 13	Hijack	£1000	£1000	£1000	£1000	Not Applicable
		£100/24hrs	£100/24hrs	£100/24hrs	£100/24hrs	Not Applicable
Section 14	Business Trips / Work Abroad	Optional	Optional	Included	Included	Optional
	Replacement Personnel	£1,000	Not Covered	£1,000	Not Covered	Not Covered
	Samples and Documents	£500	Not Covered	£500	Not Covered	Not Covered
Section 15	Winter Sports Cover	Included	Included	Optional	Optional	Optional
	Sports Equipment	£500	Not Covered	£500	Not Covered	£500
	Equipment Hire	£300	Not Covered	£300	Not Covered	£300
	Winter Sports Pack	£300	Not Covered	£300	Not Covered	£300
	Piste Closure	£300	Not Covered	£300	Not Covered	£300
Section 16	Sports & Activities Cover					
	Level 1	Included	Included	Included	Included	Included
	Level 2	Optional	Optional	Optional	Optional	Optional
Section 17	Scuba Diving Cover to 30m	Included	Included	Included	Included	Included
	Scuba Diving Cover to 50m	Optional	Optional	Optional	Optional	Optional
	Equipment / Inability to Dive	Optional	Optional	Optional	Optional	Optional
	Scuba Diving Equipment	£1,000	£1,000	£1,000	£1,000	£1,000
	Single Item Limit	£300	£300	£300	£300	£300
	Equipment Hire	£300	£300	£300	£300	£300
	Inability to dive	£25/24 hrs. £250 max	£25/24 hrs. £250 max	£25/24 hrs. £250 max	£25/24 hrs. £250 max	£25/24 hrs. £250 max
	Policy Excess per incident	£50	£50	£50	£50	£50
	Enjoy Services	Included	Included	Not Applicable	Not Applicable	Included

Please Note: Enjoy Services do not form part of the insurance contract and these services are arranged separately by Millstream Underwriting Ltd. Details of the services are set out at the end of the policy wording.



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Millstream Travel Insurance Policy

IMPORTANT CONTACT DETAILS

	Telephone	Email
Emergency Medical Assistance Service (24hours)	+44 (0) 845 643 2628	assistance@mstream.co.uk
Claims Service	+44 (0) 845 643 2629	claims@mstream.co.uk
Medical Screening Service	+44 (0) 845 643 2634	healthcheck@mstream.co.uk

OTHER USEFUL CONTACTS

	Telephone	Email
Foreign & Commonwealth Office	+44 (0) 845 850 2829	www.fco.gov.uk
European Health Insurance Card (EHIC)	+44 (0) 845 606 2030	www.ehic.org.uk
Department of Health – Advice for Travellers	+44 (0) 20 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61 (0) 2 6124 6333	www.medicareaustralia.gov.au

IMPORTANT INFORMATION

Thank you for taking out your travel insurance with us.

This policy wording **your** insurance schedule and any endorsements form a contract of insurance between **you** (the insured named on the insurance schedule) and **us**, (Millstream Underwriting Ltd insured by Elvia Travel Insurance International N.V. (Netherlands)) administered in the **United Kingdom** by Mondial Assistance (UK) Limited and explains the definitions, conditions, exclusions and limits of cover **we** provide.

This contract is only valid when **you** have a valid insurance schedule and have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip. Please check the details on **your** schedule and contact the office as detailed on the schedule if they are incorrect.

WHO IS COVERED

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply.

Cover is only available to people resident in the **United Kingdom** and is only valid for round trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**.

You cannot purchase or renew an annual policy once **you** have reached the age of 70 years (Gold Cover) and 65 years (Silver Cover)

You cannot purchase a single trip policy once **you** have reached the age of 80 years (Gold Cover) and 75 years (Silver Cover).

You cannot purchase a backpacker policy once you have reached the age of 40.

WHAT IS COVERED

You are covered for:

1. holidays and leisure trips.
2. Single Trip policies: business trips / trips which include **work abroad**. Annual Multi-Trip and Backpacker policies: business trips / trips which include **work abroad** if **you** have paid the appropriate additional premium. See Section 14.
3. Annual Multi-Trip policies: trips with a maximum planned duration of 31 or 60 days as shown on **your** schedule (limited to 31 days if aged 65 years or over).
Single Trip policies: the trip duration as detailed on **your** schedule (maximum of 120 days if under 70 years old, 60 days if aged 70 or over and 31 days if aged 75 or over).
Backpacker policies: the trip duration as detailed on **your** schedule (maximum of 365 days)

NOTE: trips with a scheduled duration of more than the maximum duration will NOT be covered under this policy and **you** should arrange separate insurance for the whole duration of these trips.

4. trips within the Geographic Region as shown on **your** schedule. **You** will not be covered if **you** choose to travel to a specific country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: +44 (0) 845 850 2829
Website: www.fco.gov.uk.
5. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 2 nights or more. This does not include medical expenses cover.
6. **winter sports** activities if **you** have paid the appropriate premium and it is shown as selected on **your** insurance schedule. (If annual multi-trip cover is selected up to 17 days duration in total during the insurance year, if backpacker cover is selected cover is restricted to no more than 10% of the duration of **your** trip).
7. **Scuba diving** to a depth of 30 metres (or 50 metres if **you** have paid the appropriate additional premium and it is shown as selected on **your** insurance schedule)
8. participating in sports and activities under Level 1 as detailed in Section 16.
9. participating in sports and activities under Level 2 as detailed in Section 16 if shown as selected on your insurance schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 16, unless **we** agree to include and **you** have paid the additional premium required.
10. reasonable activities **you** partake in on an unplanned and incidental basis provided that you are
 - supervised by a qualified instructor, or
 - hold the appropriate qualification or licence, or
 - have subscribed to an accredited organisation for the activity
 - and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover (page 1) and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident. Please note that items of value are more appropriately covered under a household All Risks section where the full value may be insured.

WHEN COVER STARTS AND ENDS

If **you** have annual multi-trip cover cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** schedule and ends when **you** leave **your home** to commence the trip. If **you** have single trip or backpacker cover **you** are covered for the dates as shown on **your** insurance

schedule. Cancellation cover starts from the date **you** have purchased this insurance policy.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case. If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

CANCELLATION RIGHTS

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

WORKING ABROAD

This insurance can be extended to cover **work abroad** subject to payment of an additional premium. **You** are not covered under the Personal Liability section when **you** are working.

RENEWAL OF YOUR INSURANCE

If **you** have annual multi-trip cover, **we** will send **you** a renewal notice prior to the expiry of the period of insurance as shown on **your** insurance schedule. The terms of **your** cover and the premium may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about relevant facts and check to see that **you** still comply with the Health Warranty as this may affect the cover provided. If **you** do not comply with the Health Warranty, this may invalidate **your** insurance.

DISCLOSING RELEVANT FACTS

It is **your** duty to inform **us** of any fact, which is likely to influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim.

It is very important that this insurance provides adequate cover for **your** trip. To ensure that it does, and for **your** peace of mind, **you** must tell **us** as soon as possible about anything, which could give rise to a claim.

MEDICAL CONDITIONS

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

You are advised to read the Health Warranty contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on 0845 643 2634. **We** will not cover medical problems referred to in the Health Warranty unless this was declared to **us** and accepted by **us** in writing

HEALTH WARRANTY

If any of the following apply to **you**, a travelling companion, an **immediate relative, close business associate** or someone upon whom **your** trip depends, (whether they are travelling with **you** or not) the medical assessors must be contacted:

1. **You**/they were aware of any reason why the trip could be cancelled or curtailed or of any medical condition, which could result in a claim.
2. **You**/they have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
3. **You**/they were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
4. **You**/they have been diagnosed as having a terminal illness.
5. **You**/they were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. **You**/they were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

CHANGE IN HEALTH

If any of the reasons stated in the Health Warranty above occur between the date the policy is issued and before the first day of **your** trip, **you** must notify the Medical Screening Service immediately on +44 (0) 845 643 2634.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, or if **you** do not want to pay the

additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and we will send **you** a pro-rata refund.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

DEFINITIONS

Whenever the following words appear in bold in this certificate wording they will always have these meanings:

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.

Close business associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Couple

The lead insured and spouse (or co-habiting partner) named in the schedule.

Curtail/Curtailment

Return early to home in the **United Kingdom**.

Europe

European Mainland, Republic of Ireland, The Channel Islands, The Azores, Madeira, The Canary Islands, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR west of the Ural Mountains

European Mainland

Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Slovakia, Denmark, Finland, France, Greece, Germany, Hungary, Iceland, Italy, Lapland, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovenia, Spain, Sweden, Switzerland.

Expert Witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family

You and **your** spouse (or co-habiting partner) and **your** financially dependent children under 23 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the schedule.

Hazardous activities

Participating in any sport or activity which could pose

an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim.

Hijack

The unlawful seizure or wrongful exercise of control of **you**, an aircraft or conveyance in which **you** are travelling as a passenger.

Home

Your residential address in the **United Kingdom**.

Immediate relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister. resident in the **United Kingdom**.

Insurer

ELVIA Travel Insurance International N.V. (Netherlands)

Legal Action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal Costs

Fees, costs and expenses (including Value Added Tax) 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.

Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Medical practitioner

A registered practising member of the medical profession who is not travelling with **you**, and who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles

worn or carried by **you** for **your** individual use during **your** trip.

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Scuba Diving

Conventional **scuba diving** only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, or any dive below 50 metres under **any** circumstances. **You** are limited to your current qualification limit, unless accompanied by a qualified Instructor, taking part in a recognised course requirement of your chosen Diving Association. **You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activites Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

Scuba Diving Equipment

Mask, fins and snorkel, diving suit and boots, buoyancy jacket and dive bag, regulator set including first and second stage gauges, dive watch and dive computer, underwater camera equipment.

Single Parent Family

You and **your** financially dependent children under 23 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the schedule.

The Caribbean

Antigua and Barbuda The Bahamas, Barbados, Cuba, Dominica, Dominican Republic, Grenada, Haiti, Jamaica, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Anguilla, Aruba, British Virgin Islands, Cayman Islands, Guadeloupe, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Turks and Caicos Islands, Virgin Islands

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables

Watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and/or video equipment, camcorders and audio equipment including personal stereos, DVD & mini-disc players, i-pods and mp3 players, CDs, DVDs, tapes, films, cassettes, cartridges, headphones & televisions.

We / us / our

Millstream Underwriting Ltd on behalf of Elvia Travel Insurance International N.V. (Netherlands) Mondial Assistance (UK) Limited is Elvia's appointed administrator in the United Kingdom.

Winter Sports

Conventional skiing / snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Furthermore **you** are only covered for off - piste skiing if **you** are under the care and direction of a locally qualified guide or instructor.

Winter Sports Equipment

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

Worldwide (excluding USA, Canada & The Caribbean)

Worldwide excluding United States of America, Canada and The Caribbean.

Worldwide (including USA, Canada & The Caribbean)

Worldwide

Work / Working abroad

For the purposes of this policy clerical business activities of the lead insured only. Defined as non-manual or light general work not involving the use of mechanical or industrial machinery at a height not exceeding 2 metres.

You / your

Each insured person as shown on **your** insurance schedule.

SECTION 1 CANCELLATION

Covered

You are covered up to the limit as shown on he summary of cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your** home for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **Immediate relative or close business associate** of **you**s (including pre-arranged locum doctors);
2. **you** being called for jury service, attending court as

a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);

3. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;

Not covered

1. the policy excess as shown on the summary of cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each person making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. Any cost recoverable from another source.
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
7. any costs incurred on behalf of other party members who are not specified on the insurance schedule
8. anything mentioned in the General Exclusions.

SECTION 2 CURTAILMENT

This section includes the services of the Emergency Medical Assistance service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance telephone number is: +44 (0) 845 643 2628

Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to the **United Kingdom**, which have not been used and which were paid before **your** departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to the **United Kingdom** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **Immediate relative or close business**

associate of yours.

2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

Not covered

1. the policy excess as shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to curtail the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance service;
5. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
6. anything mentioned in the General Exclusions.

NOTE: It is a requirement of this insurance that **you** contact the Emergency Medical Assistance service immediately if **you** wish to return to the **United Kingdom** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.

SECTION 3 EMERGENCY MEDICAL EXPENSES

NOTE: This is not a private health insurance policy. It only covers **you** if there is a sudden and unexpected accident or if **you** become ill during a trip.

This section does not apply to trips within the **United Kingdom**.

If **you** are admitted to hospital as an in-patient, the Emergency Medical Assistance service must be notified immediately.

They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

If **you** receive outpatient treatment in Spain, Greece, Cyprus, Portugal or Turkey, show this document to the doctor and **your** treatment will be paid through ChargeCare International in line with the policy wording. The doctor will ask **you** to fill in a form to confirm treatment and may request **you** to pay the excess.

If **you** receive out-patient treatment in other countries, it may be easier to pay any bills **yourself**. Keep all receipts and submit a claim when **you** return **home**. If **you** are in any doubt, call the Emergency Medical Assistance service for help.

24 hour Emergency Medical Assistance
telephone number: +44 (0) 845 643 2628

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to the amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not

included), or local funeral expenses abroad limited to the amount shown on the summary of cover.

5. reasonable additional travel and accommodation costs for a **close business associate** from the **United Kingdom** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad limited to the amount shown on **your** insurance schedule.
6. If included on **your** policy (please refer to Summary of Cover), reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

NOTE: If **you** are travelling to a country in the EU **you** will need a European Health Insurance card (EHIC) to receive healthcare. Apply by calling 0845 606 2030 or online at www.ehic.org.uk or at the post office. If **you** are travelling to Australia and require medical treatment, **you** must enroll with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au

Not covered

1. The policy excess as shown in **your** insurance schedule. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance service can be reasonably delayed until **your** return to the **United Kingdom**.
 - b) Medication and or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
5. if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
6. the cost of any routine elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically

- necessary by the attending **medical practitioner** or the Emergency Medical Assistance service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**
11. further costs **you** incur if we wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions

SECTION 4 PERSONAL ACCIDENT

Covered

You are covered up to the limit as shown on the summary of cover, in respect of **Loss of limb, Loss of sight, Permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to

NOTE: If **you** are aged under 16 years at the time of the accident, the death benefit will be limited to funeral and other expenses up to £1,000 and the permanent total disablement benefit will not apply.

12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

We will only pay the benefit for permanent total disablement if **your medical practitioner** confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

1. any claims for death, loss or disablement caused directly or indirectly by:
 - a) Disease or any physical defect or illness
 - b) An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

SECTION 5 ADDITIONAL HOSPITAL BENEFIT

This section does not apply to trips within the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not

provide compensation for loss of holiday/enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover:

1. payment of the amount shown for each complete 24 hours **you** spend in hospital as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section
2. If included in **your** policy (please refer to **your** insurance schedule and the Summary of Cover) **you** are covered if **you** suffer bodily injury as a result of mugging, the benefit under this section is increased to £100 for each complete 24 hours **you** spend in hospital, as an in-patient, up to £1,000.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.
2. In the event of a claim for mugging **you** must obtain a police report of the mugging incident, which necessitated **your** admission to hospital.

Not Covered

1. anything mentioned in the General Exclusions.

SECTION 6 BAGGAGE & PERSONAL BELONGINGS

If included in **your** policy (please refer to the Summary of Cover and your insurance schedule).

Covered

A Personal baggage

Up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to;

1. the single item limit shown on the Summary of Cover for any one item, pair or set of item;
2. the **valuables** limit as shown in the Summary of Cover for all **valuables** in total

B Delayed Baggage

If included in **your** policy please refer to **your** insurance schedule and the Summary of Cover. **You** are covered up to the limit as shown on **your** insurance schedule for the cost of buying replacement necessities if **your** personal baggage is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay you under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

1. the policy excess shown in **your** insurance schedule. This applies to each person making a claim;
2. if **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**;
3. any item, pair or set of items with a value of over £75, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim.
4. In the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - b) follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
 - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - c) computer including computer games and consoles and/or accessories, mobile telephones, televisions and personal organisers
 - d) pedal cycles, dinghies, boats and/or ancillary

- equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - e) tools of trade.
 - f) perishable items such as food.
 - g) **valuables** left as checked-in baggage.
7. **loss, destruction, damage or theft:**
- a) due to confiscation or detention by customs or other officials or authorities.
 - b) due to wear and tear, denting or scratching, moth or vermin.
 - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **personal baggage** and **valuables** stolen from:
- a) an unattended vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry.
 - b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind,
13. sports gear and activity equipment whilst in use (other than **winter sports equipment** if covered under section 14 and **scuba diving equipment** if covered under section 17)
14. **Winter sports equipment** and **scuba diving equipment** other than as covered under section 14 and section 17.
15. anything mentioned in the General Exclusions.

SECTION 7 CASH & DOCUMENTS

If included in **your** policy (please refer to the Summary of Cover and your insurance schedule).

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on **your** insurance schedule unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

1. In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (eg currency exchange/withdrawal slips, bank / credit card statements)

Not covered

1. the policy excess as shown on the Summary of Cover. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

SECTION 8 LOSS OF PASSPORT/DRIVING LICENCE EXPENSES

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on **your** insurance schedule and summary of cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the policy excess shown in **your** insurance schedule. This applies to each person making a claim;
2. any cost that **you** would have incurred had **you** not lost **your** passport;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

SECTION 9

TRAVEL DELAY AND ABANDONMENT

This section does not apply to trips within the **United Kingdom**.

Covered

If included in **your** policy (please refer to **your** insurance schedule and the Summary of Cover) **you** are covered up to the limit as shown on **your** insurance schedule, if **your** initial outward or final return flight, sea crossing, coach or train departure to or from the **United Kingdom** is delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, and / or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
 - b) adverse weather conditions;
 - c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel then a benefit of
1. £20 per person following each complete 12 hours delay up to £100;
 2. up to the cancellation section limit if **you** abandon the trip after the first full 24 hours;
 3. up to £20 per full 24 hour delay on **your** return to the **United Kingdom** in respect of maintaining **your** dog or cat in pre-booked, registered kennels up to a maximum of £100.

Conditions

1. In the event of a claim due to delayed **public transport you** must provide documentation from the transport company, confirming the period of and the reason for the delay.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim; and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed the **United Kingdom**
5. internal flights which do not form part of **your** outbound or inbound journey to/from the **United Kingdom**;
6. anything mentioned in the General Exclusions.

NOTE: If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.

SECTION 10 MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom**

Covered

1. If included in **your** policy (please refer to **your** insurance schedule and the Summary of Cover) **you** are covered up to the limit as shown on the Summary of Cover, for necessary **hotel** and travelling expenses incurred in reaching **your** booked destination, if **you** arrive too late to commence **your** booked trip from or to the **United Kingdom** as a result of: -
 - a) the **public transport** in which **you** are travelling is delayed (**you** must obtain written confirmation from the transport company);
 - b) the vehicle which **you** are travelling being involved in an accident or breakdown. (**You** must obtain a police report or roadside assistance report);
 - c) adverse weather conditions making it impossible to travel to the outbound departure point in the **United Kingdom**;

Conditions

1. In the event of a claim due to delayed **public transport you** must provide documentation from the transport company, confirming the period of and any reason for the delay.
2. In the event of a claim due to your vehicle breakdown, **you** must provide a police or roadside assistance report.
3. In the event of a claim due to **your** vehicle being involved in an accident, **you** must provide a police report.

Not covered

1. the policy excess shown in the Summary of Cover. This applies to each person making a claim;
2. if sufficient time has not been allowed for **your** journey;
3. if **you** are not proceeding directly to the departure point;
4. any costs claimed under Travel Delay and Abandonment section;
5. anything mentioned in the General Exclusions.

SECTION 11 PERSONAL LIABILITY

NOTE: If **you** are using a mechanical / motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.

Covered

You are covered up to the limit as shown the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

Condition

1. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. Anything caused directly or indirectly by
 - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses,) or firearms or any weapons
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade or profession, manual work or hazardous occupation
 - iv) racing of any kind
 - v) any deliberate act
 - vi) suicide, attempted suicide, self inflicted

injury, alcohol or drug abuse, alcoholism, drug addition, solvent abuse, willful exposure to exceptional risk (unless you are trying to save someone's life);

vii) anxiety, depression or any psychotic mental illness;

c) liability covered under any other insurance certificate wording.

4. anything mentioned in the General Exclusions.

SECTION 12 LEGAL EXPENSES

Covered

You are covered 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.

For each event giving rise to a claim pay up to the limit shown on the Summary of Cover of **legal costs** for **legal action** for **you** (but no more than twice the limit shown on the Summary of Cover in total for all persons insured on the policy).

Conditions

1. **you** must conduct **your** claim in the way requested by the **appointed adviser**;
2. **you** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **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;
4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not Covered

1. Any claim:
 - a) reported to **us** more than 60 days after the event giving rise to the claim;
 - b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d) where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - e) against a travel agent, tour operator or carrier, **us**,

the **insurer**, another person insured by this policy or **our** agent.

2. 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 be become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event
- the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
- anything mentioned in the General Exclusions.

SECTION 13 HIJACK

Covered

If included in **your** policy (please refer to **your** insurance schedule and the Summary of Cover) **you** are covered up to the limit as shown on the Summary of Cover, for each full 24 hour period **you** are the victim of a **hijack**.

Not Covered

- if **you** or **your** family or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
- anything mentioned in the General Exclusions.

SECTION 14 BUSINESS TRIPS / WORK ABROAD

This section is optional if **you** have selected Annual Multi-Trip or Backpacker cover and an additional premium must be paid to include, please refer to **your** schedule.

Covered

You are covered for **work abroad** during **your** trip under Single Trip policies. This section is optional if **you** have selected Annual Multi-Trip or Backpacker cover and an additional premium must be paid to include, please refer to **your** schedule.

If **you** have selected an Annual Multi-Trip (Gold) or a Single Trip (Gold) policy cover also extends to the following:

- reasonable additional travel and accommodation costs for a close business associate from the **United**

Kingdom to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad limited to £1,000.

- the cost of replacing lost, stolen, damaged or destroyed business equipment, samples or documentation, while being carried with **you** during **your** trip, up to a limit of £500.

Not covered

- the policy excess as shown on **your** schedule
- anything covered in Emergency Medical Expenses and Baggage and Personal Belongings Sections
- anything listed in the General Exclusions

SECTION 15 ADDITIONAL WINTER SPORTS COVER

If **you** have selected an Annual Multi-Trip policy **you** are covered for **winter sports** trips up to a maximum of 17 days duration in total during the insurance year.

This section is optional if **you** have selected Single Trip or Backpacker cover and an additional premium must be paid to include, please refer to **your** insurance schedule. If **you** have a backpacker policy **winter sports** cover is restricted to no more than 10% of the duration of **your** trip

Covered

You are covered for:

A. WINTER SPORTS MEDICAL

This medical section of this policy is extended to cover **you** whilst partaking in **winter sports**.

B. WINTER SPORTS LIABILITY

This personal liability section of this policy is extended to cover **you** whilst partaking in **winter sports**.

If **you** have **winter sports** cover under an Annual Multi-Trip (Gold), Single Trip (Gold) or Backpacker policy you are also covered for:

C. WINTER SPORTS EQUIPMENT

You are covered up to the limit shown on the Summary of Cover for the value or repair of **your** own **winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

D. WINTER SPORTS HIRE

You are covered up to the limit shown on the Summary of Cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own

winter sports equipment has been returned to **you**, if:

- a) **your** equipment is lost, stolen or broken; or
- b) **your** equipment is delayed for at least 12 hours on **your** outward journey.

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

E. WINTER SPORTS PACK

You are covered up to the limit shown on the Summary of Cover for the value of the unused portion of **your** resort pass, ski school, and lift pass and **winter sports** equipment hire costs limited to £150 per week, if:

- a) **you** have an accident or **you** are ill;
- b) **your** resort pass is lost or stolen.

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of the initial cost.
2. loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.

F PISTE CLOSURE

You are covered up to the limit shown on the Summary of Cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to a lack of snow or excessive snow or avalanche conditions, then:

- a) up to £15 per day towards transport costs to reach another resort;
- b) compensation of £25 per full day if skiing is unavailable due to the total closure of on-piste skiing activity.

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Not Covered

1. the policy excess as shown on the Summary of Cover. This applies to each person making a claim.
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings section (applicable to Part C and D above)
4. anything not covered under the Emergency Medical Expenses section (applicable to Part A and E above)
5. anything not covered in Personal Liability section
6. ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practise or training for these events;
6. anything listed in the General Exclusions

SECTION 16 SPORTS AND ACTIVITIES COVER

You are covered when participating in sports and activities listed under Level 1. **You** are covered when participating in sports and activities listed under Level 2 if **you** have paid the appropriate additional premium (please refer to **your** insurance schedule).

Level 1	Level 2
Abseiling (max 100m) (a,c)	Abseiling (over 100m) (a,c)
Angling	Aerial Safari (a)
Archery (a,b)	American Football (c)
Badminton	Ballooning (a)
Black Water Rafting (Grades 1-3) (a)	Black Water Rafting (Grades 4-5) (a,c)
Bowling	Bouldering
Bungee Jumping (max 2 jumps) (a,c)	Bungee Jumping (3+ jumps) (a,c)
Camel/Elephant riding/trekking (b)	Canoeing White Water (Grade 1-3) (a)
Canoeing (inland/coastal, no White Water (a)	
Clay Pigeon Shooting (a,b)	
Cycling	
Deep Sea Fishing (a)	Equestrian activities other than trekking and hacking
Fell Running/Walking (without ropes, picks or specialist climbing equipment)	Football (including 5 a side)

Level 1	Level 2
Golf	Go-Karting (a,b)
Gymnastics (a)	
Hiking without ropes, picks or specialist climbing equipment up to 1500m	Hiking without ropes, picks or specialist climbing equipment up to 3000m
Horse Riding (Hacking only – incidental to trip, no jumping)	Hockey
Hot-Air Ballooning (a,b)	Horse Riding/Trekking (main purpose of trip)
Ice Skating (in-door only)	Hunting on foot, animal or machine (a,b,c)
Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b)	Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b)
Kayaking (inland/coastal waters, no White Water) (a)	Kayaking White Water (Grades 1-3) (a)
	Kite Surfing (c)
Martial Arts (non-contact)	Motor Biking excluding touring by motorbike or where a motorbike is the main mode of transport (helmet to be worn and the rider must have the appropriate valid UK licence for the machine) (b,c).
Motor Biking (up to 125cc, helmet to be worn and the rider must have the appropriate valid UK licence for the machine) (b,c)	Mountain Biking (off-road) (b,c)
Netball	
Orienteering (a)	
Outdoor Endurance (a)	
Outward Bound (a)	
Paint balling (a,b)	Parachuting (1 Jump only) (a,c)
Parasailing (a)	Quad Biking (a,b,c)
Parascending (over water only) (a)	
Rambling	
Roller Skating/Blading (no stunting)	Rugby (c)
Rowing/Sculling (inland/coastal waters, no White Water)	
Rifle range shooting (a,b)	
Safari Tours (a)	Sailing outside coastal waters (Europe ONLY) (a,b)
Sailing (coastal waters only) (a,b)	Scrambling
Scuba Diving (30m) (a)	Sea Canoeing (coastal waters only)
Snorkeling	Surfing (main purpose of trip)
Speed Boating (inland/coastal waters ONLY, no White Water) (a,b)	
Squash	
Surfing (incidental to trip)	
Swimming	
Table Tennis	Trekking (without ropes, picks or specialist climbing equipment up to 3000m)
Ten Pin Bowling	
Tennis	
Trekking (without ropes, picks or specialist climbing equipment up to 1500m)	
Volleyball	White Water Rafting (Grades 4-5) (a,c)
Water Skiing (no jumps) (a,b)	War Games (a,b)
White Water Rafting (grades 1-3) (a,c)	Wind Surfing (main purpose of holiday) (b)
Wind Surfing (incidental to trip) (b)	Yachting outside coastal waters (Europe ONLY) (a,b)
Yachting (coastal waters only) (a,b)	

The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list above

- (a) Provided **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity
- (b) Personal Liability cover is excluded
- (c) **Personal Accident** cover is excluded

Conditions

you must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary

Not Covered

anything listed in the General Exclusions.

NOTE: **You** are not covered when participating in professional or organised sports, racing, speed or endurance tests and dangerous pursuits

SECTION 17 SCUBA DIVING

Covered

This policy covers **you** for **scuba diving** to a depth of 30 metres, using standard manufacturers diving equipment.

If included in **your** policy (please refer to **your** insurance schedule and the Summary of Cover) **you** are covered for **scuba diving**, to a maximum depth of 50 metres, using standard manufacturers diving equipment.

If included in **your** policy (please refer to **your** insurance schedule and the Summary of Cover) this section covers **you** for **scuba diving equipment** and inability to dive as set out in A, B and C below:

A SCUBA DIVING EQUIPMENT

You are covered up to £1,000 for the value or repair of **your own scuba diving equipment** (after making proper allowance for wear and tear and depreciation) or hired **scuba diving equipment** that is lost, stolen or damaged during **your** trip, limited to £300 in respect of any of the following group of items:

- a) mask, fins and snorkel;
- b) diving suit and boots;
- c) buoyancy jacket and dive bag;
- d) regulator set including first and second stages plus gauges;
- e) dive watch and dive computer
- f) underwater camera equipment

For equipment over 5 years old the maximum **we** will pay is £50.

Condition

In the event of a claim **you** must provide the following documentation:

- a) loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
- b) damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

B SCUBA DIVING EQUIPMENT HIRE

You are covered up to £300 for the reasonable cost of hiring **scuba diving equipment** for the rest of **your** trip or until **your** own or hired **scuba diving equipment** has been returned to **you** if:

- a) **your** equipment is lost, stolen or damaged; or
- b) **your** equipment is delayed for more than 12 hours on **your** outward journey; or
- c) the vessel on which **you** are pre-booked is scheduled to leave port within 12 hours of **your** equipment being delayed on **your** outward journey

Condition

In the event of a claim **you** must provide the following documentation:

- a) loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
- b) damage: confirmation from the hire company of damage sustained and additional charges incurred.
- c) delay: confirmation from the airline, transport company or dive master that **your** equipment was either delayed for over 12 hours on the outward journey, or that **you** had to leave port within 12 hours, plus a receipt showing original and additional hire charges

C INABILITY TO DIVE

You are covered up to £25 per day to a limit of £250 if **you** are unable to scuba dive, in the event of;

- a) **you** suffering from cold, influenza or other obstructions of the ears or sinuses and any other medical condition preventing **you** from continuing with a pre-booked diving session;
- b) adverse weather conditions that are deemed by the dive master to pose a serious threat to **your** safety and those of others, that prevent **you** from participating in a pre-booked dive session.

Condition

- 1) **You** must be a qualified diver and if not **you** must be under the supervision of a qualified and registered

instructor at all times.

- 2) **You** must carry out **scuba diving** in accordance with guidelines and recommendations for safe practices as established with authoritative diving bodies such as PADI, NAUI, BSAC, CMAS, SSA and SSI.
- 3) In the event of a claim **you** must provide the following documentation;
 - a) illness: a doctor's certificate stating the nature of your illness and confirming that **you** were unfit to dive on **your** pre-booked diving session(s);
 - b) bad weather: a report from the dive master confirming their decision not to proceed with a planned diving session that had been pre-booked by **you**.

Not Covered

- 1) the policy excess as shown on **your** insurance schedule;
- 2) children under the age of 11 at the date on which **your** policy was issued;
- 3) anything not covered in Section 3 Emergency Medical Expenses, applicable to part C;
- 4) anything not covered in Section 6 Baggage & Personal Belongings, applicable to parts A and B;
- 5) solo diving, cave diving, any dive which takes **you** below **your** current qualification, or any dive below 50 metres under any circumstances.
- 6) anything listed in 'Exclusions applicable to the whole policy'.

GENERAL CONDITIONS

1. It is a condition of this insurance that all material facts have been disclosed to **us**. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim. A material fact is one, which is likely to influence **us** in the acceptance or assessment of your application. If **you** are in any doubt about whether a fact is material, **you** should disclose it.
2. All claims must be submitted within 60 days of the incident which gave rise to the claim
3. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. Damaged articles must be retained by you and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
6. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
7. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our**

expense.

8. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
9. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
10. **We** may at any time pay **our** full liability under this insurance, after which no further payments will be made in any respect.
11. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
12. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. If **you** to travel to a specific area against the advice issued by the Foreign & Commonwealth Office:
Telephone : 0845 850 2829
Website : www.fc.gov.uk
2. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
3. any criminal act by **you**;
4. failure to comply with the laws applicable to the country in which **you** are travelling;
5. bankruptcy/liquidation of a tour operator, travel agent or transportation company.
6. consequential loss of any kind (e.g. loss of earnings).
7. any payment, which **you** would normally have made during your travels, if no claim had arisen.
8. any trip that is undertaken
 - a) for the purpose of obtaining medical treatment (whatever the nature of this treatment);
 - b) against the advice of a medically qualified doctor
 - c) after being given a terminal prognosis
9. suicide, deliberate self-injury being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
10. any emotional or psychiatric disorder or condition;
11. pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
12. any claim arising from sexually transmitted diseases.
13. any injury, illness, death, loss, expenses or other

liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.

14. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
15. any epidemic or pandemic.
16. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
17. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
18. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
19. planned **hazardous activities** unless **we** have agreed in writing and issued **you** with an endorsement;
20. motorbike touring or where a motorbike is the main mode of transport
21. **your** manual work or hazardous occupation of any kind.
22. professional or organised sports, racing, speed or endurance tests, dangerous pursuits.
23. mountaineering or rock climbing, ordinarily necessitating the use of picks ropes or other specialist climbing equipment, pot holing or caving.
24. taking part in dangerous expeditions or the crewing of a vessel outside European coastal waters.
25. any off-piste skiing except whilst under the care and direction of a locally qualified guide or instructor.

COMMENTS & COMPLAINTS PROCEDURE

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing, to

Millstream Underwriting Limited
PO Box 18381, London, EC3M 5PF
(quoting the Policy and Scheme Number shown on **your** insurance schedule)

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

If **you** are not satisfied with **our** final response, **you** can refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, LONDON, E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

CLAIMS PROCEDURE

All claims must be submitted within 60 days of the incident giving rise to the claim.

First, check this wording to make sure **your** claim is valid:

CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms / receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

CURTAILMENT CLAIMS

Call the Emergency Medical Assistance Service on +44 (0) 845 643 2628 if **you** are ill or injured, their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email at claims@mstream.co.uk or by phone +44 (0) 845 643 2629. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).

MEDICAL CLAIMS

IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call our Emergency Medical Assistance Service on +44 (0) 845 643 2628 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All

original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT TREATMENT AND MINOR INPATIENT TREATMENT

If **you** need out-patient medical treatment (no hospital admission) or minor in-patient treatment (less than 3 days hospitalisation) please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.

This service is available in the following selected countries:

Out-Patient treatment: SPAIN, GREECE, CYPRUS, TURKEY and PORTUGAL

Minor In-Patient treatment: SPAIN, GREECE and CYPRUS

EMBED Imaging.Document



OTHER MINOR MEDICAL AND OUT-PATIENT TREATMENT

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

PERSONAL BAGGAGE CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. For all item(s), pair or sets of items over £75, **you** will also be asked to provide the original receipts. If you cannot find the original receipts, other proof of ownership (such as bank / credit card statements and photographs of yourself wearing the item) may be offered to support your claim instead.

If personal baggage is delayed obtain a written report from the carrier (e.g. airline, shipping company etc) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased.

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629

MONEY CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

TRAVEL DELAY CLAIMS

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only: strike or industrial action (provided that when this insurance was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause) adverse weather conditions the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the transport company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

PERSONAL LIABILITY & LEGAL EXPENSES CLAIMS

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

DATA PROTECTION

Information about **your** policy may be shared between Millstream Underwriting Limited and Elvia Travel Insurance International N.V. (Netherlands) for underwriting purposes.

Please note that sensitive health and other information **you** provide may be used by **us**, **our** representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your**

information is held securely.

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access your personal records.

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We**, the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

DETAILS ABOUT OUR REGULATOR

Your travel insurance is underwritten by Millstream Underwriting Limited on behalf of Elvia Travel Insurance International N.V. (Netherlands) Mondial Assistance (UK) Limited is ELVIA's appointed administrator in the United Kingdom.

Millstream Underwriting Limited (FSA Firm Ref: 308584) and Mondial Assistance (UK) Limited (FSA Firm Ref: 311909) are authorised and regulated by the Financial Services Authority (FSA).

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

The FSA holds a register of all regulated firms on its website visit www.fsa.gov.uk/register or you can contact them by phone on 0845 606 1234.

Millstream Underwriting Limited and Mondial Assistance (UK) Limited will act as agents for ELVIA Travel Insurance International N.V. (Netherlands) with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 40 Lime Street, London EC3M 7AY.

Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office: Mondial House, 102 George Street, Croydon CR9 1AJ.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the **insurer**, Elvia Travel Insurance International N.V. (Netherlands) is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

TO ACCESS ENJOY

Calling from the UK

1. Dial 0870 727 4041
2. Select the service required from the menu
3. **Your** membership will be validated by an Enjoy advisor
Calls from the UK are charged at standard national call rates.

Calling by Freephone from abroad

1. Make a note of the freephone access number for the country or countries **you** are visiting, from the international access number list.
2. Dial the access number of the country **you** are in i.e. Spain 900 944 407
3. Enter **your** card number and PIN 4178 5418 4903
4. Once **your** PIN is validated, enter 00 and select the service required from the menu.
5. **You** will be connected to an Enjoy advisor

If **you** are visiting a country not listed on page 18, or experience any difficulty with the access numbers, **you** can call +44 (0)1737 815266 where **you** will be connected to the appropriate Enjoy service by Customer Services.

Your Enjoy membership entitles **you** to utilise the services outlined in this user guide, for the period specified on **your** insurance schedule. Please refer to our Terms & Conditions for details of usage and any restrictions that may apply.

Concierge & Lifestyle

Events & Hospitality Directory

A comprehensive 'What's on' service around the world that provides information on sporting activities, concerts, festivals, art exhibitions, theatres, theme parks, health clubs and other leisure facilities for most major international cities. The service also extends to nightlife in many resorts and cities with recommendations for jazz clubs, comedy clubs, discotheques, casinos, and nightclubs.

If **you** wish to book a particular event or venue, such as a **West End** play or football match, Enjoy will utilise its extensive supplier network to source tickets and arrange payment* and collection on **your** behalf.

** Applicable payment to be made on your credit or debit card, with no supplementary charges to prices quoted.*

Hotel & Restaurant Search

Applicable in the UK and worldwide, Enjoy provides a search and reservation facility for hotels and restaurants, to suit **your** taste as well as **your** pocket. Information includes location, rating, amenities, pricing and availability. The service also operates in conjunction with our 'route planner' with optional overnight accommodation arranged for planned journeys across the UK and Europe.

Travel Planning

Enjoy can help **you** plan in advance the most suitable route for a specific journey, either in the UK or Europe. **Your** personalised itinerary will provide an indication of the cost, the distance and the likely duration of the journey, and will

also highlight tourist attractions and places of interest en route. In the UK, Enjoy also provides an updated information service on traffic conditions and likely trouble spots across the motorway network.

For international travel requirements, Enjoy has access to the latest on-line reservation and information systems to help plan and arrange a complete travel itinerary. All bookings, including air travel on scheduled flights, are arranged via a nominated ABTA agent.

Gift & Flower Delivery

For an important occasion or anniversary Enjoy can assist with the choice of the most suitable gift, at an agreed budget, from a wide selection of wines and spirits, fine foods, chocolates, and flowers. Purchase* and delivery can be made on **your** behalf, and sent with a greetings message of **your** choice. Enjoy will also ensure that **your** gift arrives on time and in good condition

** Applicable payment to be made on your credit or debit card, with no supplementary charges to prices quoted.*

Shopping

Certain products, especially clothing and fashion accessories that are advertised or featured in a magazine, are sometimes exclusive when it comes finding them in high street stores. Enjoy can help **you** track down such items and once sourced, arrangements can be made for the purchase* and delivery on **your** behalf.

** Applicable payment to be made on your credit or debit card, with no supplementary charges to prices quoted.*

Messaging

During a foreign trip there may be an urgent need for **you** to contact a friend, relative or colleague and in certain instances it can be difficult to establish communication with the recipient. In this situation, Enjoy will send a message, at a time to suit **you**, by telephone, fax or e-mail.

Interpretation & Translation

When abroad, if an important document requires translation or **you** need help in communicating in a foreign language, then Enjoy will arrange for one of its multi-lingual advisors to provide the appropriate service either verbally by phone, or by fax or e-mail.

Legal Advice

If an emergency situation involving potential legal action, claim or liability occurs whilst abroad, Enjoy will provide expert practical advice from a panel of qualified solicitors and barristers.

Trouble shooting

Enjoy advisors can provide practical advice and information on virtually any travel related issue, as well as to offer hands-on assistance in the event of an emergency situation arising:

- Foreign exchange rates, note and coin denominations, banking hours and national holidays, worldwide.
- Customs and duty regulations.
- Embassy and consulate information.
- Latest Foreign Office news.
- Overseas weather overview.
- Facilitate an emergency cash advance of up to £250, subject to certain guarantees and written undertakings for repayment.

Travel & Healthcare

Air Travel Information

Enjoy has on-line access to details of all major airline carriers and is able to provide an up to the minute status, including delays and ETAs, on most flights both in and out of the UK.

Car Hire & Airport Parking

With the growth in budget airlines it is not uncommon to find that airport parking costs more than the flight itself. Enjoy has negotiated preferential parking rates at all major UK airports and, as an alternative to long stay parking, can also arrange for delivery and collection by limousine.

Bookings for UK and International car rental at discounted rates are also available from Enjoy.

Phone Cards

One of the most convenient and cost effective ways to maintain communications with friends, family and business colleagues at **home** is to use a pre-paid phonecard from abroad. With up to a 50% saving on the cost of calls made from hotels or mobile phones, Enjoy can arrange the purchase* and issue of phonecards on **your** behalf.

* *Applicable payment to be made on your credit or debit card, with no supplementary charges to prices quoted*

Passport & Visa Applications

Enjoy can arrange for UK passports and foreign visa applications to be processed by an officially accredited agency, helping **you** avoid the frustration and delays caused by incorrectly completed forms, as well as the congestion that occurs in passport offices at busy times of the year. Services include:

UK passport applications, including 'fast-track'

- 24 hour processing.
- Tourist and business visas.
- Legalisation of documents with the relevant UK based foreign embassy.
- Certified copies of birth and marriage certificates.

HealthBrief

From a database of over 250 countries, Enjoy can provide a pre-trip health planner for any trip abroad. Recommended when travelling long haul, to non tourist destinations, or when staying in less than 3 star accommodation, HealthBrief provides a healthcare profile matched to **your** travel itinerary by country, time of visit, type of living conditions and age. A HealthBrief is issued to **you** by first class post and contains the following information:

- Seasonal diseases and potential health hazards.
- Recommended immunisations.
- Malaria proliferation.
- General travel advice.

TeleCare

Designed for convenience and to help avoid any language problems, TeleCare provides 24 hour access to expert medical professionals in the UK from over 100 countries worldwide.

TeleCare offers a fast and convenient way to obtain practical help and information on virtually any situation **you** are likely to experience when travelling abroad, with a confidential service that is fully compliant with UK medical protocols:

Registered Nurse

- Pre-trip travel health information and guidance.
- Precautions necessary for different countries and

environments.

- Common minor ailments and bugs experienced when abroad
- Holiday First Aid
- Sunburn and heat exhaustion
- Child health
- Medical practitioner 'in-country' service locator.
- Foreign emergency services database.

Pharmacist

- General information on prescribed drugs
- Identification of foreign brand names for prescribed drugs
- Adverse reactions and interactions
- Side effects of prescribed drugs
- Contra-indications
- Tropical diseases information

Midwife

- General healthcare information during pregnancy
- Travel advice during pregnancy
- Symptom analysis during various stages of pregnancy
- Diet and food recommendations
- Special precautions when travelling abroad.

Worldwide Bloodbanks

You are automatically enrolled with The Blood Care Foundation programme under **your** travel insurance. In the event of a medical emergency, **you** will have access to resuscitation fluids, sterile transfusion equipment and screened blood, where supplies are not readily available in **your** locality. **Your** attending doctor will order the supplies, via the emergency assistance company, which will be delivered from one of 30 worldwide regional supply points, by courier, normally within 18 to 24 hours.

Foreign Office News

Following the events of 9/11 and the ongoing threat of terrorism around the world, it is important to ensure that any country on a planned business or pleasure trip is validated as safe to visit by the FCO. Enjoy has on-line access to the FCO database, providing **you** with the most up to date information on any likely trouble spots and no-go areas, as well as general guidance for any country worldwide.

Holiday Money

In association with TravelEx Global and Financial Services Limited, Enjoy offers a convenient and seamless process for ordering holiday money. All products can be ordered by phone and are delivered to **your home** address by registered post, normally within 24 hours of purchase:

Foreign Currency

- Commission free
- Over 70 currencies available from stock.
- Currency issued at competitive market rate.
- Payment by **your** credit or debit card.
- Fixed handling fee per transaction.

Travellers Cheques

- MasterCard travellers cheques available in Australian dollar, Canadian dollar, Euro, Japanese yen, South African rand, Sterling, Swiss franc and US dollar.
- Convenient and secure method of carrying local currency.
- Accepted around the world in all MasterCard outlets.
- 24 hour global refund service via a network of 130,000 agents worldwide.

INTERNATIONAL ACCESS NUMBERS

Alaska	1888 237 7855 or 1800 635 4110	Italy	800 870 939
Argentina	0800 333 5240 - dial 677* at 2nd tone	Italy (Mobile & Payphone)	800 781 034 or 800 879 994
Australia	1800 553 161 or 1800 504 091	Japan	00531 7800 30
Austria	0800 29 3272	South Korea	00308 140077
Bahrain	8000 0600	Liechtenstein	8000 837 175
Belgium	0800 11 008 or 0800 14321	Lithuania	8800 9 1000 - dial 677* at 2nd tone
Bermuda	1800 623 0459 or 1800 623 0758	Luxembourg	800 23907
Brazil	0800 891 6736	Madeira	800 819 260
Brunei	800 013 - dial 677* at 2nd tone	Malaysia	1800 808 379
Bulgaria	00800 1300 - dial 677* at 2nd tone	Malta	800 90 112 - dial 677* at 2nd tone
Canada	1866 464 1061	Mexico	00 1800 514 3881
Canary Islands	900 944 407 or 900 971 607	Monaco	0800 906706 or 0800 918107
Chile	800 532 837	Netherlands	800 022 8992
China (north)*	10800 714 0732	New Zealand	0800 445 425
China (south)*	10800 140 0727	Nicaragua	1800 00551 - dial 677* at 2nd tone
Colombia	01800 919 3592	Norway	800 11 247
Corsica	0800 906706 or 0800 918107	Philippines	1800 1100 0074
Croatia	0800 22 0116 - dial 677* at 2nd tone	Poland	00 800 451 1512
Cyprus	800 95126	Portugal inc. Azores	800 819 260
Denmark	808 85179	Puerto Rico	1877 410 6060
Dominica	1800 201 3600	Romania	01800 5030 - dial 677* at 2nd tone
Dominican Republic	1800 751 4192 or 1888 1563018	Russia	810 800 2028 2044
Egypt (Cairo)	364 0083 - dial 677* at 2nd tone	Senegal	3080 - dial 677* at 2nd tone
Egypt	02 364 0083 - dial 677* at 2nd tone	Singapore	800 4411014
Fiji	00 800 7028	Spain	900 944 407 or 900 971 607
Finland	0800 114 734 or 0800 115544	Sri Lanka	451 456 - dial 677* at 2nd tone
France	0800 906706 or 0800 918107	St. Kitts & Nevis	1800 744 9147
Germany	0800 181 4886	Sweden	0200 214 394
Greece	00800 4513 9055 or 00800 4413 1018	Switzerland	0800 563 949
Guernsey	0800 018 1716	Taiwan	00801 044150
Hawaii	1888 237 7855 or 1800 635 4110	Thailand	001 800 15 9999 - dial 677* at 2nd tone
Hong Kong	800 930 465	Trinidad & Tobago	1800 201 3670
Hungary	06800 12296	Turkey	0800 1420 3708 or 0800 1420 3707
Iceland	800 8313	Ukraine	8100 180 - dial 677* at 2nd tone
India	000800 100 6062	UK	0800 018 19 20
Indonesia	008800 1050 44	USA	1888 237 7855 or 1800 635 4110
Ireland	1800 551 546	Venezuela	0800 100 4024
Ireland payphone	1800 551 540		
Israel	1800 943 0317 or 1800 946 0061		
Isle of Man	0800 018 1716		

* If the continuous tone persists, do not hang up. Wait on the line and an Operator will ask you for a 3 digit code (SAC code). The SAC code to be given is 677

INTERNATIONAL ACCESS NUMBERS

1. Enjoy is arranged in conjunction with a number of service providers led by Axa Assistance (UK) Limited. Axa will act as an intermediary between **you** and third party providers and when **you** use certain Enjoy services **you** will be entering into a contract with third party providers and their terms and conditions will apply to **your** use of those services.
2. Neither Enjoy nor Axa can accept responsibility for the accuracy of information, or consistency of service, provided by third party providers.
3. **We** reserve the right to make alterations to the services described in the policy wording, without giving any prior notice.
4. The premium **you** have paid provides unlimited access to the services, for the period specified on **your** insurance schedule. Unless stated otherwise there will be no additional charge for arranging these services, but where a cost is incurred, e.g. purchase of a gift item, **you** will be responsible for these costs. In these circumstances payment must be charged to a credit or debit card in **your** name, although it may be possible for charges to be made to a card belonging to a friend, relative or **business** colleague, subject to their consent. **We** however reserve the right to decline **your** request for chargeable items.
5. Enjoy services are available to those insured persons shown on **your** insurance schedule, and are not transferable. If **you** are unable to validate **your** policy details when **you** access Enjoy, we reserve the right to decline **your** request for any of the services.
6. **Your** calls to Enjoy may be monitored or recorded.
7. **Your** personal details are protected under the Data Protection Act and **your** statutory rights apply.
8. **We** will always make every effort to maintain the highest standards of service, but if you feel we have fallen short of what you expect, or are dissatisfied in any other way, then please write to Enjoy, C/O Quality Assurance Dept, Axa Assistance (UK) Limited, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PX.

