

Travel Insurance Policy

Long Stay Travel Insurance

CONTACT DETAILS YOU MAY NEED

EMERGENCY MEDICAL ASSISTANCE:

MAYDAY ASSISTANCE
24 Hour Emergency Contact Number
Email: operations@maydayassistance.com
+44 (0) 1273 624 661

ALL OTHER CLAIMS:

RIGHTPATH CLAIMS
Telephone: +44 (0) 208 667 1600
Email: claim@rpclaims.com
Register On Line: www.rpclaims.com

Rightpath Claims Postal Address: PO Box 6053, Rochford, Essex. SS1 9TT
Opening Hours: Monday to Friday 9am to 5pm (GMT)

MEDICAL SCREENING HELPLINE:

ASUA
Tel: +44 (0) 203 327 0555
Email: info@asuagroup.co.uk

GENERAL POLICY ENQUIRIES:

COE Connections International
Tel: 07837 524144
Email: info@coeconnections.co.uk

Long Stay Travel Insurance

	Page(s)
Welcome	3
PART 1 – IMPORTANT INFORMATION	4 – 6
- DECLARATION OF MEDICAL CONDITIONS AND HEALTH CHANGES	
- EXCLUSIONS RELATING TO HEALTH AND MEDICAL CONDITIONS	
- IMPORTANT INFORMATION YOU HAVE GIVEN US	
PART 2 – GENERAL CONDITIONS AND EXCLUSIONS	6 – 8
- GENERAL CONDITIONS	
- GENERAL EXCLUSIONS	
PART 3 – MAKING A CLAIM	8 – 10
- WHAT TO DO IN A SERIOUS MEDICAL OR OTHER EMERGENCY ABROAD	
- REPORTING ALL OTHER CLAIMS	
- PROVIDING INFORMATION TO SUPPORT YOUR CLAIM	
- GETTING MEDICAL TREATMENT ABROAD	
- CLAIMS CONDITIONS	
PART 4 – THE COVER	10 – 19
- POLICY EXCESS	
- SECTION A: CANCELLATION OR CURTAILMENT CHARGES	
- SECTION B: EMERGENCY MEDICAL, REPATRIATION AND OTHER EXPENSES	
- SECTION B1: HOSPITAL CONFINEMENT BENEFIT	
- SECTION C: PERSONAL ACCIDENT	
- SECTION D: DELAYED DEPARTURE	
- SECTION D1: MISSED DEPARTURE	
- SECTION E: BAGGAGE	
- SECTION F: PERSONAL MONEY, PASSPORT AND DOCUMENTS	
- SECTION H: PERSONAL LIABILITY	
- SECTION I: LEGAL EXPENSES AND ASSISTANCE	
PART 5 – CANCELLATION OF THE POLICY	19
- YOUR RIGHT TO CANCEL	
- THE INSURERS RIGHT TO CANCEL THIS POLICY	
PART 6 – RENEWAL OF AN ANNUAL MULTI-TRIP POLICY	19
PART 7 – HOW TO MAKE A COMPLAINT	19 – 20
PART 8 – LEGAL, REGULATORY AND OTHER INFORMATION	20 – 21
PART 9 – GENERAL DEFINITIONS	21 – 25
APPENDIX A – SPORTS & ACTIVITIES	25 – 26
APPENDIX B – SCUBA DIVING ENDORSEMENT	26

Welcome

Thank **you** for choosing **us** for **your** insurance. This document sets out what is and what is not covered.

Certain words shown in **bold** throughout this document and in the **Validation Certificate** have specific meanings and these are explained in the General Definitions Section.

This travel insurance has been arranged by All Seasons Underwriting Agencies ("**ASUA**"). Please contact **ASUA** if **you** need any documents to be made available in braille and/or large print and/or in Audio format. Their contact details are: All Seasons Underwriting Agencies Limited (ASUA), Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex. SS14 3HJ. United Kingdom. Tel: +44 (0)203 327 0555. Email: info@asuagroup.co.uk

This policy is insured by Lloyd's Insurance Company S.A. Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be. Website address: lloyds.com/brussels. E-mail: enquiries.lloydsbrussels@lloyds.com. Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.

Please check that the cover explained in this document, in the **Validation Certificate**, and in the Table of Benefits which accompanies the **Validation Certificate** meets **your** needs and that **you** understand it. If **you** have any questions about **your** insurance, please contact **COE Connections International** at info@coeconnections.co.uk or call 07837 524144.

Subject to the policy terms and conditions, this insurance lasts for either the duration of a single **trip** or for a year if **you** have chosen annual multi trip cover. **Your period of insurance** is shown on the **Validation Certificate**.

Please take time to read Part 1 "Important Information" in this document. It tells **you** about things **you** need to check, actions which **you** need to take, and things which **you** need to tell **us** about once the insurance has started. Please note important contact details **you** may need in Part 1 'Important Information' and Part 3 'Making a Claim'.

This document gives details of many sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or **you** have paid an additional premium. The sections of cover which **you** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in the **Validation Certificate**.

To request any extension of the **period of insurance** after the commencement of travel **you** must contact COE Connections International and advise of any circumstances which at the time of **your** request could reasonably be expected to cause a claim under this insurance. **We** do not guarantee that any extension of cover will be provided.

This insurance is only available to persons who are currently legally resident in the European Union or European Economic Area (EEA) and registered with a **medical practitioner** or entitled to free public healthcare under reciprocal arrangements currently in place in the European Union or EEA.

If **you** are aged under 16 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

We will not provide any cover if any person wanting to be insured does not meet the above requirements.

You must observe travel advice provided by an EEA recognised Government body. No cover is provided under any section of this insurance in respect of travel to a destination to which the FCO or an EEA recognised Government body has advised against all or all but essential travel at the time of booking or travel.

All insurance documents and all communications from **us** about this insurance will be in English.

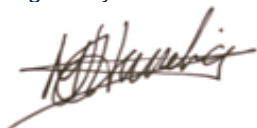
The Contract of Insurance

This document, together with the **Validation Certificate** make up the contract between the **policyholder** and **us**. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract.

The insurance provided by this document covers liability, loss, damage, death or disability that happens during any **period of insurance** for which the **policyholder** has paid, or agreed to pay, the premium. This insurance is provided under the terms and conditions contained in this document or in any amendment made to it.

This document and the **Validation Certificate** are issued to the **policyholder** by All Seasons Underwriting Agencies Limited in its capacity as agent for the insurer, Lloyd's Syndicate 4444, under contract reference B6839AH00222020.

Signed by:



Compliance Manager

Authorised signatory for All Seasons Underwriting Agencies Limited. Suite 2, 2nd Floor, East Wing, Alpi House, Miles Gray Road, Basildon, Essex SS14 3HU, United Kingdom.

PART 1 - IMPORTANT INFORMATION

This is not a private medical insurance. If **you** need any emergency medical treatment or emergency travel assistance whilst abroad, please contact **our** 24 hour Emergency Assistance Company, Mayday Assistance. Not contacting them, or not following their instructions, could affect **your** claim. Full details are shown under the Making a Claim Section.

There are conditions which apply to the whole of this insurance and full details of these can be found under the General Conditions and Exclusions Section. There are also conditions which relate specifically to making a claim, and these can be found under the Making a Claim Section.

In the above Sections **you** will find conditions that **you** need to meet. If **you** do not meet these conditions, **we** may need to reject a claim payment or a claim payment could be reduced. In some circumstances the policy may be cancelled.

Declaration of Medical Conditions and Health Changes

This travel insurance policy contains conditions and exclusions in relation to **your** health and of others who might not be travelling with **you** but whose well-being **your** trip may depend upon.

You must comply with the following conditions relating to **pre-existing medical conditions** and health changes in order to have the full protection of this insurance. If **you** do not comply with these conditions **we** may cancel the insurance, or refuse to deal with **your** claim or reduce the amount of any claim payment.

Pre-existing medical conditions

It is a condition of this insurance that **you** will not be covered under Section A – Cancellation or curtailment charges, Section B – Medical, repatriation and other expenses, or Section C - Personal accident of this policy for any claims arising directly or indirectly from any **pre-existing medical condition** that **you** have unless **you** have contacted **ASUA** Medical Screening **+44 (0)203 327 0556** Email: info@asuagroup.co.uk and **we** have agreed to provide cover, or all of the **pre-existing medical conditions** that **you** have are included in the list of “No Screen Conditions” shown in this policy and the words in brackets apply to **you**.

In relation to this policy, a **pre-existing medical condition** is:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn’s disease, epilepsy or cancer for which **you** have ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication);
- b) any disease, illness or injury for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months;
- c) any disease, illness or injury for which **you** are taking prescribed drugs or medication;
- d) any disease, illness or injury for which **you** have received a terminal prognosis;
- e) any disease, illness or injury **you** are aware of but for which **you** have not had a diagnosis;
- f) any disease, illness or injury for which **you** are on a waiting list or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

No Screen Conditions

You do not need to contact **ASUA** Medical Screening in respect of any **pre-existing medical conditions** that **you** have that are included in this list and if the words in brackets apply to **you**. The condition must have been stable and well controlled for the last 12 months on medication administered by a **medical practitioner** and **you** must not have required a hospital admission or referral to a specialist because of a worsening of **your** condition.

• Acne
• ADHD - Attention Deficit Hyperactivity Disorder
• Any disabilities impairing mobility, vision or mental health providing you are accompanied by an appropriate carer for when any assistance is required
• Arthritis - Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter’s Syndrome, Rheumatism. (There must have been no hospital admissions within the last 12 months. The arthritis must not affect the back more than any other area of the body. You must not be taking more than 2 medications. You must not require any mobility aids, other than a walking stick. There must have been no dislocations or any joint replacements. You must not be awaiting surgery. You must have no lung problems/respiratory disorders.)
• Allergies (limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance & Hay Fever)
• Asthma (providing it was diagnosed before age 50, and you are taking/using no more than 2 medications/inhalers and have not been admitted to hospital in the last year).
• Bells Palsy
• Benign Positional Vertigo
• Bladder Infection
• Breast Cancer/Prostate Cancer (provided you : - were diagnosed more than 12 months ago - have not had any chemotherapy or radiotherapy in the last 12 months and the cancer has not spread outside the breast or prostate at any time - in the case of cancer of the prostate you must have a PSA of 3.0 or less)
• Bunions

• Carpal Tunnel Syndrome
• Cataracts
• Coeliac Disease
• Congenital Blindness
• Corneal Graft
• Cystitis (provided no ongoing treatment)
• Deafness
• Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, leg or foot amputation, liver damage)
• Dry Eye Syndrome
• Eczema
• Enlarged Prostate (benign only)
• Essential Tremor
• Folate Deficiency
• Fungal Nail Infection
• Gallbladder Removal (no complications)
• Gastric Reflux
• Glaucoma
• Goitre
• Gout
• Hay Fever
• Hiatus Hernia
• High Cholesterol
• Hormone Replacement Therapy - HRT
• Hypertension - High Blood Pressure
• Hypotension - Low Blood Pressure (Must not be associated with any underlying condition)
• Impetigo
• Insulin Resistance
• Macular Degeneration
• Meniere's Disease
• Migraine
• Osteoporosis - Osteopenia, Fragile Bones (There must have been no broken bones within the last 5 years)
• Pernicious Anaemia
• Raynaud Disease
• RSI (Repetitive Strain Injury/Tendinitis)
• Sinusitis
• Tendonitis
• Tinnitus
• Tonsillitis
• Underactive or Overactive Thyroid

Health Changes

If **your** health changes after the start date of this insurance and the date **your** travel tickets or confirmation of booking were issued, **you** must contact **ASUA** Medical Screening (see details below) to make sure cover is not affected.

Changes to **your** health which **we** need to know about are:

- details of any new **medical conditions** **you** have been diagnosed with; or
- changes in diagnosis of any existing **medical condition**; or
- changes in the treatment (including changes in medication) **you** are receiving for any existing **medical condition**.

ASUA Medical Screening: +44 (0)203 327 0555
Email: info@asuagroup.co.uk
Office Hrs: 9am-5pm Mon to Fri (excl. public holidays)

Exclusions Relating to Health and Medical Conditions

There is no cover under Section A – Cancellation or curtailment charges, Section B – Medical, repatriation and other expenses, or Section C - Personal accident of this policy for any claims arising directly or indirectly from:

- Any **medical condition** **you** have with which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite this **you** still travel;
- Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures);
- Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**;
- You** travelling against any health requirements stipulated by:
 - the airline with which **you** are travelling, by the airline's booking company, or by anyone else who provides services on behalf of the airline at the airport, or

- any other **public transport** provider.

Pregnancy

If **you** become pregnant, as confirmed by a **medical practitioner**, and **your** dates of travel fall within the 15 week period prior to the due date, then if **you** decide to cancel **your trip** and provided **you** contact **ASUA** within 14 days of the confirmation of **your** pregnancy, **we** will provide cover for the **trip** cancellation under the terms and conditions of Section A - Cancellation or curtailment charges. If a claim is paid, **your** policy will terminate and no further cover will be provided. **ASUA** can be contacted at info@asuagroup.co.uk or by calling +44 (0)203 327 0555.

If **you** decide not to cancel **your trip**, cover under all sections of this policy will be provided under the standard terms and conditions as contained in this document. In relation to pregnancy, this means there is no cover under this policy in relation to pregnancy and/or childbirth unless during a **trip**:

- you** suffer a **bodily injury**; or
- you** contract an illness or disease; or
- complications of any kind with the pregnancy occur.

Cover for the above events will continue until the end of the 25th week of pregnancy with the exception that if **you** are pregnant following a course of in vitro fertilisation (IVF) or are pregnant with twins or other multiple birth, cover for the above events will continue until the end of the 23rd week of pregnancy.

The policy will not cover any costs relating to pregnancy or childbirth beyond the above dates even if **you** are already travelling and are more than 25 weeks pregnant (more than 23 weeks if **you** have had a course of in vitro fertilisation (IVF) or are pregnant with twins or other multiple birth) and have approval to travel from a **medical practitioner**.

Important information you have given us

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **ASUA**. **You** must take reasonable care to provide complete and accurate answers to the questions asked when the policy is taken out, changed or renewed (if applicable). If the information provided by **you** is not complete and accurate:

- **we** may cancel the policy and refuse to pay any claim, or;
- **we** may not pay any claim in full, or;
- **we** may revise the premium and/or change any **excess**; or;
- the extent of the cover may be affected.

We will write to the **policyholder** if **we**:

- intend to cancel the policy; or
- need to amend the terms of the policy; or require the **policyholder** to pay more for this insurance.

If **you** become aware that information **you** have given is incomplete or inaccurate, **you** must inform **ASUA** as soon as possible. Contact details are given on page 2 of this document.

PART 2 GENERAL CONDITIONS AND EXCLUSIONS

General Conditions

The following conditions apply to the whole of this insurance.

1. Other Insurance
If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** for the same loss or expense (for example a Home Contents Policy), **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
2. Precautions
At all times **you** must take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard **your** property from loss or damage and to recover property lost or stolen.
3. Affordable Care Act
This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This insurance does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. **You** should consult **your** attorney or tax professional to determine if ACA's requirements are applicable to **you**.

General Exclusions

The following exclusions apply to the whole of this insurance.

We will not pay for claims arising directly or indirectly from:

1. Participation in **winter sports**:
Your participation in **winter sports** unless the appropriate **winter sports** premium has been paid where required, then cover will apply for:
 - a) the **winter sports** specified in Appendix B and

- b) a period of no more than 17 days in total in each **period of insurance** under annual multi trip policies and for the period of the **trip** under single trip policies.
2. Professional sports or entertaining:
Your participation in or practice of any professional sports or professional entertaining.
 3. Other sports or activities:
Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless:
 - a) specified in the lists under Appendix A of this policy or
 - b) shown as covered in the **Validation Certificate** when the additional premium is paid to extend policy cover for specified activities.
 4. Suicide, drug use, alcohol or solvent abuse and **you** putting **yourself** at risk:
Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and **you** putting **yourself** at risk (except in an attempt to save human life).
 5. Unlawful action:
Your own unlawful action in the country in which the **trip** is taking place or any criminal proceedings against **you**.
 6. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance.
 7. Armed Forces:
Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. "Specified Events" of Section A – Cancellation or curtailment charges).
 8. Travelling against World Health Organisation (WHO) WHO advice or against the advice of a European Union recognised Government body:
Your travel to a country, specific area or event when the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential, travel at the time of booking, or travel.
 9. **Family** and **single parent cover** travel restrictions:
If **you** are aged under 16 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult). If **you** reach the age mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.
 10. **War** or acts of **terrorism**:
However, this exclusion shall not apply to losses:
 - (a) under Section B – Medical, repatriation and other expenses, Section B1 – Hospital confinement benefit and Section C – Personal accident, unless such losses are caused by nuclear, chemical or biological attack, **your** participation in **active war**, or the disturbances were already taking place at the beginning of any **trip**;
 - (b) under Section T3 – Travel Disruption (Force Majeure) if **you** purchased this insurance before the date the **force majeure** happened or commenced.
 11. **You** engaging in **active war**.
 12. **Nuclear risks**.
 13. Sonic bangs:
Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 14. Redundancy:
We will not pay if **you**, either at the time a holiday was booked, or at the time the policy was purchased, were under notice of redundancy from an employer.
 15. **We** will not pay if the tour operator, or anyone **you** have made travel or accommodation arrangements with, fails to fulfil the holiday booking for any reason. However, this exclusion will not apply to the events covered under Section T1 – Scheduled Airline Insolvency Insurance and Section T2 – End Supplier Insolvency Insurance if the **policyholder** has chosen to include these covers under his/her policy and they are shown on the **Validation Certificate** Schedule of Cover.

PART 3 – MAKING A CLAIM

What to do in a Medical or other Emergency Abroad

On **our** behalf, Mayday Assistance provide a 24 hour emergency service 365 days a year and **you** can contact Mayday Assistance by using the following:

**Mayday Assistance Emergency 24-hour service:
+ (44) (0) 1273 624 661 Fax: + (44) (0) 1273 606 390
Email: operations@maydayassistance.com**

For out-patient treatment costing less than £200, it is recommended that **you** pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to **your home area**.

You must contact Mayday Assistance as soon as possible in the case of a serious medical emergency abroad where **you** will or may need to stay in hospital, have hospital treatment or other emergencies, for example the need to change travel arrangements and return **home** because a **close relative** has become seriously ill.

When calling Mayday Assistance for help, please provide the following information:

- The policy number (shown on the **Validation Certificate**) and the **policyholder's** name.
- **Your** name and the address **you** are staying at.
- The phone number **you** are calling from.
- The nature of the emergency.
- The name and phone number of the doctor and hospital treating **you** (if appropriate).

Not contacting Mayday Assistance, or not following their instructions, could affect **your** claim. Mayday Assistance must agree, beforehand, any emergency travel expenses involving air travel. If it is not possible for **you** to make contact with Mayday Assistance before hospital admission or before medical expenses are incurred because emergency treatment is required, contact must be made as soon as possible.

Private medical treatment is not covered in countries where reciprocal health agreements entitle **you** to benefit from public health care arrangements unless authorised specifically by Mayday Assistance. Mayday Assistance has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. Mayday Assistance will also arrange transport **home** when this is considered to be medically necessary or when **you** are told about the illness or death of a **close relative** or a **close business associate** at **home**.

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, Mayday Assistance will arrange for medical expenses covered by the insurance to be paid direct to the hospital/clinic. To take advantage of this benefit:

- Someone must contact Mayday Assistance for **you** as soon as possible;
- Beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, **you** should call Mayday Assistance for guidance and authorisation of costs.

Reporting all other claims

You must report any claim as soon as possible, preferably within 31 days of any incident which may lead to a claim under this insurance. Also, **you** must contact **our** claims handlers as soon as **you** find out about any condition or circumstances which may cause a **trip** to be cancelled or cut short. If **you** need to make a claim, please contact **our** claims handlers appointed to act on **our** behalf:

Rightpath Claims
Telephone: +44 (0) 208 667 1600
Email: claim@rpclaims.com
Register On Line: www.rpclaims.com
Rightpath Claims Postal Address:
PO Box 6053, Rochford, Essex. SS1 9TT
Opening Hours: Monday to Friday 9am to 5pm (GMT)

PLEASE QUOTE SCHEME CODE: A01187 & THAT YOU HAVE PURCHASED YOUR INSURANCE FROM COE CONNECTIONS INTERNATIONAL AND PROVIDE YOUR VALIDATION CERTIFICATE DETAILS

You can register **your** claim online at www.rpclaims.com **Quote Scheme Code: A01187** **You** can also download the appropriate claim form and access Frequently Asked Questions (FAQ) relevant to **your** claim and the process in general.

Providing information to support your claim

You will need to provide certain information to enable a claim to be fully assessed. This information will vary depending on which section of cover **you** are claiming under. Examples of the types of information **we** will need are given below, but there may be other evidence required from **you**.

Further details are given within each section of cover listed in Part 4 of this policy, and **our** claims handlers will tell **you** exactly what information **you** need to give them in relation to **your** own claim.

Unless we agree to pay for any information, for example a medical examination (which you must agree to undergo if required), the information will need to be provided at your own expense.

Medical Certificates	A medical certificate from the treating medical practitioner or a consultant specialising in a relevant field explaining why you required medical attention, were unable to travel, forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid for activities, or rearrange any travel plans.
Police (or other Authority) Reports	A report from the local police or other relevant authority in the country where the incident occurred confirming dates, circumstances and further details of the loss, theft, attempted theft, mugging, damage, quarantine, lawful or unlawful detention.
Travel Tickets & Baggage Tags	All travel tickets (including any unused travel tickets) and baggage tags.
Receipts, Bills, Valuations & Proof of Ownership	An original receipt, valuation or proof of ownership for items, currency or documents of any kind lost, stolen, damaged, repaired, replaced, purchased or hired as emergency temporary replacements. Receipts or bills for any costs incurred for in-patient/out-patient treatment, telephone calls, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which are to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a letter, invoice, report or notice of cancellation from (as appropriate) your tour operator or their representative, airline, baggage handler, service provider, retailer, hotel or accommodation provider, emergency service, commanding officer, event organiser, public transport provider or relevant authority.
Death Certificates	For any claim involving your death or the death of any related party the original death certificate will be required.

Getting Medical Treatment Abroad

The European Health Insurance Card (EHIC) is no substitute for travel insurance as **you** will not necessarily be covered for all medical costs or for any emergency flights **home**.

However, a European Health Insurance Card (EHIC) is free and enables access to free or discounted medical care in selected European Countries. The EHIC entitles **you** to the same state-provided healthcare that is generally offered to the locals of the country **you** are visiting.

Claims Conditions

1. Claims procedure and notification:

You must notify claims using the procedures and contact options detailed in this Making a Claim Section.

The claim notification must be made as soon as possible and preferably within 31 days following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this insurance.

You must also tell **us** if **you** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **our** claims handlers as soon as possible. **You**, or anyone acting on **your** behalf, must not negotiate, admit or repudiate (refuse) any claim without **our** claims handlers' permission in writing.

2. Claims evidence

We will require, at **your** own expense, all evidence needed to fully assess **your** claim. **You** must have any medical examinations **we** decide are necessary. **We** will pay for these. **We** may request and will pay for a post mortem examination if required in the event of accidental death.

3. Property

You must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property. **We** may refuse to reimburse **you** for any property for which **you** cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

4. Transferring of rights

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.

5. Fraudulent claims or misleading information

We take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **you**, or anyone acting on **your** behalf is fraudulent, deliberately exaggerated, or is intended to mislead, **we** may:

- not pay that claim; and
- recover (from the insured person involved in the claim) any payments made in respect of that claim; and
- terminate **your** insurance from the time of the fraudulent act; and
- inform the police of the act.

If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

PART 4 – THE COVER

This document gives details of many sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or paid an additional premium. The sections of cover which **you** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in the **Validation Certificate**.

Policy Excesses

Please note that under most sections of this insurance, claims will be subject to an **excess**. This means that **you** will be responsible for the first part of each and every claim per incident claimed for, under each section by each insured person, unless an additional premium has been paid so that an **excess** is not payable (as confirmed on the **Validation Certificate**).

If **family cover** or **single parent cover** applies then **we** will not apply more than two **excess** charges to any incident claimed for.

ENDORSEMENT FOR STUDY ABROAD

ENDORSEMENT: It is hereby noted and agreed that if **You** have purchased the Study Abroad option **You** are covered for four (4) return journeys to the **Home area** during the **Period of Insurance**. Cancellation and curtailment cover under Section A will only apply on the initial **outward journey**, and no cover will be provided whilst **You** are in the **Home area**. Cover will be re-instated each time **You** commence **Your Outward Journey** from the **Home area**.

It is hereby noted and agreed that **NO COVER** will apply to any of Section A – Cancellation or Curtailment, Section B - Emergency Medical & Other Expenses, Section B1 - Hospital Confinement Benefit, Section C - Personal Accident and Section H - Personal Liability detailed above with respect to injury claims incurred whilst **you** (the insured person) are participating in sports events and training (excluding Golf and tennis) organised through an institution of further education where **you** are enrolled as a student or taking place on campus facilities. Please ensure that the institution of further education **you** are enrolled with has made proper provision to cover **you**.

Such injuries will be deemed to have occurred as a result of **Sports or Activities** not covered by this policy of insurance. This exclusion also applies to playing competitive sports in leagues outside of the university/college and other institutions of further education.

**SCHEME NO: CAN-2020-600-1022 COE CONNECTIONS INTERNATIONAL
SCHEDULE OF BENEFITS**

Please see below for the full list of benefits, limits and excesses that apply to the level cover **you** have selected. This table of benefits should be read together with **your** insurance schedule and policy wording as they all form part of **your** insurance contract with **us**.

	SECTION OF COVER	MAXIMUM SUM INSURED ORBIT EXCEL/STUDY ABROAD	MAXIMUM SUM INSURED ORBIT BASIC	EXCESS EXCEL / BASIC
A	Cancellation or Curtailment Course Fees (Study Option Only on Orbit Excel)	Up to £5,000	Up to £2,000	£50/£100
		Up to £5,000	Nil	£50
B	Emergency Medical Repatriation & Other Expenses Including Dental Treatment Limit	Up to £10,000,000 in total	Up to £5,000,000 in total	£50/£100
B1	Hospital Confinement Benefit	£250	£250	
C	Personal Accident Item 1	£10 per 24 hours up to a maximum of £1,000 in total	£10 per 24 hours up to a maximum of £1,000 in total	Nil
	Item 2	£5,000	Nil	
	Item 3	£25,000	£25,000	
D	Travel Delay Abandonment after 24 hours	Nil	Nil	Nil
D1	Missed Departure	Nil £500	Nil Nil	Nil £50
E	Personal Possessions	Up to £2,000 in total including:	Up to £750	£50/£100
	Single Article/Pair/Set Limit	£300	£150	£50/£100
	Total Valuables Limit Spectacles/Sunglasses Limit	£300	£150	£50/£100
	Delayed Baggage (excess of 12 hours)	£75	£75	£50/£100
F	Personal Money (Cash limit carried on any one Insured Person £100)	Up to £500	Nil	£50
	Passport, Ticket & Documents	Up to £500		£50
H	Personal Liability including Rented Accommodation Limit	£2,000,000	Nil	£250
		£100,000		
I	Legal Expenses	Up to £10,000	Nil	Nil

Section A – CANCELLATION OR CURTAILMENT CHARGES

What is Covered

We will pay **you** up to the amount shown in the **Validation Certificate** Schedule of Cover for any irrecoverable unused travel and accommodation costs, pre-booked excursion costs, and other pre-paid charges which **you** have paid or are contracted to pay, together with any additional travel expenses incurred if cancellation of the **trip** is unavoidable or the **trip** is **curtailed** before completion as a result of any of the following specified events:

Specified Events

- The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
 - yourself**
 - any person who **you** are travelling or have arranged to travel with
 - any person who **you** have arranged to stay with
 - your close relative**
 - your close business associate.**
- You** or any person who **you** are travelling with, or have arranged to travel with, being quarantined, called as a witness at a Court of Law or called for jury service attendance.
- Your** redundancy or the redundancy of any person who **you** are travelling with or have arranged to travel with. The redundancy must qualify for payment under current redundancy payment legislation in **your home country**, and at the time of booking the **trip** there must have been no reason to believe anyone would be made redundant.
- You**, or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or an employee of a Government Department and have authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when the **policyholder** purchased this insurance or at the time of booking any **trip**.

5. The police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special Conditions Relating to Claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the 24 hour emergency medical service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have been payable had such notification taken place.
3. If **you** cancel the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section A – Cancellation or Curtailment Charges

1. The **excess** shown in the **Validation Certificate** Schedule of Cover.
2. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or resignation or voluntary redundancy, or where **you** received a warning or notification of redundancy before this insurance was purchased or at the time of booking any **trip**
 - b) Circumstances known to **you** before this insurance was purchased, or at the time of booking any **trip**, which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
3. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles, unless specific evidence of the monetary value of the tickets can be provided.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme unless specific evidence of the monetary value of the accommodation costs can be provided.
5. Annual maintenance fees/charges for time share holidays or properties.

You should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions relating to Health and Medical Conditions” on pages 2-3 of this policy.

Section B – MEDICAL, REPATRIATION AND OTHER EXPENSES

What is Covered

We will pay **you** up to the amount shown in the **Validation Certificate** Schedule of Cover for the following expenses which are necessarily incurred within 12 months of the incident as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of **your home area**.
3. Costs of telephone calls:
 - a) to the 24 hour emergency medical service notifying and dealing with the problem for which **you** are able to provide receipts or other evidence to show the cost of the calls and the numbers **you** telephoned
 - b) incurred by **you** when **you** receive calls on **your** mobile phone from the 24 hour emergency medical service for which **you** are able to provide receipts or other evidence to show the cost of the calls.
4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
 - a) outside **your home area**, either:
 - (i) the additional cost of funeral expenses abroad up to a maximum of £2,500 plus the cost of returning **your** ashes to **your home** or **home country**, or
 - (ii) the following costs, up to a maximum of £7,500, of returning **your** body to **your home** or **home country**:
 - the cost of funeral director charges for preparing, co-ordinating and transporting **your** body to an airport;
 - the cost of any casket/coffin required for transportation of **your** body;
 - any fees/costs charged by the airline who take **your** body as cargo;
 - transport of **your** body from the airport where the aeroplane lands to a local funeral home where **your** body will pass into the care of the local/desired undertaker.
 - b) within **your home area**, the additional cost of returning **your** ashes or body to a chosen funeral director, up to a maximum of £750.
6. Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of the 24 hour emergency medical service, additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with you or travel to

you from **your home country** or escort **you**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.

7. With the prior authorisation of the 24 hour emergency medical service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the **outward journey** unless the 24 hour emergency medical service agree otherwise.

Special Conditions Relating to Claims

1. **You** must tell the 24 hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to **your home country** at any time during the **trip**. **We** will do this, if in the opinion of the **medical practitioner** in attendance, or the 24 hour emergency medical service, **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section B – Medical, Repatriation and Other Expenses

1. The **excess** shown in the **Validation Certificate** Schedule of Cover.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness.
3. Any claims arising directly or indirectly for:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
 - b) Any expenses which are not medically necessary in the course of treating **your bodily injury**, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24 hour emergency medical service can be delayed reasonably until **your** return to **your home area**.
 - d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**.
 - e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the 24 hour emergency medical service.
 - g) Any costs incurred by **you** to visit another person in hospital.
 - h) Any expenses incurred after **you** have returned to **your home area**.
 - i) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are for private treatment or funded by, or are recoverable from, the Health Authority in **your home area**.
 - j) Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.

You should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions Relating to Health and Medical Conditions” on pages 2-3 of this policy.

Section B1 – HOSPITAL CONFINEMENT BENEFIT

What is Covered

We will pay **you** the amount shown in the **Validation Certificate** Schedule of Cover for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area**, up to the maximum amount shown in the **Validation Certificate** Schedule of Cover as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Medical, repatriation and other expenses. This payment is meant to help **you** to pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

Special Conditions Relating to Claims

1. **You** must tell the 24 hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section B1 – Hospital Confinement Benefit

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i. relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - ii. relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

- iii. following **your** decision not to be repatriated after the date when, in the opinion of the 24 hour emergency medical service, it is safe to do so.
- b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
- i. relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24 hour emergency medical service can be delayed reasonably until **you** return to **your home area**.
 - ii. as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - iii. occurring in **your home area** and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by, or are recoverable from, the Health Authority in **your home area**.

Section C – PERSONAL ACCIDENT

For the purposes of this Section C the following have the following meanings:

- Item 1 - accidental death
- Item 2 – **loss of limb** or **loss of sight**
- Item 3 – **permanent total disablement**

What is Covered

We will pay one of the benefits shown in the **Validation Certificate** Schedule of Cover if **you** sustain **bodily injury** which solely and independently of any other cause, results within two years in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

Special Conditions Relating to Claims

Our medical practitioner may examine **you** as often as he/she considers necessary if **you** make a claim.

PROVISIONS

1. Benefit is not payable to **you**:
 - a) Under more than one of items 1, 2 or 3.
 - b) Under item 3. until one year after the date **you** sustain **bodily injury**
2. Benefit 1 will be paid to **your** estate.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section C – Personal Accident

You should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions Relating to Health and Medical Conditions” on pages 2- 3 of this policy.

Section D – TRAVEL DELAY AND ABANDONMENT

What is Covered

- a) If, due to one of the Specified Events below, the departure of the **public transport** on which **you** are due to travel is delayed at the final departure point from or to **your home country**, or if any subsequent outbound or return connecting **public transport** is delayed, for at least 12 hours from the scheduled time of departure, then provided **you** still travel **we** will pay the amount shown in the **Validation Certificate** Schedule of Cover.

Specified Events

1. An accident involving, or the mechanical breakdown of, or a technical fault occurring in, the vehicle on which **you** are booked to travel.
2. Strike, industrial action or adverse weather conditions.

The amount **we** will pay for a) the first full completed 12 hours of delay, and b) each additional full 12 hours of delay is as shown in the **Validation Certificate** Schedule of Cover. This benefit is intended to help **you** to pay for telephone calls made, and meals and refreshments purchased, during the delay.

- b) If, due to one of the Specified Events above, **your** pre-booked **public transport** is delayed at the final departure point from **your home country** for 24 hours, or if such **public transport** is cancelled, and **you** decide to cancel **your trip** before departure from **your home country**, then in addition to a payment for travel delay, **we** will pay up to the amount shown in the **Validation Certificate** Schedule of Cover for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay.
- c) If **you** decide to continue to travel following a delay of at least 12 hours due to one of the Specified Events above, **we** will also reimburse **you** up to the amount shown in the **Validation Certificate** Schedule of Cover for the cost of any pre-booked and pre-paid event(s) which **you** were unable to attend due to the travel delay.

Notes:

- If the same expenses are covered under Section D1 (Missed Departure), **you** can only claim under one section of this insurance for the same event.
- There is no cover under c) above if the sole purpose of **your trip** is to attend a pre-booked and pre-paid event. Cover can be purchased separately for any such **trip(s)**.

Special Conditions Relating to Claims

1. **You** must check in according to the itinerary given to **you**.
2. **You** must get written confirmation, at **your** own expense, from the relevant **public transport** provider of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator, or transport provider.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section D – Travel Delay and Abandonment

1. The **excess** shown in the **Validation Certificate** Schedule of Cover. The **excess** only applies to abandonment claims.
2. Any claims arising directly or indirectly from strike or industrial action existing or being publicly announced by the date the **policyholder** purchased this insurance or at the time of booking any **trip**.
3. Any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporarily or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
4. Any claim for reimbursement of the cost of pre-booked and pre-paid event(s) where the sole purpose of **your trip** was to attend such event(s).

Section D1 – MISSED DEPARTURE

What is covered

- a. If, due to one of the Specified Events listed below, **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel for the international outbound and return legs of **your trip**, **we** will pay **you** up to the maximum amount shown in the **Validation Certificate** Schedule of Cover for any necessary additional accommodation (room only) and travel expenses incurred in reaching **your** overseas destination or returning to **your home country**.

Specified Events

1. The failure of other **public transport**.
2. An accident involving, or the mechanical breakdown of, or a technical fault occurring in, the vehicle in which **you** are travelling.
3. An accident or breakdown happening ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling.
4. Strike, industrial action or adverse weather conditions.
5. If, as a result of missing the departure of the **public transport** on which **you** are booked to travel for the international outbound and return legs of **your trip** due to one of the Specified Events listed above, **you** then miss any subsequent outbound or return connecting **public transport**, **we** will pay **you** up to the maximum amount shown in the **Validation Certificate** Schedule of Cover for any necessary additional accommodation (room only) and travel expenses incurred in reaching **your** overseas destination or returning to **your home country**. There must be a minimum of 2 and a half hours between the scheduled arrival time of the **public transport** on which **you** have travelled and the scheduled departure time of the subsequent outbound or return connecting **public transport**.
6. If, as a result of one of the Specified Events listed above, **you** are unable to attend any pre-booked and pre-paid event(s) due to missing the departure of the **public transport** on which **you** are booked to travel for the international outbound and return legs of **your trip**, and/or any subsequent outbound or return connecting **public transport**, **we** will reimburse **you** up to the maximum amount shown in the **Validation Certificate** Schedule of Cover for the cost of such pre-booked and pre-paid event(s).

Notes:

- If the same expenses are covered under Section D (Travel Delay and Abandonment), **you** can only claim under one section of this insurance for the same event.
- There is no cover under c) above if the sole purpose of **your trip** is to attend a pre-booked and pre-paid event. Cover can be purchased separately for any such **trip(s)**.

Special Conditions Relating to Claims

1. **You** must be scheduled to arrive at the final departure point for the international outbound and return legs of **your trip** at least 2 and a half hours before the scheduled departure time of the **public transport** on which **you** are booked to travel.
2. There must be a minimum of 2 and a half hours between the scheduled arrival time of the **public transport** on which **you** have travelled and *the scheduled departure time of the subsequent outbound or return connecting public transport*.
3. If **you** make a claim caused by any delay happening on a motorway or dual carriageway, **you** must get, at **your** own expense, confirmation or proof of the incident happening, and of the location, reason for and duration of the delay.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section D1 – Missed Departure

1. The excess shown in the **Validation Certificate** Schedule of Cover.
2. Any claims arising directly or indirectly from strike or industrial action existing or being publicly announced by the date the **policyholder** purchased this insurance or at the time of booking any **trip**.
3. Any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporarily or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
4. Claims arising directly or indirectly from an accident to or breakdown of the vehicle in which **you** are travelling when a repairer's report or other evidence is not provided.
5. Claims arising directly or indirectly from breakdown of any vehicle owned by **you** which has not been serviced and maintained in accordance with the manufacturer's instructions.

6. Additional expenses where the scheduled **public transport** provider has offered alternative travel arrangements within 24 hours of the original departure time and of a comparable standard and duration.
7. Any claim for reimbursement of the cost of pre-booked and pre-paid event(s) where the sole purpose of **your trip** was to attend such event(s).

Section E - BAGGAGE

Please Note:

Under this policy "**baggage**" means the following:

Luggage, clothing, personal belongings, **valuables** and other articles which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

However, certain equipment and specific items are not covered. Please see exclusion 5 under this section of cover for a full list of equipment and specific items which are not covered.

What is Covered

1. **We** will pay **you** up to the amount shown in the **Validation Certificate** Schedule of Cover for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value).

The maximum **we** will pay **you** for the following items is:

- a) the amount shown in the **Validation Certificate** Schedule of Cover for any one article, pair or set of articles
 - b) the amount shown in the **Validation Certificate** Schedule of Cover in total for all **valuables**
 - c) the amount shown in the **Validation Certificate** Schedule of Cover in total for all spectacles and sunglasses.
2. **We** will also pay **you** up to the amount shown in the **Validation Certificate** Schedule of Cover for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the **outward journey** and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the **public transport** provider, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

If **you** have paid an additional premium to add Wedding Cover (Section Q) and it is shown as covered in **your Validation Certificate** items of **baggage** are also covered under Section Q – Wedding Cover. **You** can only claim for these under one section for the same event.

Special Conditions Relating to Claims

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as practicable after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a **public transport** provider, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this insurance.
4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to provide evidence to support a claim.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section E – Baggage

1. The **excess** shown in the **Validation Certificate** Schedule of Cover (except claims under subsection 2 of What is Covered above, where no **excess** applies).
2. Loss, theft of or damage to **valuables** left **unattended** at any time unless left in the custody of a **public transport** provider, deposited in a hotel safe or safety deposit box, or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - i. it is locked out of sight in a **secure baggage area** and
 - ii. forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as food), bicycles, **ski equipment**, **golf equipment**, **business equipment**, **personal money** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, or breakage of china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, or mechanical or electrical breakdown.

Section F – PERSONAL MONEY, PASSPORT AND DOCUMENTS

What is Covered

1. **We** will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the **outward journey**.

The maximum **we** will pay for the following items is:

- a) the amount shown in the **Validation Certificate** Schedule of Cover for bank notes, currency notes and coins
 - b) the amount shown in the **Validation Certificate** Schedule of Cover for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa).
2. **We** will pay up to the amount shown in the **Validation Certificate** Schedule of Cover for additional travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** passport or visa which has been lost or stolen outside **your home area**.

Special Conditions Relating to Claims

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as practicable after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or documents are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this insurance.
3. If documents are lost, stolen or damaged while in the care of a **public transport** provider or authority, **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - b) keep all travel tickets and tags for submission to **our** claims handlers if **you** are going to make a claim under this insurance.
5. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to provide evidence to support **your** claim.

What is Not Covered

The General Exclusions on page 4 and exclusions below both apply to Section F - Personal Money, Passport and Documents

1. The **excess** shown in the **Validation Certificate** Schedule of Cover.
2. Loss, theft or damage to **personal money** or **your** passport or visa if left **unattended** at any time unless left in the custody of a **public transport** provider, deposited in a hotel safe or safety deposit box, or left in **your** locked accommodation.
3. Loss, theft or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provide a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due error or omission.

Section H – PERSONAL LIABILITY

What is Covered

We will provide **you** with cover up to the amount shown in the **Validation Certificate** Schedule of Cover (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment, who is not a **close relative**, or who is residing with **you** but not paying for their accommodation.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **yourself**, a **close relative** and/or anyone in **your** employment. Cover is provided for any temporary holiday accommodation occupied (but not owned) by **you**.

Special Conditions Relating to Claims

1. **You** must give **us** written notice of any incident which may result in a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise involving any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** must give **us** all information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section H – Personal Liability

1. The first £250 of each and every claim, arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by **you**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which **you** were required to assume under the terms of any agreement or contract (such as a hire agreement).
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services including any voluntary or unpaid work including babysitting.
 - c) Ownership, possession or use of animals, aircraft, firearms or weapons of any kind.
 - d) Ownership, possession or use of any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled.
 - e) The transmission of any contagious or infectious disease or virus.

Section I – LEGAL EXPENSES AND ASSISTANCE

What is Covered

We will pay up to the amount shown in the **Validation Certificate** Schedule of Cover for legal costs to pursue a civil action for compensation, against someone else who causes **your bodily injury**, illness or death.

Where there are two or more persons insured by this insurance, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the **Validation Certificate** Schedule of Cover.

Special Conditions Relating to Claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within the requested timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this insurance. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is Not Covered

The General Exclusions on page 4 and the exclusions below both apply to Section I – Legal Expenses and Assistance

We shall not be liable for:

1. The **excess** shown in the **Validation Certificate** Schedule of Cover.
2. Any claim where in **our** opinion there is insufficient prospect of success in obtaining compensation.
3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, **public transport** provider, **us**, the 24 hour emergency medical service or their agents or any service supplier detailed on the **Validation Certificate**, someone **you** were travelling with, a person related to **you**, or another person insured under this policy.
4. Legal costs and expenses incurred prior to **our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each person insured under this policy.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by **you** other than in **your** private capacity.

PART 5 – CANCELLATION OF THE POLICY

The policyholder's right to cancel this policy:

The **policyholder** has a right to cancel up to 14 days from the date he/she receives the policy document at the start of the insurance provided that no person insured under the policy has travelled, (or in the case of Single Trip policies, cover has not already commenced), and no claim under this policy has been made.

Should the **policyholder** decide to exercise his/her cancellation right, he/she will be entitled to a full refund of premium provided that no person insured under the policy has travelled, (or in the case of Single Trip policies, cover has not already commenced), and no claim under this policy has been made or is intended to be made.

To cancel **your** policy, please contact **COE Connections International** by phone on 07837 524144, or email info@coeconnections.co.uk. Alternatively, **you** can write to:

Our right to cancel this policy:

We will not cancel any policy during its lifetime as long as:

- the **policyholder** pays the premium;

- neither the **policyholder** nor any other person insured under the policy commits fraud.

We will not cancel an annual multi trip policy during the **period of insurance** unless one or more of the following happens:

- the **policyholder**, or any other person insured under this policy, commit fraud; or
- the risk we agreed to insure changes significantly (for example because activities **you** intend to be involved in during any **trip** change, or because **you** develop new **medical conditions** after the insurance starts). If we cancel the policy for this reason, the **policyholder** will be given at least 60 days' notice in writing and will be entitled to a refund of premium which will be calculated according to the number of days remaining in the **period of insurance**.

PART 6 – RENEWAL OF AN ANNUAL MULTI TRIP POLICY

IMPORTANT: Please note that **your** policy does not automatically renew from year to year. If **you** wish cover to continue, **you** will need to complete a new application form each year and return it to **All Seasons Underwriting Agencies/COE Connections International** as this is not an annual multi trip but a single trip long stay travel insurance.

PART 7 – HOW TO MAKE A COMPLAINT

Our aim is to provide **you** with a high quality service at all times, although we do appreciate that there may be instances where **you** feel it is necessary to lodge a complaint.

If **you** wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if the complaint **does not** relate to a claim please direct it to:

All Seasons Underwriting Agencies Limited.
Correspondence: Alpi House, Suite 2, East Wing,
2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ
Phone: +44 (0)203 327 0555
Email: info@asuagroup.co.uk
Office Hours: 9am to 5pm GMT Mon-Fri (excludes public holidays).

If the complaint relates to a claim, please direct it to:

Rightpath Claims **Please Quote SCHEME CODE: A01186**
PO Box 6053, ROCHFORD. SS1 9TT
Telephone: +44 (0) 208 667 1600
Email: claim@rpclaims.com

Step 2:

Should **you** remain dissatisfied with the outcome of **your** complaint from **ASUA** or Rightpath Claims (as appropriate) **your** legal rights are not affected, and **you** may refer the complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's
Fidentia House, Walter Burke Way, Chatham Maritime, Kent
ME4 4RN, United Kingdom.
Tel: +44 (0)20 7327 5693 / Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at the website noted above. Alternatively, **you** may ask Lloyd's for a hard copy.

Step 3:

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to a local ombudsman or dispute resolution body within the European Economic Area. Further details are available at www.fin-net.eu. Alternatively, **you** may be entitled to refer **your** complaint to the United Kingdom Financial Ombudsman Service.

The contact information is:
Financial Ombudsman Service
Exchange Tower, London. E14 9SR.
Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).
Tel: 0300 1239 123 (normally charged at the same rate as 01/02 on mobile phone tariffs).
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Alternatively, if **you** live in the European Economic Area (EEA) and if the insurance was purchased online*, please note that **you** can, if **you** wish, also submit **your** complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the EEA, who have bought goods or services online, get their complaint resolved. The ODR Platform can be accessed by clicking on the following link: <http://ec.europa.eu/consumers/odr/>. This does not affect **your** right to submit **your** complaint following the process above.

* Note: "Online" includes all products sold via a website, email, telephone and social media amongst others with a digital element.

PART 8 – LEGAL, REGULATORY AND OTHER INFORMATION

Data Protection Notice

We and **ASUA** are the data controllers (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** [Privacy Notice](#) which is available on **our** website <http://www.canopius.com/>

If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

To view **our** Privacy Policy, please go to <http://www.canopius.com/privacy/>

In summary:

We and **our** claims handlers may, as part of **our** agreement with **you** under this contract, collect personal information about **you**, including:

- Name, address, contact details, date of birth and cover required
- Financial information such as bank details
- Details of any claim

We and **our** claims handlers will also collect personal information about any additional people who **you** wish to be insured under the policy.

We and **our** claims handlers may also collect sensitive personal information about **you**, and any additional people who **you** wish to be insured under the policy, where the provision of this type of information is in the substantial public interest, including:

- Medical records to validate a claim should **you** be claiming for Medical Expenses;
- Other relevant information relating to a specific section within the policy to assess and process **your** claim.

We and **our** claims handlers collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** [Privacy Notice](#).

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area (“EEA”). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We and **our** claims handlers will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We and **our** claims handlers will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask **us** to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** [Privacy Notice](#), please contact.

Group Data Protection Officer
Canopius Managing Agents Limited
Gallery 9, One Lime Street, London. EC3M 7HA. UK
Email: privacy@canopius.com
Tel: + 44 (0) 20 7337 3700

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations to **you** under this contact. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY, United Kingdom Tel: +44 0 800 678 1100 (freephone) or +44 0 20 7741 4100. Website: www.fscs.org.uk

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Rights of Third Parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

For **your** information, the Contracts (Rights of Third Parties) Act 1999 allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see www.legislation.gov.uk or contact the Citizens Advice Bureau.

Safeguarding Your Premium and Claim Payments

All premium payments from **you** and due to **us** for this policy will be held by **ASUA** on **our** behalf. **ASUA** will also hold any premium refund that is due to **you** from **us**.

Any claim payments that are due to **you** from **us** will be paid to **you** by **our** claims handlers.

In these capacities, **ASUA** and **our** claims handlers are acting as **our** agents. This means that once a premium is paid to **ASUA** it is deemed to have been received by **us** and that all claim payments and premium refunds are not deemed to have been paid until **you** have actually received them.

Applicable Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

PART 9 – GENERAL DEFINITIONS

Certain words in this policy have a specific meaning. They have this specific meaning wherever they appear in this policy, in the **Validation Certificate**, or in endorsements, and are shown in bold print.

Active war means: **your** active participation in a **war** where **you** are deemed under English Law to be under instruction from or employed by the armed forces of any country.

ASUA means: All Seasons Underwriting Agencies Ltd. Authorised and regulated by the Financial Conduct Authority. Firm reference 308488. Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex. SS14 3HJ. Tel: +44 (0)203 327 0555. Email: info@asuagroup.co.uk

Baggage means: luggage, clothing, personal belongings, **valuables** and other articles which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

However, certain equipment and specific items are not covered. Please see exclusion 5 on page 11 for a full list of equipment and specific items which are not covered.

Bodily injury means: an identifiable physical injury, occurring during a **trip** undertaken during the **period of insurance**, caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to severe weather conditions.

Business equipment means: equipment which either belongs to **your** employer or which is owned by **you** and used as part of **your** trade, profession or occupation.

Canopus Managing Agents Limited means: Canopus Managing Agents Limited, registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453 and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Ref. 204847.

Close business associate means: any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Close relative means: mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Curtailed / Curtail / Curtailed means either: abandoning or cutting short the **trip** by direct early return to **your home area**, in which case claims will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip** which **you** have not used, or attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Cover only applies to ill/injured persons.

End supplier means: rail operator including Eurostar, Eurotunnel, ferry or cruise operator, coach operator, transfer company, car hire company, accommodation provider or operator, Destination Management Company, excursion or activity provider, theme park operator, tour operator, travel and booking agent or consolidator.

Excess means: the amount **you** will have to pay towards the cost of each claim under the insurance.

Family cover means: up to two adults and any number of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same **Validation Certificate**, travelling on any **trip** to the same destination. Children under 16 are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) but under annual multi trip cover either adult is also insured to travel on their own.

Force Majeure means: either of the following, first arising during the **period of insurance**:

(a) war, invasion, acts of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, act of **terrorism**, industrial action, strikes, riots & civil commotion; and/or

(b) the following climatic conditions/forces of nature: fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm and snow.

Golf equipment means: golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Home means: **your** normal place of residence in **your home country**.

Home area means: the European Economic Area, **your** country of residence in the European Economic Area.

Home country means: The European Union or European Economic Area country in which **you** are legally resident.

Insolvent/Insolvency means: having insufficient assets to cover debts and/or being unable to pay debts when they are due. The **scheduled airline** or company organising or promoting the **special event** (as appropriate) must have entered into one of the following procedures as defined within the Insolvency Act 1986 (or any statutory modification or re-enactment of such Act):

- Administration;
- A Company Voluntary Arrangement (CVA);
- Administrative Receivership;
- Compulsory Liquidation;
- Creditors' Voluntary Liquidation (CVL).

Where the **scheduled airline** or company organising the **special event** operates under the laws of any country not governed by the Insolvency Act 1986 (or any statutory modification or re-enactment of such Act) a similar legal action in consequence of debt must have been entered into under the jurisdiction of a competent court in such country.

Insured couple means: **you** and **your** partner whose names appear on the **Validation Certificate** who are travelling to be married or to enter into a civil partnership.

Irrecoverable sums means: deposits and charges for **your trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **scheduled airline** or **end supplier** or **transport provider** (as appropriate) or another insurance company or a government agency or a travel agent or credit card company.

Loss of limb means: loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight means: total and irrecoverable loss of sight which shall be considered as having occurred:

- a) In both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical condition means: any disease, illness or injury.

Medical practitioner means: a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Nuclear risks means: ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Outward journey means: the journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the **trip** from **your home** address in **your home country**.

Period of insurance means:

1. **if annual multi trip cover is selected:**

the period for which **we** have accepted the premium as stated in the **Validation Certificate**. During this period any **trip** not exceeding 31 days (or as otherwise shown in the **Validation Certificate**) is covered, but limited to 17 days in total in each **period of insurance** for **winter sports** (provided **you** have paid the appropriate **winter sports** premium to include this cover where required). Under these policies Section A - Cancellation cover will be operative from the date stated in the **Validation Certificate** or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

2. **if single trip cover is selected:**

the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the **Validation Certificate**. Under these policies Section A - Cancellation cover will be operative from the time **you** pay the premium.

3. in respect of one way trips:

all insurance cover shall cease 72 hours after the time **you** first leave the immigration control of **your** final destination country or at the expiry date of this insurance whichever is the sooner. The final destination country will be treated as **your home area** and cover under this insurance will be applied accordingly.

Permanent total disablement means: loss of physical and/or mental ability through **bodily injury** to the extent that **you** will be unable to do the material and substantial duties of any occupation to which **you** are suited by means of training, education or experience ever again. The material and substantial duties are those that are normally required for, and form a significant and integral part of, the performance of any occupation that cannot reasonably be omitted or modified. Occupation means any trade, profession or type of work undertaken for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. A **medical practitioner** must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when cover under this policy ends or **you** are expected to retire.

Personal money means: bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Policyholder means: the individual who has paid the appropriate premium to **us** for this insurance.

Pre-existing medical condition means:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which **you** have ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication).
- b) any **medical condition** for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- c) any **medical condition** for which **you** are taking prescribed drugs or medication.
- d) any **medical condition** for which **you** have received a terminal prognosis.
- e) any **medical condition** you are aware of but for which **you** have not had a diagnosis.
- f) any **medical condition** for which **you** are on a waiting list or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Public transport means: any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Return journey means: the journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the **trip** to **your home** address in **your home country**.

Secure baggage area means: any of the following, as and where appropriate:

- a) the locked dashboard, boot or luggage compartment of a motor vehicle
- b) the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) the fixed storage units of a locked motorised or towed caravan
- d) a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Scheduled airline means: an airline upon whom **your trip** depends which operates a regular systematic service to a published timetable, whose flights are available to paying members of the general public on a seat only basis, and which is not part of a package holiday arranged by a tour operator.

Single parent cover means: one adult and any number of his or her children, step children or foster children aged under 18 accompanying the adult insured on the same **Validation Certificate**, travelling on any **trip** to the same destination. Children under 16 are only insured when travelling with the insured adult, but under annual multi trip cover the adult is also insured to travel on their own.

Ski equipment means: skis (including bindings), ski boots, ski poles and snowboards (including bindings) and any other items deemed as specific and required for the participation in **winter sports** activities

Special event means: a sports, musical, film, entertainment or religious festival, concert, ceremony or event (including wedding/civil partnership ceremonies) where the sole purpose of the **trip** is to attend the whole event or specific parts of it.

Terrorism means: an act, including but not limited to the use or threat of force and/or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Ticket costs means: the face value of the ticket as printed on the ticket including any booking or administration fees printed on the ticket or for which a receipt or evidence can be provided.

Transport provider means: Airline companies, rail operators, coach operators, ferry and cruise operators.

Trip means: any holiday, business or pleasure trip or journey made by **you** within the area of travel shown in the **Validation Certificate** which begins and ends in **your home area** during the **period of insurance**.

If annual multi trip cover is selected any **trip** not exceeding 31 days is covered (unless otherwise shown in the **Validation Certificate**), but limited to 17 days in total in each **period of insurance** for **winter sports** (provided **you** have paid the appropriate **winter sports** premium to include this cover where required). Each **trip** under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each **trip**. Any **trip** solely within **your home area** is only covered where **you** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee, whether single trip or annual multi trip cover is selected. Where **we** have agreed to cover **your medical condition**, this applies to each **trip** during the **period of insurance**.

Unattended means: when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

Validation Certificate means: the document showing details of **your** cover.

Valuables means: jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Vermin means: rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

War means:

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b) any act of **terrorism**, or
- c) any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

We/Us/Our means: Lloyd's Insurance Company S.A

Winter sports means: any sport or activity as listed in Appendix B and for which the **policyholder** has paid the additional premium where required as confirmed on the **Validation Certificate**.

Withdrawal of services means: the withdrawal of:

- a) all water or electrical facilities in **your** hotel or **trip** accommodation, or
- b) waiter/waitress services at meals, or
- c) kitchen services of such nature that no food is served, or room cleaning services.

You/Your/Yourself means: the **policyholder** and any other person(s) to whom cover is provided under the policy, as stated on the **Validation Certificate**.

APPENDIX A - INCLUDED SPORTS & ACTIVITIES

SPORTS/PASTIMES/ACTIVITIES

We will not pay for claims arising directly or indirectly from any professional sports or entertaining, or **your** participation in or practice of any professional sports or professional entertaining or **your** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless the sport or activity is listed under Category 1 below or **you** have paid an additional premium to cover the sport or activity and it is specified as being covered in **your Validation Certificate** Schedule of Cover

If **you** are going to take part in any sport or activity that is not detailed below, please contact the selling agent who will contact **us** to see if **we** can provide cover. **You** must ensure that the activity is adequately supervised and that the appropriate safety equipment (such as protective headwear, life jackets etc.) are worn at all times.

All Category 1 Sports and Activities below are covered as standard within all policies subject to the terms, conditions and exclusions as defined within the policy wording or below.

Some Annual Multi-Trip Policies include Category 2 Activities and Winter Sports Cover, please check your policy or with your agent. Otherwise, Winter Sports and Categories 2, 3, 4 & 5 activities are only covered when an additional premium is paid and when they are specified as being covered in your Validation Certificate Schedule of Cover

N.B. Activities marked with * **do not include cover under Section H – Personal Liability Cover** and items marked with ** **do not include cover under Section C – Personal Accident Cover**. In any case please note that under Section H – Personal Liability **you** will not be covered for liability caused directly or indirectly by **your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat or other watercraft, or any form of motorised leisure equipment or craft.

CATEGORY 1		
Abseiling (within organisers guidelines)	* Administrative or Clerical Occupations **	Aerobics
Amateur Athletics (track & field)	* Archaeological Digging **	Archery
Assault Course	Badminton	Banana Boating (Only as a passenger with no right of control). No Public Liability for vehicles.

Baseball	Basketball	Billiards/Snooker/Pool
BMX Riding (Up to grade 2 slopes)	Body boarding (boogie boarding)	Bowls
Bungee Jumping ** Only as short duration incidental day excursion with licensed public hirer	* Camel Riding **	Canoeing (up to grade 2 rivers)
* Clay Pigeon Shooting **	Climbing (on climbing wall only)	Cricket
Croquet	Curling	Cycling (wearing a helmet and no racing)
Deep Sea Fishing	* Driving any Motorised Vehicle for which you are licensed to drive in the home country (other than in motor rallies or competitions) ** No public liability cover for vehicles	Elephant Riding/Trekking **
Falconry **	Fell Walking/Running	Fishing
Fives	* Flying as a fare paying passenger in a full licensed passenger carrying aircraft ** No public liability cover for vehicles	Football (amateur only and not the main purpose of the trip and not against advice)
* Glass Bottom Boats/Bubbles. Only as a passenger with not right of control. No public liability cover for vehicles	* Go Karting (within organiser's guidelines). No public liability cover for vehicles	Golf
Handball	Hockey (Must wear protective heard gear)	Horse Riding (wearing a helmet and excluding competitions, racing, jumping and hunting ** No public liability cover for animals
Hot Air Ballooning (organised rides only) ** No public liability cover for vehicles	* Hovercraft Driving/passenger ** No public liability cover for vehicles	Hurling (amateur only and not main purpose of trip)
Indoor Climbing (on climbing wall only)	* Jet Boating (no racing) ** No public liability cover for vehicles	* Jet Skiing (no racing) ** No public liability cover for vehicles
Jogging	Judo. No professional	Karate. No professional
* Karting (wearing a helmet and no racing) **	Kayaking (up to grade 2 waters only)	Kite Surfing **
Korfball	Lacrosse	Marathon Running (non-competitive)
Mountain Biking (wearing a helmet and no racing)	Netball	Octopush
Orienteering	* Paintball/War Games (wearing eye protection) **	* Paragliding ** over water and not over land. Must be licensed operator in EU/EEA, USA, Canada, Australia and New Zealand.
* Parascending ** OVER WATER ONLY – not over land. Must be licensed operator with professional guide and only in EU/EEA, USA, Canada, Australia and New Zealand.	Pony Trekking (no racing and no competitions) **	* Power Boating (no racing and no competitions) **
Racket Ball	Rambling	Refereeing (amateur only)
Ringo (Only as a passenger with no right of control). No Public Liability for vehicles.	Roller Skating/Blading/In Line Skating (wearing pads and helmets)	Rounders
Rowing (no racing)	Running (non-competitive)	Safari Trekking (must be organised tour) ** No public liability cover for vehicles
* Sailing/Yachting ** (includes amateur racing competitions) No public liability cover for vehicles	Sand Boarding ** No public liability cover for vehicles	Sand Dune Surfing/Skiing. No public liability cover for vehicles
* Sand Yachting (no racing) ** No public liability cover for vehicles	Scuba Diving up to a depth of 9 metres. No solo diving & subject to Scuba Diving Endorsement below)	Scuba Diving up to a depth of 18 metres. Must be PADI/BSAC qualified. No solo diving & subject to Scuba Diving Endorsement below.
* Shooting/Small Bore Target/Rifle Range Shooting (within organisers guidelines) **	Skateboarding (wearing pads and helmets)	Sledging (not on snow)
Snorkelling	Softball	Spear Fishing (without tanks)
* Speed Sailing (no racing) ** No public liability cover for vehicles	Squash	Street Hockey
Students working as counsellors or university exchanges for practical course work (non-manual) **	Surfing. No competitions/No liability. Inland and Coastal Waters only	Swimming
Swimming with Dolphins	Swimming/Bathing with Elephants	Sydney harbour Bridge (walking across roped together)
Table Tennis	* Tall Ship Crewing (no racing) ** No public liability cover for vehicles	Ten Pin Bowling
Tennis	Trampolining	Tree Canopy Walking (walking across roped)

Trekking/Hiking/Walking up to 2,500 metres above sea level	Tug of War	Volleyball
Wake Boarding	* War Games/Paint Balling (wearing eye protection) **	Water Polo
Water Skiing/Water Ski Jumping ** No public liability cover for vehicles	Whale Watching	White Water Rafting. Up to grade 3 waters only as passenger with no solo right of control. Life jacket to be worn
Wind Surfing/Sailboarding. No public liability cover for vehicles	Wind Tunnel Flying (pads and helmets to be worn)	Zip lining/Trekking (safety helmets must be worn)
Zorbing/Hydro Zorbing/Sphering. No public liability cover for vehicles		

APPENDIX B - SCUBA DIVING ENDORSEMENT

This insurance is extended to cover **you** whilst engaging in underwater activities requiring the use of artificial breathing apparatus (scuba) subject to **you** being approved as medically fit to dive by the person or company who/which has organised the diving, and subject otherwise to all terms, conditions, exclusions and limitations of this insurance.

What is not covered:

This insurance does not cover claims directly or indirectly arising from, happening through or as a result of:

1. Diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction.
2. Diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations such as PADI or BSAC.
3. Diving to depths greater than 30 metres (or 40 metres if additional premium paid).
4. Solo diving or night diving or specifically organised cave diving or diving for hire or reward.
5. Flying within 24 hours of last dive or diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears.
6. Diving by persons aged under 12 years of age or over 65.