

For Office Use Only

 Single trip Annual Multi-trip

Annual policy

Date of cover commencement

NB: There is no cancellation cover before this date

Travel insurance policy ref: VOY/OLM/2011

Valid for policies sold from 1st January 2011 to 31st December 2011 for departures prior to 31st December 2012 in respect of single trip policies and for travel completed by 31st December 2012 in respect of annual multi-trip policies. The limits apply per person. The excesses apply for each person and each section of each claim.

Benefits schedule	Limits per person	Excesses
24 hour emergency service Pre-travel advice line	Included Included	
1. Cancellation & curtailment	£3,000	£50 (£20 loss of deposit)
2. Emergency medical expenses including emergency repatriation including relatives additional expenses including emergency dental treatment	£10,000,000 £350	£100
3. Hospital stay benefit (amount per day)	£1,000 (£20)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement maximum payable in the event of death	£30,000 £5,000	Nil
5. Travel delay (£ after 12 hrs delay/£ each 12 hrs thereafter/max) abandonment	£20/£10/£100 £3,000	Nil £50
6. Missed departure	£1,000	£50
7. Baggage - overall limit (£500 for under 18s) maximum per item, pair or set total limit for all valuables emergency purchases	£1,500 £200 £250 £100	£50 Nil
8. Personal money cash limit (£50 for under 18s)	£500 £350	£50
9. Loss of passport	£500	Nil
10. Personal liability	£2,000,000	£250
11. Legal expenses	£25,000	£250
The following section applies per couple and only if you have paid the appropriate premium for the wedding endorsement		
12. Wedding rings Wedding gifts Wedding attire Wedding photographs or video	£250 £1,000 £1,000 £750	£50 £50 £50 £50
Cover under wintersports sections 13, 14 & 15 only applies to annual multi-trip policies - separate endorsement applies.		
13. Ski equipment	£400	£50
14. Ski pack	£200	£50
15. Piste closure (amount per day)	£200 (£20)	Nil
Single trip features		
Maximum age at date of departure (Europe only)		79
Maximum age at the date of departure (Worldwide including North America)		64
Maximum period any one trip		66 days
For travel commencing prior to		31/12/12
Annual multi-trip features		
Maximum age at inception		64
Maximum period per trip		31 days
Business travel included		Yes
UK trips (minimum 2 nights in pre-booked accommodation)		Included
Adults can travel separately (children under 18 must be accompanied by an insured adult)		Yes
Wintersports - up to total maximum of		17 days

24 HOUR MEDICAL EMERGENCY AND REPATRIATION SERVICE

Contact the emergency assistance service:

Ireland Assist Limited, part of Mapfre Assistance on **+44 1454 640028** from outside the UK or **01454 640028** if calling within the UK.

Please quote **VOY/OLM/2011**

You can use this service outside the United Kingdom during your journey. If you have a medical emergency please contact Mapfre Assistance as soon as possible.

Mapfre Assistance doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. You may reverse the call charges when using this service. Please give Mapfre Assistance your age and your certificate number.

The service is available if medically necessary and when you have a valid certificate of insurance. It includes,

- a guarantee to pay hospital or doctors fees;
- a translation service;
- repatriation arrangements to send you home by land, sea or air (accompanied by a nurse or doctor if necessary);
- necessary travel arrangements for your next-of-kin or the person with whom you are travelling (if covered under this policy); and
- an ambulance service to a hospital or nursing home or your home when you arrive in the United Kingdom (if necessary).

Outpatient treatment

For simple out-patient costs you should settle the clinic bill directly and claim this back upon your return.

How to make a claim

If you have an emergency during your trip and require medical treatment while outside the United Kingdom or if you have to cut your journey short you must phone Ireland Assist Limited as soon as possible.

Please call **01454 640028**.

These lines are open 24 hours a day.

For all other claims please call 01454 640027

Lines are open 9am - 5pm Monday to Friday (except for public holidays). Please have your certificate number to hand, and have ready any documents you may have that could be relevant to your claim (for example medical certificates, travel tickets, boarding passes, letters from authorities/public transport providers/airlines, depending on which section of cover you are claiming for).

If you do not have any documents with you, your claim might be delayed, please ask the operator for assistance.

You may need to get additional information about your claim while you are away. You may also be asked to send us additional information and documentation (we will give you advice if this becomes necessary). The nature of the documentation we need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on your individual circumstances and the type of claim you are making. Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

DEMANDS AND NEEDS

This travel insurance policy will suit the demands and needs of an individual, or group who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/ events detailed in this policy wording. Subject to terms and conditions and maximum specified limits.

IMPORTANT

This policy will have been sold to you on a non-advised basis and it is therefore up to you to read this policy (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of your requirements, please refer to the relevant cooling off/ policy cancellation section.

Olympic Holidays Ltd are an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Services Authority.

Data protection act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Medical conditions

Please answer these questions in relation to yourself and your travelling companions, and contact the pre-screening service if necessary.

Have any of you ever suffered from or been investigated or treated for or diagnosed with:

- any cancer or malignant condition?
- any lung or heart related condition (including angina)?

Yes

No

Do any of you have any other medical conditions that require continuing medication (unless both the condition and dosage levels are normally stable and well-controlled) or have required medical treatment, investigation or surgery within the last 6 months?

Yes

No

Your medical conditions (if any) will be covered.

There is **No** cover for claims related directly or indirectly to these conditions.

However, cover may be available by contacting our medical pre-screening service on **0845 003 5280**

You must quote reference number: **VOY/OLM/2011**

In most cases, cover is provided at no extra cost. If special terms are necessary we will explain them to you and confirm them in writing.

Relevant facts

You **MUST** tell us all relevant facts.

A material fact is one that is likely to influence us in accepting your insurance. This could be the state of health of a close relative whose health may cause you to cancel or curtail your trip or any planned hazardous activities. If you are in any doubt as to whether a fact is relevant, you should contact us on 01483 562662. If you do not tell us this may result in your claim being invalid.

Please note

You are not covered for any related claims if you

- have any medical condition, as a result of which a medical practitioner has advised you not to travel or would have done so had you sought his or her advice.
- have been given a terminal prognosis.
- are on a waiting list for treatment or investigation.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Breakdown means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailment means cutting your planned journey short by early return to the United Kingdom or admission to hospital as an in-patient so that you lose the benefit of accommodation you have paid for.

Family means two adults and all of their children (including foster children) aged 17 and under. All persons must live at the same address.

Illness means any disease, infection, bodily disorder which is unexpectedly contracted by you whilst on your trip or unexpectedly manifests itself for the first time during your trip.

North America means the United States of America, Canada, Mexico and the Caribbean Islands inc. Bahamas.

Personal effects means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you on your trip.

Personal money means cash, being banknotes and coins, travellers' cheques, postal orders, travel tickets and accommodation vouchers carried by you for your personal use.

Public transport means any aeroplane, ship, train or coach on which you are booked to travel.

Relative means husband or wife (or partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Ski equipment means skis, snowboards, ski-poles, bindings and ski-boots.

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, us and our means the insurers.

You and your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. You must be resident in the United Kingdom. Each person is separately insured.

1 Cancellation and curtailment

(Cover under this section starts from the date shown on your certificate or the date travel is booked, whichever is the later.)

You are covered up to the amount shown in the benefits schedule in respect of irrecoverable costs for unused travel and accommodation (including unused pre-booked excursions up to a value of £100) that you have paid or that you are contractually liable for if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:-

- a. the accidental bodily injury, unexpected illness or death of you, your travelling companion, your business colleague or person with whom you intended to stay.
- b. the accidental bodily injury, unexpected illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- d. unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- f. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours of departure, or whilst you are away.
- g. your car becoming unusable as a result of theft, fire or accident within 7 days of your departure. This only applies if you are planning to go on a self-drive trip in the car.

You are not covered for

- a. the amount of the excess shown in the benefits schedule.
- b. anything not included in **You are covered** above.
- c. any claim directly or indirectly arising out of any cancerous or malignant condition or any disease of or related to the heart or lungs for which you or any of your travelling companions have ever received treatment or undergone investigation.
- d. any claim related to the health of a non-travelling relative or business colleague if you made arrangements for your trip in the knowledge that they were:
 - i) awaiting the results of tests or investigations
 - ii) on a hospital waiting list for in-patient treatment
 - iii) in receipt of a terminal prognosis

We may agree not to apply (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact the medical pre-screening service on **0845 003 5280** and quote reference number: **VOY/OLM/2011**

- e. any claim arising if any of you made arrangements for a trip:
 - i. against the advice of your doctors, or
 - ii. with a view to obtaining medical treatment, or
 - iii. after you have been given a terminal prognosis, or
 - iv. when you were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- f. any cost incurred in respect of visas obtained in connection with the trip.
- g. disinclination to travel.

Please Note that curtailment claims will be calculated from the day you return to the United Kingdom or you are hospitalised as an in-patient. Your claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

Conditions

It is a requirement of this insurance that if you

- a. (for cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. (for curtailment) wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements.

Failure to do so will affect the assessment of your claim.

Please also refer to the general exclusions and conditions.

2 Emergency medical, repatriation and associated expenses

You are covered up to the amount shown in the benefits schedule for either the necessary and reasonable costs incurred as a result of you sustaining accidental bodily injury, unexpected illness or death during your trip in respect of:-

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to the United Kingdom, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits schedule provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed and breakfast basis) for
 - i. a travelling companion to stay with you and accompany you home, or
 - ii. a relative or friend to travel from the United Kingdom to stay with you and accompany you home.
- d. returning your body to your home or of a funeral in the country where you died, up to the equivalent cost of returning your body to the United Kingdom, or
- e. your necessary additional travel expenses to return home following the death, injury or illness of a travelling companion insured by us or of your relative or business colleague in the United Kingdom.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim unless a recovery can be made under the terms of the EHC or any other reciprocal agreement.
- b. any claim directly or indirectly arising out of any cancerous or malignant condition or any disease of or related to the heart or lungs for which you have ever received treatment or undergone investigation
- c. any claim related to the health of a non-travelling relative or business colleague if you made arrangements for your trip in the knowledge that they were:
 - i) awaiting the results of tests or investigations
 - ii) on a hospital waiting list for in-patient treatment
 - iii) in receipt of a terminal prognosis

We may agree not to apply (b) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact the medical pre-screening service on **0845 003 5280** and quote reference number: **VOY/OLM/2011**

- d. any claim arising if you made arrangements to travel
 - i. against the advice of your doctors, or
 - ii. with a view to obtaining medical treatment, or
 - iii. after you have been given a terminal prognosis, or
 - iv. when you were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- e. any treatment or surgery
 - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
 - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.
 - iii. carried out in the United Kingdom or more than 12 months after the expiry of this insurance.
 - iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.
- f. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- g. claims related to manual labour unless declared to and accepted by us.
- h. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- i. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- j. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Conditions Please note that it is essential under the terms of this insurance that:

- a. our nominated emergency service are contacted immediately and their prior authority obtained if it appears likely that you require admission to hospital as an inpatient, you require medical treatment which will cost more than £500 (or its equivalent in local currency) or if you wish to return home differently to your original plans. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb our nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of your claim.
- b. wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements, such as the EHC in Europe and Medicare in Australia.
- c. we reserve the right to repatriate you to the UK or your usual country of residence when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.

Please also refer to the general exclusions and conditions.

3 Hospital benefit

You are covered for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment that is covered under section 2.

Please also refer to the exclusions and conditions relating to section 2 - emergency medical expenses and the general exclusions and conditions.

4 Personal accident

You are covered for the amount shown in the benefits schedule if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is shown in the benefits schedule.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits schedule. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

"Accident" means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

"Permanent total disablement" means that for the twelve months following your accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

"Loss of limb(s)" means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

"Loss of sight" means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. claims resulting from motorcycling and quad biking.
- b. claims arising out of manual labour.
- c. a "permanent total disablement" claim if at the date of the accident you are over the statutory retirement age and are not in full time paid employment.
- d. the contracting of any disease, illness and/or medical conditions.
- e. the injection or ingestion of any substance.
- f. any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Please also refer to the general exclusions and conditions

5 Travel delay and abandonment

You are covered up to the amounts shown in the benefits schedule if the departure of the public transport on which you are booked to travel is delayed by at least 12 hours.

£20 For the first complete 12 hour period of delay and £10 for each subsequent complete 12 hour period, up to a maximum of £100. However, if your departure from the United Kingdom is delayed for more than 12 hours and you choose to abandon your trip, instead of a payment for delay, you are covered for the cost of the trip, up to the maximum claimable under section 1 - cancellation and curtailment.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later (whether the dates were publicly declared or not)
- b. if you fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the excess shown in the benefits schedule in respect of each claim for abandonment.
- e. to claim under this section if you have also claimed under section 6 - missed departure from the same cause.

Please also refer to the general exclusions and conditions.

6 Missed departure

You are covered up to the amount shown in the benefits schedule for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later (whether the dates were publicly declared or not)
- b. to claim under this section if you have also claimed under section 5 - travel delay from the same cause
- c. for any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:-

- a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the general exclusions and conditions.

7 Baggage

You are covered up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to,

- a. your personal effects.
- b. your valuables.

You are also covered up to the amount shown in the benefits schedule in respect of emergency purchases for the reasonable cost of buying necessary requirements if you are deprived of your baggage for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for emergency purchases will be deducted from the total claim.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim, except for emergency purchases.
- b. more than the amount shown in the benefits schedule for any one item, pair or set in respect of personal effects and valuables.
- c. any additional value an item may have

- d. because it forms part of a pair or set.
- d. more than £100 in total for personal effects stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- e. loss or theft of or damage to valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage
 - i. to household goods, bicycles, waterborne craft and their fittings of any kind,
 - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon,
 - iii. to watersports and ski equipment,
 - iv. to contact lenses, dentures and hearing aids,
 - v. to personal effects or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained,
 - vi. to personal effects sent by post, freight or any other form of unaccompanied transit.
 - vii. to sports clothes and equipment whilst in use,
 - viii. caused by moth or vermin or by gradual wear and tear in normal use,
 - ix. caused by any process of cleaning, repairing or restoring,
 - x. caused by leakage of powder or fluid from containers carried in your baggage.
- h. mechanical or electrical breakdown.
- i. more than £50 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt pre-dating the loss.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

8 Personal money

(Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.)

You are covered up to the amount shown in the benefits schedule for loss or theft of personal money.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. loss or theft from an unattended motor vehicle at any time.
- c. more than the amount shown in the benefits schedule in respect of all cash carried by you whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value.
- e. loss or theft of personal money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

9 Loss of passport

You are covered up to the amount shown in the benefits schedule following loss or theft of your passport for any reasonable additional necessary costs incurred in obtaining a replacement to enable you to continue your trip or return to the United Kingdom.

You are not covered for loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Special exclusions applicable to sections 7, 8 and 9

You are not covered for

- a. more than £100 in total under these sections in respect of loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of valuables, personal money, passport and any item valued over £100 unless reported to the police within 24 hours of discovering the loss, and a written report obtained.
- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 7, 8 and 9

It is a requirement of this insurance that you must:

- a. in the event of a claim,
 - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables

and any items for which you are claiming more than £100 and,

- ii. retain any damaged items for our inspection.
- b. take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the general exclusions and conditions.

10 Personal liability

You are covered up to the amount shown in the benefits schedule, plus legal costs incurred with our written consent, if you are held legally liable for causing

- a. accidental bodily injury to someone else, or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companions, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companions.
- c. any liability, bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companions or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings.
 - iv. arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment.
 - v. arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
 - vi. arising directly or indirectly from or due to any animals belonging to you or in your care, custody or control.
 - vii. arising out of your criminal, malicious or deliberate acts.
 - viii. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.

Condition

If something happens that is likely to result in a claim, you must notify the claims handlers as soon as possible in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent as soon as possible, unanswered, to the claims handlers.

Please also refer to the general exclusions and conditions.

11 Legal expenses

You are covered up to the amount shown in the benefits schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any costs and expenses
 - i. to pursue a claim against any member of your family or any of your travelling companions.
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against your Tour Operator, Travel Agent, or us or our agents.
 - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. we will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. we will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement
- c. we will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the general exclusions and conditions.

12 Wedding endorsement

Subject to payment of the appropriate additional premium, we agree to extend your insurance to include the following extra cover, as an extension to section 7 - baggage in respect of weddings. The standard exclusions and conditions remain in force, as far as applicable, in respect of wedding rings, gifts and attire unless specifically amended below.

Definitions

"You/your" extended to mean each insured couple, where appropriate.

"Wedding attire" means clothing and shoes bought specifically for the occasion and the cost of make-up, hair styling and flowers paid for or bought for the occasion.

You are covered for:

- a. **Wedding rings** up to £250 in all for the loss or theft of, or damage to, one or both wedding rings taken on, sent in advance or bought during the trip.
- b. **Wedding gifts** up to £1,000 in all for the loss or theft of, or damage to, your wedding gifts taken on, sent up to 7 days in advance or bought during the trip.
- c. **Wedding attire** up to £1,500 in all following the loss or theft of, or damage to, your Wedding Attire in respect of the repair or replacement of the lost or damaged items.
- d. **Wedding photographs** or video recordings up to £750 in all for the reasonable additional costs you incur to reproduce the photographs or retake the video recordings if
 - i. the photographer who was prebooked to take the photographs or video recording on your wedding day is unable to fulfil such obligations due to illness, injury or unavoidable and unforeseen transport problems, or
 - ii. the photographs or video recordings of the wedding day taken by a professional photographer are lost, damaged or destroyed within 14 days after the wedding day and whilst you are still at the wedding/honeymoon location.

You are not covered:

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. for claims excluded under the standard terms of section 7 - baggage or the general exclusions.

Please also refer to the general exclusions and conditions.

13 Ski equipment and other expenses

You are covered up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below, for

- a. loss or theft of, or damage to ski equipment owned or borrowed by you,

- b. loss or theft of, or damage to ski equipment hired by you,
- c. the cost of necessary hire of ski equipment following:
 - i. loss or theft of, or damage to, your ski equipment insured by us or,
 - ii. the delayed arrival of your ski equipment, subject to you being deprived of their use for not less than 12 hours.

You are not covered for

- a. the amount of the excess shown in the benefits schedule for each claim other than claims for hire costs.
- b. ski equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked and whilst out of sight wherever possible either inside the vehicle or to a purpose designed ski rack.
- c. damage to ski equipment whilst in use for race training or racing.
- d. your damaged ski equipment unless returned to the United Kingdom for our inspection.
- e. loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.
- f. loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- g. loss or theft of, or damage to, ski equipment over 5 years old.
- h. loss or theft of ski equipment left unattended in a public place

Special conditions applicable to section 13

In respect of loss or damage to ski equipment, we will not pay more than the proportion shown below depending on the age of the equipment.

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

It is a requirement of this insurance that you must, in the event of a claim, provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100.

Please also refer to the general exclusions and conditions.

14 Ski pack

You are covered up to the amounts shown in the benefits schedule for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following:

- a. accidental injury or sickness that prevents you from skiing, as medically certified, or
- b. loss or theft of your ski pass.

You are not covered for

- a. the amount of the excess shown in the benefits schedule for each claim
- b. any claim not substantiated by a police and/or a medical report

Please also refer to the general exclusions and conditions.

15 Piste closure

(Valid for the period 1st December to 31st March only)

You are covered for the daily amount shown in your benefits schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse conditions or avalanche danger in your pre-booked holiday resort, up to the total amount shown either

- a. for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- b. a compensation payment to you after you return where no alternative is available.

You are not covered if you arranged this insurance or booked your trip within 14 days of departure and at that time conditions in your planned resort were such that it was likely to be not possible to ski.

Conditions

- a. you must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- b. you must submit receipts for the travel and ski pass costs that you wish to claim.

Please also refer to the general exclusions and conditions.

General exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU Countries) have advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
6. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. sexually transmitted diseases or the influence of alcohol or drugs.
8. volcanic ash clouds
9. your participation that was planned or intended at the time of arranging this insurance in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, white-water rafting/canoeing, parachuting, hang-gliding or any other aerial activities, sports involving intentional bodily contact, motor-sports and sailing outside territorial waters, unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them.
10. wintersports, other than curling, tobogganing and recreational ice-skating, except when this insurance is taken in connection with a wintersports trip and the appropriate premium paid. In no event, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bob-sleighs.
11. scuba diving if you are
 - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor, or

- ii. diving to a greater depth than 30 metres
 - iii. diving alone
 - iv. diving on or in wrecks or at night.
12. racing of any kind (other than on foot).
 13. you taking part in civil commotions or riots of any kind.
 14. any consequential loss of any kind, except as may be specifically provided for in this insurance.
 15. you breaking or failing to comply with any law whatsoever.
 16. any financial incapacity, whether directly or indirectly related to the claim.
 17. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
 18. a tour operator failing to supply advertised facilities.
 19. any Government regulation or Act.
 20. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
 21. you travelling against the advice of a medical practitioner.

General conditions

1. you must tell us all relevant facts. A relevant fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. If you are in any doubt as to whether a fact is 'relevant', you should tell us. If you do not tell us this may result in your claim being invalid.
2. you must tell us as soon as possible about any change in risk or relevant fact which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any relevant fact. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
3. you must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.
4. you must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
5. you must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
6. you must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
7. you must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.
8. you must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
9. you must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
10. you must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
11. except for claims under sections 3, 4 & for travel delay under section 5, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
12. we may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
13. we may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a credit voucher.
14. no refund of premium will be allowed after the 14 day money back guarantee period following the date of purchase of this insurance nor after any travel has begun.
15. this insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
16. if you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

Important features

We would like to draw your attention to some important features of your insurance including:

- 1. Insurance document** You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.
- 2. Conditions and exclusions** Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance
- 3. Health** This insurance contains restrictions regarding existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.
- 4. Property claims** These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.
- 5. Limits** This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.
- 6. Excesses** Under some sections of this insurance, claims will be subject to an excess. This means each person will be responsible for paying the first part of their claim under each applicable section.
- 7. Reasonable care** You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.
- 8. Dangerous sports & pastimes** You may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask us.
- 10. Cancellation rights** This insurance contains a 14 day 'cooling off' period during which you can return it and get a full refund, providing you have not travelled and there are no claims. We reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation. Please note the cancellation rights do not apply if your contract is a short term insurance of less than one month duration.
- 11. Fraudulent claims** It is a criminal offence to make a fraudulent claim.

Insurers

This insurance is arranged by Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey GU1 3DG. Registered number 3251842. Registered office: Buzzards Hall, Friars Street, Sudbury, Suffolk CO12 2AA.

This insurance contract is between you and Mapfre Asistencia, trading in the United Kingdom under the name of MAPFRE ASSISTANCE, with registered office at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS; and corporate tax number 680/1807623857. Mapfre Asistencia is duly registered with Companies House under Branch Number BR008042 and Company Number FC021974. Mapfre Asistencia is authorised by the Financial Services Authority (FSA) to operate in the United Kingdom according to the right of freedom of establishment of the European Union and the European Economic Area (EEA) legislation.

Mapfre Asistencia, Compañía Internacional de Seguros y Reaseguros has registered offices in Spain, which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of Mapfre Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondo de Pensiones). Mapfre Asistencia has integral reserves in Spain and has registered to operate in the following branches:

Branch 1 Accidents: by Decree of the Ministry of Economy issued on June, 4 2003.

Branch 9 Other damage to property: by Decree of the Ministry of Economy issued on August, 1 2010.

Branch 13 General Civil Liability: by Decree of the Ministry of Economy issued on November 26, 2003.

Branch 16 Miscellaneous Financial loss: by Decree of the Ministry of Economy issued on October, 7 2002.

Branch 17 Legal Expenses: by Decree of the Ministry of Economy issued on October, 7 2002.

Branch 18 Assistance: by Decree of the Ministry of Economy issued on November 31, 1989.

Our Regulator

Voyager Insurance Services Ltd., ITC Compliance Ltd and Mapfre Asistencia are all authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority website, which includes a register of all regulated companies, at www.fsa.gov.uk/register, you can telephone them on 0845 606 1234.

Compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Governing law

This certificate shall be governed by and construed in accordance with the Law of England and Wales unless the certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

Cancellation rights

We hope you are happy with the cover this policy provides. However if after reading this certificate, this insurance does not meet with your requirements, please return it to the issuing agent, within 14 days of receipt and we will refund your premium.

We reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation.

Please note the cancellation rights do not apply if your contract is a short term insurance of less than one month in duration.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Complaints Procedure

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact us.

When you contact us please give us your name and contact telephone number. Please also quote your policy and/or claim number and the type of policy you hold.

Step one - Initiating your complaint

Does your complaint relate to:

A. Your policy?

B. A claim on your policy?

If A, you need to contact the agent from where you bought your policy or Voyager Insurance Services on Tel: 01483 562 662.

If B, you need to contact Ireland Assist Limited on
Tel: 01454 640027

We expect that the majority of complaints will be resolved at this stage, but if you are not satisfied, you can take it further.

Step two - Contacting Mapfre Management

If your complaint is one of the few that cannot be resolved by this stage contact:

The Customer Care Manager

Mapfre Asistencia

5th Floor

Alpha House

24A Lime Street

London

EC3M 7HS

Step three - the FOS

If you are still not satisfied with the way in which we have handled the complaint then you may refer the matter to the Financial Ombudsman Service who will investigate the complaint:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9ST

Telephone: 08000 234 567

Data Protection Act 1998

Some or all of the information which you supply to the insurer in connection with this policy will be held on their computer records to help with the administration of the policy. It may be used for underwriting, claims purposes or marketing purposes by the insurer. Your information may be transferred outside of the European Economic Area. This will only happen when it is necessary for the conclusion, or performance of a contract that is entered into at your request, or interest or for administrative, or marketing purposes.

Should you not wish your details to be used for marketing purposes or if you require a copy of the personal information we hold, this can be requested by writing directly to the insurer.

Mapfre Assistance

5th Floor

Alpha House

24a Lime Street

London

EC3M 7HS

Period of insurance

If you have paid the appropriate annual multi trip travel insurance premium and you are under 70 years old, the overall period of insurance shall be for 12 months starting from the date shown. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, provided that no single trip is intended to be for longer than the maximum number of days shown in the benefits schedule for the cover you have bought. Wintersports are covered up to the total number of days shown in the benefits schedule.

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in the United Kingdom at the start of your trip, and finishes immediately when you return to your home or place of business in the UK for any reason other than short term visits up to two weeks to the UK during a long stay policy period that are not the subject of a claim.

You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the period shown in the benefits schedule.

For cancellation only (section 1), cover starts from the date shown on your certificate or the date you book your trip, whichever is the later.

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination.

If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

Special notice

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, the insured person will be expected to allow insurers or their representatives unrestricted reasonable access to all their medical records and information.

Territorial limits

You are covered for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your certificate:

Europe

The continent of Europe, West of the Ural Mountains, any country with a mediterranean coastline, the Canary Islands, Madeira and Iceland.

Worldwide

Anywhere in the world including North America and Canada.

If you have purchased the European annual multi-trip option you will be insured to travel anywhere within Europe. If you have purchased the Worldwide annual multi-trip option you will be insured to travel anywhere in the world. Trips wholly within the UK are also insured but only if they include a minimum of 2 nights away from home in paid accommodation.