



in partnership with



Your AllClear Gold Travel Insurance Policy

- ✓ ALL CONDITIONS
- ✓ ALL AGES

Important contact information

Emergency & general contact numbers

Before you leave



If you need to amend/cancel your policy, add a new medical condition or talk about your policy:

Telephone the AllClear call centre **01708 339029**



If you need to cancel your trip:

Please see page 6 for details of how to submit a cancellation claim

When you are away



If you need emergency assistance while abroad:

Telephone Zurich Assist

UK **0203 467 4122**

Outside UK **+44 (0)203 467 4122**

How to make a claim



If you need to make a claim:

To submit your claim online, go to:

www.submitclaim.co.uk/AL

If your query relates to an existing claim, please call us on **01702 427268**


(See page 6 for full details)

Welcome...

Thank **you** for choosing AllClear Travel Insurance. **We** believe everyone deserves the right to travel and for that reason **we** have developed this travel insurance policy for **your** peace of mind.

To assist **you** finding **your** way around this document **we** have identified key information for **you** by the use of colour coding and icons.

Sections denoting **YOU ARE COVERED ✓** are highlighted in green and sections denoting **YOU ARE NOT COVERED ✗** are highlighted in red.

Throughout the policy wording **your** attention is drawn to **important information** by the following icon: 

Important Information

This Policy only provides cover for Coronavirus related claims (meaning Covid-19 or SARS-COV-2 or any mutation or variation of these) if you have had the recommended vaccination(s) (or were medically unable to have the vaccinations as evidenced by your medical records) and:

- you need to cancel or cut short your trip because you or a member of your family or travelling party are medically diagnosed with Coronavirus; or personally instructed to isolate by an NHS service or medical professional.
- you need medical treatment for Coronavirus while abroad.

The General Conditions and Exclusions, and Special Exclusions for Section 1, 2 and 6 still apply.

No other cover applies in respect of claims caused by or relating to medical pandemic or epidemic including Coronavirus.

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Introduction

This insurance policy contains full details of the cover provided plus the conditions and exclusions which apply to it. **You** must read the insurance policy carefully.

It is only available to persons resident in the United Kingdom and is only valid for trips commencing in and returning to **your** home country.

There are conditions and exclusions which apply to individual sections and general conditions and exclusions and warranties which apply to the whole policy.

Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.

Your policy is governed by the laws of the UK which apply to the part of the UK where **you** were living at the time **you** purchased this policy.

The policy applies to all persons named on the policy schedule who are eligible to be insured and for whom the premium has been paid. **You** must have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

This policy is underwritten by Zurich Insurance plc, a public limited company incorporated in Ireland Registration No. 13460, Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland; UK Branch registered in England and Wales Registration No. BR7985, UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which

allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

AllClear Travel Insurance is arranged by AllClear Limited, which is registered in Gibraltar company number 117274. Registered Office: 1st Floor, Portland House, Glacis Road, Gibraltar, GX11 1AA. AllClear Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC25393 and trades into the UK on a freedom of services basis, FCA FRN 824283. AllClear Travel Insurance is administered by AllClear Insurance Services Limited, registered in England No. 04255112. Registered Office: AllClear House, 1 Redwing Court, Ashton Road, Romford, RM3 8QQ. Authorised and Regulated by the Financial Conduct Authority firm reference number 311244. AllClear is a registered trade mark.

AllClear Ltd act as agents of the insurer in collecting premiums; such monies are deemed to be held by the insurers with which **your** insurance is arranged.



Important information

Important Information

COVID-19



This Policy only provides cover for Coronavirus related claims (meaning Covid-19 or SARS-COV-2 or any mutation or variation of these) if you have had the recommended vaccination(s) (or were medically unable to have the vaccinations as evidenced by your medical records) and:

- **you need to cancel or cut short your trip because you or a member of your family or travelling party are medically diagnosed with Coronavirus; or personally instructed to isolate by an NHS service or medical professional.**
- **you need medical treatment for Coronavirus while abroad.**

The General Conditions and Exclusions, and Special Exclusions for Section 1, 2 and 6 still apply.

No other cover applies in respect of claims caused by or relating to medical pandemic or epidemic including Coronavirus.

Important things to remember

Before you go

1) Making your declarations – Taking reasonable care

Please take care when providing information to **us** – failing to take reasonable care could mean **you** are liable for all or a proportion of any claim costs. **Your** policy and any quotations given are based upon **your** answers to **our** questions. If **we** later discover this information was incorrect, it may impact any claim entitlement. In these circumstances, **we** apply the Consumer Insurance (Disclosure and Representations) Act 2012. This means **we** may not pay all of **your** claim or **your** claim could be declined in full. If **we** apply these rules to **your** claim, **we** will provide a full explanation so **you** know why. Examples of where **we** will apply this include if **you** travel to a country outside of Europe when **your** policy only covers Europe or where **you** don't tell **us** about all of **your** existing medical conditions.

2) This policy does not provide cover for any claims that results from **you** travelling to a country or area where the (FCDO) Foreign, Commonwealth & Development Office or equivalent government or national authority or the World Health Organisation have advised against all travel or all but essential travel.

3) If **you** need to cancel **your** trip contact the AllClear Travel Insurance Claims helpline on 01702 427268.

While you are away

1) If you need emergency assistance

If **you** need help in a medical emergency, please call **our** 24-hour emergency assistance help line on **+44 (0) 203 467 4122**.

Zurich Assist will ensure that medical emergency services are made available to **you** and will be based entirely on medical necessity depending on **your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return home (**you** must provide valid receipts or invoices). If **you** are in any doubt **you** can call Zurich Assist for help and advice.

Zurich Assist 24-hour worldwide assistance.

We offer **you our** 24-hour worldwide assistance service relating to the sections of cover that apply for the level of cover **you** have selected.

We arrange access to the following services:

Cash transfer advice. If **you** need money to pay for travel or accommodation because of theft, loss, illness or injury, **we** will advise **you** on the process **you** must follow to get money.

Consular and embassy referral. Where possible, **we** will give **you** the details of the representative of the relevant consulate or embassy. For example, if **you** have lost **your** passport, driving licence or travel documents.

Emergency travel and accommodation

arrangements. Where possible, **we** will help **you** to arrange emergency alternative transportation and accommodation.

Sending urgent messages. **We** will help **you** to send urgent personal messages or get messages to **you** if **you** experience travel delay or suffer from illness or injury.

For confirmation contact Zurich Assist on **+44 (0) 203 467 4122**.

When you contact us, you will need to tell us your name, your policy number and your contact details so we can keep in touch. Please try to have these and other useful information to hand.

On your return

How to make a claim

1) If you need to make a claim please obtain a claim form by telephoning the claims helpline on +44 (0) 1702 427 268, quoting AllClear Travel Insurance and which section of the policy you are claiming under. Phonelines are open Monday to Friday 9am to 5.30pm (excluding bank holidays). Alternatively you can register your claim online. To submit your claim online, go to: www.submitclaim.co.uk/AL

Please make sure you notify us within thirty days of your trip ending of any occurrence likely to give rise to a claim.

2) Then return **your** completed claim form to the claims service together with **your** original policy and policy schedule, confirmation of booking, all original travel booking receipts, all original medical receipts, medical report showing the condition(s) for which **you** received treatment, and police reports (which must be obtained within 48 hours of discovery in the event of loss, burglary or theft of money, valuables or any items of personal baggage) and any other evidence requested on the claim form.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** liabilities to **you**, **you** may be able to claim money from the Financial Services Compensation Scheme.

Your rights will depend on the type of policy **you** have bought and the events surrounding **your** claim. Further information about the scheme can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 0207 741 4100

E-mail: enquiries@fscs.org.uk

www.fscs.org.uk



Your policy




Summary of cover


The maximum amount insured
(for each person insured)


	Page	GOLD		GOLD (Excluding Cancellation) (See Note 3 on page 9)	
		Cover	Excess (See Notes 1 & 2 on page 9)	Cover	Excess (See Notes 1 & 2 on page 9)
1 Cancellation	18	£2,000	£250 (£15 for loss of deposit)	Nil	Nil
2 Curtailment	19	£2,000	£250	£2,000	£250
3 Missed departure	20	£750	Nil	£750	Nil
4 Travel delay	20	£20 for the first 12 hours £10 for each 12 hours after up to £100	Nil	£20 for the first 12 hours £10 for each 12 hours after up to £100	Nil
Abandonment		Up to £2,000	£250	Up to £2,000	£250
5 Personal accident	21				
Death		£15,000	Nil	£15,000	Nil
Permanent total disablement		£25,000	Nil	£25,000	Nil
If you are aged under 16 or over 75 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,500 and the permanent total disablement benefit will not apply.					
6 Medical emergency expenses repatriation and associated expenses	21-22				
Medical inconvenience benefit		£10,000,000	£250	£10,000,000	£250
Loss of medication		£25 per day (whilst hospitalised)	Nil	£25 per day (whilst hospitalised)	Nil
Dental		£300	£75	£300	£75
Unused prepaid tours/activities		£350	£75	£350	£75
		£500	£75	£500	£75
7 Personal property	23-24				
Single article limit		Up to £2,000	£75	Up to £2,000	£75
Valuables limit		£200 (Except mobility aids)	£75	£200 (Except mobility aids)	£75
Prescription spectacles		£250	£75	£250	£75
Replacement keys		£300	£75	£300	£75
Mobility aids		£50	Nil	£50	Nil
Delayed baggage		£500	£75	£500	£75
Personal money:		£150	Nil	£150	Nil
		Up to £400 (Cash limited to £250)	£75	Up to £400 (Cash limited to £250)	£75
Under 16 limit		Up to £100 (Cash limited to £50)	£50	Up to £100 (Cash limited to £50)	£50
Passport and travel docs		£300	£25	£300	£25
		£300	Nil	£300	Nil
8 Personal liability	24	£2,000,000	Nil	£2,000,000	Nil
9 Home help or nanny	25	£300	Nil	£300	Nil
10 Legal expenses	25	£50,000 (All insured persons)	Nil	£50,000 (All insured persons)	Nil
11 End supplier failure	26	No longer available		No longer available	


Summary of cover

The maximum amount insured
(for each person insured)

	Page	GOLD		GOLD (Excluding Cancellation) (See Note 3 below)	
		Cover	Excess (See Notes 1 & 2 below)	Cover	Excess (See Notes 1 & 2 below)
 12 Travel Disruption	26-27				
12A Extended delayed departure cover		£1,000	£50	£1,000	£50
12B Extended missed departure cover		£500	£50	£500	£50
12C Extended accommodation cover		£1,000	£50	£1,000	£50
 Golf cover					
13 Golf equipment	28				
Loss		£750	£75	£750	£75
Hire		£75 per day up to £375	£75	£75 per day up to £375	£75
Single article limit		£250	£75	£250	£75
14 Loss of green fees	29	£75 per day up to £375	Nil	£75 per day up to £375	Nil
15 Hole-in-one!	29	£100	Nil	£100	Nil
 Winter Sports cover					
16 Ski equipment	30				
Single article limit		£500	£75	£500	£75
Ski hire		£200	£75	£200	£75
Delayed ski equipment		£10 per day up to £150	Nil	£10 per day up to £150	Nil
		£150	Nil	£150	Nil
17 Ski pack	31	£400	£75	£400	£75
18 Piste closure	31	£35 per day up to £350	Nil	£35 per day up to £350	Nil

 This section of cover is included as standard if **you** have paid the appropriate additional Travel disruption cover premium and it is shown on **your** policy schedule.

 This section of cover is included as standard if **you** have paid the appropriate additional Golf cover premium and it is shown on **your** policy schedule.

 This section of cover is applicable if **you** have paid the appropriate additional Winter sports premium and it is shown on **your** policy schedule.

We also provide waiting list cover and travelling companion cover provided **you** have paid the appropriate additional premium and it is shown on the policy schedule. See General policy information on page 11 for more information on these covers.

Note 1: **You** may have chosen to increase the excess or waive the excess when **you** purchased **your** policy (See **Excesses** on page 11). This will be shown on **your** policy schedule.

Note 2: If either **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) is presented to the treating doctor or hospital when receiving medical treatment within the European Union or a country in which it is valid and the medical costs are reduced, the policy excess applicable under section 6 - Medical and other expenses will be waived (See Health agreements on page 15). Please note, from 1st January 2021 a UK issued EHIC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

Note 3: If **you** have purchased an exclude cancellation product this means should **you** need to cancel **your** trip **you** will not be able to claim for any travel and accommodation costs, excursions, tours and activities (as detailed in Section 1 Cancellation on page 18) which have not been used and/or which **you** have paid for or contracted to pay for.

Please check **your** policy schedule to confirm the level of cover **you** have.

24 Hour medical emergency service included.

General policy information

Period of insurance

The policy wording, including any endorsement issued by **us**, constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon the information that **you** provided during **your** application.

Please note: - If, due to unexpected circumstances that are beyond **your** control and which fall under the conditions of this cover, **you** cannot finish your holiday within the period of insurance set out on **your** validation certificate, **we** will extend your cover for up to 30 days. **We** will not charge **you** for this



This policy is only valid for trips within your home country where there is pre-booked accommodation.



This policy does not cover Cruise trips.



For single trip insurance

This policy is not valid for trips exceeding 12 months. Winter sports trips are covered if the required additional premium has been paid.



For annual multi-trip insurance

The maximum trip duration of any one trip is 45 days. If you have chosen an annual multi-trip Insurance, the outward and return journey must take place during the start and end date shown on the schedule of cover. Winter sports are limited to 17 days per policy year, where the appropriate additional premium has been paid.

Age restrictions

Winter sports cover is only available to persons aged 65 years and under (at date of issue).

The cover under section 1 – Cancellation

Cancellation cover applies as soon as the premium has been paid or from commencement date and the policy wording is issued. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy wording being received or before **you** travel (whichever is sooner). For annual multi-trip insurance, the cover under section 1 starts at the time **you** book the trip or the start date shown on the schedule of cover, whichever is later.

The cover under remaining sections

Cover under all other sections apply for the duration of the booked trip including the period of travel from home directly to the departure point and back home directly afterwards not exceeding 24 hours in each case. If **you** come home earlier than planned then cover ends on return to **your** home country. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.



Checking your documents are in order

You must check your policy documents. The pre-existing medical conditions which you are covered for are set out in the enclosed schedule. If they are not correct, please contact the AllClear call-centre on 01708 339029.



Cancelling this policy

Your right to cancel 'cooling off period'

You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask AllClear for a full refund. To request cancellation of your policy contact us on 01708 339029.

Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:

Single trip policies - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply.

Annual multi -trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.

If you have travelled on a single trip policy or are intending to claim, or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 7 day's notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, deliberate or reckless misrepresentations, abusive behaviour to any of our staff or agents.

Medical health requirements

Have **you** or anyone else insured on this policy:

- 1) Taken any prescribed medication or required medical treatment within the last two years?
- 2) Been a registered in or out-patient at a hospital, clinic or GP surgery in the last two years?
- 3) Been placed on a waiting list that could cause **you** to cancel or curtail **your** trip?
- 4) Been advised of a terminal illness?



We are unable to cover undiagnosed conditions.

Failure to provide full and accurate information before **you** take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected.

All medical conditions

We will not cover **you** for any medical condition or disability (pre-existing or otherwise) if:

- 1) **you** state of health is significantly worse than **you** told **us**;
- 2) **you** know **you** have a terminal condition, but have not told **us**;
- 3) **you** know **you** will need medical treatment during **your** journey;
- 4) one of the purposes of **your** journey is to obtain medical treatment;
- 5) **you** are travelling against the advice of a medical practitioner;
- 6) **you** are not fit to travel on **your** journey.

We have the right from the date of issue up to the date of travel to request a letter from **your** medical practitioner detailing **your** pre-existing medical condition(s), and confirming that **your** condition(s) have not changed or got worse, along with agreeing that **you** are fit to travel.



Pre-existing medical conditions

We will cover **you** for claims associated with those pre-existing medical conditions or disabilities you disclosed to us and we accepted in writing.

We will not cover **you** for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing. You must tell us about ALL medical conditions for which you answer yes under Medical health requirements 1-4 above.

We cannot provide cover for some conditions and not for others you choose not to include in your declaration to us.

Terminal prognosis

If **you** have been given a terminal prognosis, provided **you** have received confirmation from **your** GP or medical practitioner that the prognosis is not less than 6 months from **your** return date of travel, and he/she has confirmed that **you** are fit to travel, **we** may still be able to provide cover. If **you** or anyone else insured on this policy have been given a terminal prognosis please contact the AllClear call centre on **01708 339029**.



Waiting lists

If **you** are on a waiting list for medical treatment or investigation or you have a date for a procedure which, if brought forward or delayed, may mean you have to cancel or curtail your journey, we will not cover these cancellation or curtailment costs unless

you have paid the required additional premium for waiting list cover. Refer to your policy schedule for cover details. If **you** think **you** have paid for this cover, please check your enclosed documents to confirm this.

This cover only applies to single trip policies and only where cancellation cover is included.



Change in state of health

You must tell us and consult with your medical practitioner if **you** or anyone else insured on this policy:

- i) develops a new condition and/or
- ii) there is a change to an existing medical condition and/or
- iii) there is a change in medication.

You must do this by contacting the AllClear call-centre on 01708 339029 at the earliest opportunity and before **you** book or commence your journey, or pay the balance or any further instalments for your journey. We have the right to amend the premium due and/or amend, restrict or cancel your cover under this policy.



Non-travelling relatives

You may have a close relative with a medical condition who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or curtail your journey.

Subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date **you** booked your trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, your claim is not covered. In the event of a claim the doctor must complete the medical certificate on the claim form.



Travelling companion cancellation cover

Travelling companion cover offers cover for travelling companions insured under another travel insurance provider, for cancellation and curtailment due to **your** pre-existing medical condition that we have agreed to cover in writing, providing the additional premium has been paid. This will be shown on your policy schedule.



Excesses

Under most sections of this policy **you** have to pay the first part of any claim per person per incident. This is called an excess. The amount of any excess is detailed in the policy wording on the summary of cover pages, and under the sections to which an excess applies. Excesses apply to each insured person involved in an incident, as do the sums insured under each section.

General policy information

Continued from page 11



If you are claiming under multiple sections of your policy a maximum of 2 excesses per person will apply.

If you pay an extra premium, your policy can include an excess waiver which will remove all excesses except for the hazardous activities medical excess (see pages 35 and 36) or the winter sports activities medical excess (see sections 16 to 17 on pages 29 and 30).

For a reduced premium you can increase the excess on Section 1 Cancellation, Section 2 Curtailment, Section 3 Travel delay and abandonment and Section 6 Medical emergency expenses from £250 per person to £500 per person. All other excesses remain as per the summary of cover on pages 8 and 9.

Excess waiver and increased excess must be selected at time of purchase, they cannot be applied retrospectively.



Auto Renewal

AllClear will automatically renew your policy at the expiry date using the payment details you have provided unless you tell us not to. If we are not able to automatically renew your policy we will contact you at least 21 days before your policy is due to expire to let you know.

Continuous Payment Authority

By purchasing your policy you authorise us to use your card details to set up a continuous payment authority. These details will be held securely by a third party payment provider. We will use these details for payment of mid-term adjustments and renewal premiums. You can cancel this continuous payment authority at any time.



Travelling when pregnant

We provide cover under this policy if something unexpected happens.

In particular, we provide cover under section 6, Medical emergency expenses for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections 1, Cancellation and 6, Medical emergency expenses for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth' below.

If you are pregnant, or have a pregnancy related complication, you will only be fully covered under this policy provided that at the return date of your trip you are no more than 32 weeks pregnant for a single pregnancy, or no more than 24 weeks for a multiple pregnancy.

Cover is automatically provided under sections 2, Curtailment and 6, Medical emergency expenses, for claims arising from complications of pregnancy and childbirth, which existed at the time of taking out this policy or developed at a later stage, provided your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice and which are defined as:

Toxaemia – toxins in the blood

Gestational diabetes – diabetes arising as a result of pregnancy

Gestational hypertension – high blood pressure arising as a result of pregnancy

Pre-eclampsia – where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy

Ectopic pregnancy – a pregnancy that develops outside of the uterus

Molar pregnancy or **Hydatidiform mole** – a pregnancy in which a tumour develops from the placental tissue

Post-partum haemorrhage – excessive bleeding following childbirth

Retained placenta membrane – part or all of the placenta is left behind in the uterus after delivery

Placental abruption – part or all of the placenta separates from the wall of the uterus

Hyperemesis gravidarum – excessive vomiting as a result of pregnancy

Placenta praevia – when the placenta is in the lower part of the uterus and covers part or all of the cervix

Stillbirth

Miscarriage

Emergency caesarean section

A termination needed for medical reasons

Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.



Please make sure that your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements.

You should check with them or any other mode of transport you propose to take before you book. You are not covered for claims arising from pregnancy, where, at the point of checking in for or boarding your mode of transport, you fail to comply with the carrier's conveyance of pregnant women policy.

Conditions and Geographical limits

Conditions

1) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.



2) Cover is only available for children (under the age of 18) provided they are travelling with an adult and are named on the same policy.



3) If your money, valuables or any items of personal baggage, are lost or stolen, you must notify the local police within 48 hours of discovery. Please make sure you get a copy of the police report. Failure to comply will result in your claim being turned down.



4) No payment will be made under sections 1, 2, 5, 6, 9, 14 and 17 without appropriate medical certification.

5) If we require any medical certificates, information, evidence and receipts, these must be obtained by you at your expense.

6) In the event of a claim, if we require a medical examination you must agree to this and in the event of death we are entitled to a post-mortem examination both at our expense.

7) You must take all reasonable steps to recover any lost or stolen article.

8) If you make a claim which is found to be fraudulent then the insurer will not pay the claim and the policy will be cancelled from the date that the claim was made. This will mean that you will no longer be covered under the policy and will not be able to make any further claims. Should we find that a claim that was paid is fraudulent then we reserve the right to ask you to pay back any claims amounts paid to you or a third party.

9) You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.

10) 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.

11) We may at any time pay to you our full liability under the policy after which no further payments will be made in any respect.

12) The terms of this insurance is based upon the information provided by you to us. The policy contains conditions relating to health of the people travelling. You must take reasonable care to answer all questions put to you, about the health of the people travelling, honestly, accurately and to the best of your knowledge. If you do not understand the meaning of a question put to you or if you do not know the answer it is vital that you tell us. Once cover has been arranged you must immediately notify us of any changes to the information that has previously been provided. Failure to provide full and accurate information before you take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. If you are declaring on behalf of another person you must ensure you are fully aware of their medical history.



13) If at the time of making a claim there is any other policy covering the same risk we are entitled to contact that insurer for a contribution.

14) A person or company 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.

15) You are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.

16) Sanctions clause. We will not be held liable to provide cover or make any payments or provide any service or benefit to any insured person or other party to the extent that such cover, payment, service, benefit and/or business or activity of the insured person would violate any applicable trade or economic sanctions law or regulation.

Geographical limits:

Single trip:

Region 1 – Covers trips to, from, and within the United Kingdom.

Region 2 – Covers trips by United Kingdom residents to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries, bordering the Mediterranean Sea, as well as Madeira and The Azores. This region excludes countries mentioned in region 3.

Region 3 – Covers regions 1, 2 and Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus and Malta.

Region 4 – Covers anywhere in the world except USA, Canada, Caribbean, Hong Kong, Singapore, Mexico and China.

Region 5 – Covers anywhere in the world including USA, Mexico, Canada and the Caribbean.

Region 6 – Covers anywhere in the world except USA, Mexico, Canada and the Caribbean.

Region 7 – Covers Australia and New Zealand only.

Annual multi-trip:

Region 1 – Covers trips to, from, and within the United Kingdom.

Region 8 – Covers trips by United Kingdom residents to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores.

Region 9 – Covers anywhere in the world except USA, Mexico, Canada and the Caribbean.

Region 10 – Covers anywhere in the world including USA, Mexico, Canada and the Caribbean.

If your outward or return flight to your booked destination requires you to break your journey by stopping over in an area which is not covered by the region on the schedule of cover, your policy automatically covers you to spend 48 hours in the area of the stopover each time you have to stop over on both your outward and return journeys.

Definitions

Definitions

Wherever the following words and phrases appear in this policy they will always have these meanings:

Civil Unrest - Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Close relative – see **Immediate relative**.

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

Complications of pregnancy and childbirth – see **Travelling when pregnant** on page 12.

Cruises – Trips on ocean, or river cruise ships/boats. A ferry crossing does not constitute a cruise.

Curtail/curtailment – Return early to home in the United Kingdom.

Excesses – see Excesses on page 11.

Fitness to travel – is defined as taking into account destination, duration and mode of travel, the insured are not likely to need medical intervention during **their** trip.

Golf equipment – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

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

Home country – is the United Kingdom if this is **your** usual country of residence.

Immediate relative – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Known event – A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members

Manual work – Work that is physical, including, but not limited to construction, installation, assembly and building work, work that involves putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery)

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

Money – Cash, travellers and other cheques, postal and money orders.

Mobility aids – Wheelchair, motorised wheelchair, prosthetic limb, walking frame, walking stick or crutches.

Natural Disasters - An extraordinary natural phenomenon such as tsunamis, earthquakes landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Personal accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage – **Your** suitcases (or similar luggage carriers) and **their** contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

Permanent total disablement – Disablement as a result of which **you** are unable to carry on or perform any business or occupation, and which, having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Pre-existing medical condition – any disease, illness or injury for which **you** or anyone else insured on this policy have:

- taken any prescribed medication or required medical treatment.
- consulted a medical practitioner and/or been registered as an in or out patient.

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

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

Ski equipment – Skis (including bindings), ski boots, ski poles and snowboards.

Ski pack – Pre-booked lift passes, hired skis and boots and ski school fees.

Unattended – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and Channel Islands.

United Kingdom resident – **You** must have resided in the UK (as defined above) for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

Valuables – Photographic, audio, video and electrical equipment, MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, laptops, tablet PC's (including iPads), telescopes, binoculars, hearing aids, jewellery, watches, furs, leather goods, silks, precious stones and items made of or containing gold, silver or precious metals.

We/us/our – Zurich Insurance plc.

You/your – Each insured person.

Zurich Assist - The service provider nominated by Zurich Insurance plc.

Health agreements/EHIC/GHIC



Health agreements/EHIC/GHIC

When travelling to a country in the European Union (EU) you should receive inpatient treatment in a public hospital.

You must therefore obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via www.ghic.org.uk. This allows UK residents and European citizens to benefit from the health agreements between countries in the EU. (This used to be known as EHIC / E111). A UK issued EHIC Card is also still valid and accepted until expiry and can be used in place of a GHIC Card.

If you are admitted to a public hospital, you should present your GHIC / EHIC to the hospital; if you are unable to do so, you must co-operate with the medical assistance department in order to obtain one.

If your GHIC / EHIC is presented to the treating doctor or hospital when receiving medical treatment within the European Union and Switzerland and the medical costs are reduced, the policy excess applicable under section 6 (Medical and other expenses) will be waived.

Please note, from 1st January 2021 a UK issued EHIC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

Data Protection

Zurich takes the privacy and security of **your** personal information seriously. **We** collect, use and share **your** personal information so that **we** can provide policies and services that meet **your** insurance needs, in accordance with applicable data protection laws.

The type of personal information **we** will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where **you** have requested other individuals be included in the arrangement, personal information about those individuals.

We and **our** selected third parties will only collect and use personal information

- (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance;
- (ii) to meet **our** legal or regulatory obligations;
- (iii) where **you** have provided the appropriate consent;
- (iv) for **our** 'legitimate interests'.

It is in **our** legitimate interests to collect personal information as it provides **us** with the information that **we** need to provide **our** services more effectively including providing information about **our** products and services. **We** will always ensure that **we** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection.

How you can contact us?

If **you** have any questions or queries about how **we** use **your** data, or require a paper copy of the statement, **you** can contact **us** via:
gbz.general.data.protection@uk.zurich.com or
alternatively contact **our** Data Protection Officer at

Zurich Insurance Group
Tri-centre 1
Newbridge Square
Swindon
SN1 1HN



Your cover

what you are covered for ✓

what you are not covered for ✗

Section 1

Cancellation



This section of cover does NOT apply if you have purchased Gold Cover (Excluding Cancellation). Please refer to the summary of cover on pages 8 and 9. Please check your policy schedule to confirm the level of cover you have chosen.

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on pages 8 and 9 if **your** travel and accommodation arrangements, excursions, tours and activities are cancelled before **your** departure from **your** home country if this is **your** usual country of residence (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine (on the orders of the treating medical practitioner) of **a) you, b) any person you** are intending to travel or stay with, **c) an immediate relative of yours** or of any person **you** are intending to travel with or **d) a close business associate of yours;**
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your** redundancy or the redundancy of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of redundancy is received and that **you** were not aware of any impending redundancy at the time this policy was issued;
- 4) **your** home being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;
- 5) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** departure date;
- 6) **your** carer (who is insured on this policy) having to cancel **their** journey with **you** due to one of the reasons stated above. If **you** wish to continue **your** journey, **we** will pay up to £1,000 in total for the costs of extra accommodation and transport to replace **your** original carer;
- 7) **you**, an immediate relative of **yours** or any person **you** are travelling with, who is a member of the armed forces, emergency services or administrative government employees being ordered to return to duty.
- 8) **you** becoming pregnant after **we** have sold **you** this policy, meaning that:
 - i) at the return date of **your** trip **you** will be more than 32 weeks pregnant for a single pregnancy or more than 24 weeks for a multiple pregnancy;



ii) at the date of departure on **your** outward journey **you** will fail to comply with the transport providers conveyance of pregnant women policy or:

iii) **your** doctor advises that **you** are not fit to travel because **you** are suffering from complications of pregnancy or childbirth.

YOU ARE NOT COVERED FOR ✗

- 1) the excess as shown in the summary of cover on pages 8 and 9 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 2) **claims where a medical certificate has not been obtained from a medical practitioner, confirming that cancellation of the trip is medically necessary;**
- 3) claims arising from pregnancy, where, at the point of checking in for or boarding **your** flight, **you** fail to comply with the airline's conveyance of pregnant women policy;
- 4) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
- 5) cancelling **your** holiday due to:
 - a) restrictions implemented by any government or administration; or
 - b) medical epidemic or pandemic;
- 6) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS);
- 7) claims for air passenger duty (which can be reclaimed by **you** through **your** travel agent or airline);
- 8) **you** undertaking a trip if at the return date of **your** trip **you** are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;
- 9) any claim due to medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims (meaning Covid-19 or SARS-COV-2 or any mutation or variation of these) as specified on page 5;
- 10) anything mentioned in the General exclusions.

Section 2

Curtailment

This section includes the services of Zurich Assist (details shown on page 6) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED

Up to the amount shown in the summary of cover on pages 8 and 9 for:

1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from **your** home country (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from **your** home country, in respect of winter sports trips where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to curtail **your** trip and return to **your** home earlier than planned due to:

a) the death, severe injury or serious illness of:

i) **you** or any person **you** are travelling with;

ii) an immediate relative of **yours** resident in **your** home country;

iii) a close business associate of **yours** resident in **your** home country.

b) **your** home being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;

c) **you** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with;

These proportionate value of costs will be calculated from the date of return to **your** home country.

2) Reasonable additional travelling expenses incurred by **you** for returning to **your** home country (economy class) earlier than planned for a reason stated in benefit 1 of this section;

3) **Your** carer (who is insured on this policy) having to curtail **their** journey with **you** due to one of the reasons stated above. If **you** wish to continue **your** journey, **we** will pay up to £1,000 in total for the costs of extra accommodation and transport to replace **your** original carer;

4) **You**, an immediate relative of **yours** or any person **you** are travelling with, who is a member of the armed forces, emergency services or administrative government employees being ordered to return to duty.

YOU ARE NOT COVERED FOR

1) the excess as shown in the summary of cover on pages 8 and 9 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;

2) claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;

3) additional travelling expenses incurred which are not authorised either by **us** or Zurich Assist, as detailed on page 6;

4) claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;

5) **you** undertaking a trip if at the return date of **your** trip **you** are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;

6) cutting short **your** trip due to:

a) restrictions implemented by any government or administration; or

b) medical epidemic or pandemic;

7) any claim due to medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims (meaning Covid-19 or SARS-COV-2 or any mutation or variation of these) as specified on page 5;

8) anything mentioned in the General exclusions.

Zurich Assist only assists early return home for medical reasons, not for the other reasons listed under this section of the policy.

Curtailment is only applicable if you return to your home country earlier than planned.

Section 3

Missed departure

YOU ARE COVERED

We will pay **you** up to the amount shown in the summary of cover on pages 8 and 9 for additional accommodation (room only, not including food, drink and telephone expenses) and travel expenses necessarily incurred if **you** cannot reach the departure point of any part of **your** outward or final return journey which is due to commence within 36 hours after the departure date and time of the start of **your** outward or return journey, as a result of:

- 1) the failure of scheduled public transport due to poor weather conditions, a strike or industrial action
- 2) an accident to or breakdown of, the vehicle in which **you** are travelling (this would not include **your** vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery);
- 3) an accident or breakdown occurring to another vehicle ahead of **you** on a road which causes an unexpected delay to the vehicle in which **you** are travelling;

YOU ARE NOT COVERED

- 1) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) if **you** are not proceeding directly to the departure point;
- 3) unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 4) unless **you** obtain confirmation from the police or motoring authorities (eg. Highways Agency) to confirm a major accident on a motorway causing delays or closure on the motorway;
- 5) for an accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairer's report is not provided
- 6) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 7) any claim due to medical epidemic or pandemic;
- 8) for anything mentioned in the General exclusions.

Section 4

Travel delay and abandonment

YOU ARE COVERED

1) for a benefit of up to £20 for the first full 12 hours **you** are delayed and up to £10 for each full 12 hours **you** are delayed after that, up to a maximum of £100 (regardless of the number of incidents of delay) as detailed in the summary of cover on pages 8 and 9, or

2) up to the amount shown in the summary of cover for **your** travel and accommodation which has not been used and which **you** have been paid or been contracted to pay for if **you** abandon the trip (on the outward journey only) after the first full 12 hours.

If **your** outward or return flights, sea crossing, coach or train departure to or from **your** home country are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions if the underlying and continuing cause;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

- 1) for the excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person (this is only applicable if **you** abandon the trip);
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
- 5) for any claims arising from volcanic ash;
- 6) any claim due to medical epidemic or pandemic;
- 7) for anything mentioned in the General exclusions.

This section only applies for delays at your final international departure point to or from your home country.

Section 5

Personal accident

YOU ARE COVERED ✓

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a personal accident during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death – £15,000
- 2) Loss of limb, loss of sight or permanent total disablement. Up to £25,000 (as detailed in the summary of cover on pages 8 and 9).



If you are aged under 16 or over 75 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,500 and the permanent total disablement benefit will not apply.



The following definitions apply specifically to this section:

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.

YOU ARE NOT COVERED ✗

For any claims for death, loss or disablement caused directly or indirectly by:

- 1) **your** sickness, disease, physical or mental condition that is gradually getting worse;
- 2) an injury which existed prior to the commencement of the trip;
- 3) any claims under this section not notified to **us** within 12 months of the date of the accident;
- 4) anything mentioned in the General exclusions.

Section 6

Medical emergency expenses



This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

Please remember this section does not apply if **you** become ill or are injured during trips in **your** home area.

This section applies to:

a) trips outside the United Kingdom; **b)** if **you** are a Channel Islands resident visiting other parts of the United Kingdom; **c)** if **you** are visiting the Channel Islands from other parts of the United Kingdom; cover does not apply otherwise to trips within the United Kingdom.



Before a claim for emergency expenses can be submitted under this section, you must have contacted Zurich Assist as soon as you are hospitalised. Please refer to page 6.

If **you** are taken into hospital or **you** think that **you** may have to come home early (be repatriated) or extend **your** journey because of illness or accident, the emergency assistance company must be told immediately.

If during **your** trip, **you** become ill or are injured:

YOU ARE COVERED ✓

Up to £10,000,000 for costs incurred outside your home country

- 1) for reasonable and necessary medical and surgical treatment as prescribed by a medical practitioner. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied home on medical advice or if **you** are a child and require an escort home. **You** must have our permission to do this.



Please note cover is limited to a maximum of £2,000 in relation to point 2) above if you have to extend your trip because you have contracted coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus (SARS-COV-2), or any mutation or variation of these; or if you are quarantined (on the orders of the treating medical practitioner) abroad as a result of the above conditions.

Section 6

Medical emergency expenses

Continued from page 21

- 3) loss of medication shall be limited to £300;
- 4) in the event of death:
 - a) for conveyance of the body or ashes to **your** home country (the cost of burial or cremation is not included) or;
 - b) local funeral expenses abroad limited to £1,500;
- 5) for reasonable cattery or kennel costs **you** have to pay if for medical reasons **you** cannot return home as planned;
- 6) up to £25 for each 24 hour period that **you** are in hospital as an in-patient during the journey.
- 7) **we** will pay up to £500 for the cost of pre-paid tours/ activities, booked prior to **your** departure, which **you** were unable to use as a direct result of **you** being hospitalised due to illness or injury which is covered under section 6 - Medical emergency expenses.



All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.

If you become ill or are injured we have the right to bring you back home, if the Zurich Assist emergency service doctor in consultation with the treating doctor concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover.

We reserve the right to move you from one hospital to another.

YOU ARE NOT COVERED

- 1) for the excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 2) for any sums which can be recovered by **you** and which are covered under any national insurance scheme or reciprocal health arrangement;
- 3) for any expenses incurred for illness, injury or treatment required as a result of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the Zurich Assist doctor can be reasonably delayed until **your** return to **your** home country;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside **your** home country;
- 4) for preventative treatment which can be delayed until **your** return to **your** home country;



- 5) for claims that are not confirmed as medically necessary by the attending doctor or Zurich Assist
- 6) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 7) for any expenses incurred following:
 - i) **your** decision not to be relocated from a private hospital to a public hospital or
 - ii) **your** decision not to be repatriated after **our** medical advisor deems it safe for **you** to return home;
- 8) **for any additional hospital costs arising from single or private room accommodation unless medically necessary and authorised by Zurich Assist ;**
- 9) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 10) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 11) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 12) for telephone expenses;
- 13) the cost of medical or surgical treatment of any kind received by an Insured person later than 52 weeks from the date of the accident or commencement of the illness;
- 14) if at the return date of **your** trip **you** are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;
- 15) anything mentioned in the General exclusions.



CONDITIONS

In the context of medical treatment and for the benefit of overseas healthcare providers the following definition of 'reasonable and necessary' applies:

"Costs that are incurred for approved, eligible services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients. We have discretionary authority to decide if a charge is reasonable and necessary. For medical treatment in the USA, reasonable and necessary means costs that are incurred up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare. Healthcare providers should note that We do not accept invoices from external billing agencies and that invoices should be in local currency"

Section 7

Personal property

YOU ARE COVERED

1) Personal baggage

Up to the amount shown in the summary of cover on pages 8 and 9 for the value or repair of any of **your** own personal baggage (not hired, loaned or entrusted to **you** except mobility aids, hired, loaned or entrusted to **you** by the NHS or similar body), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items;

- £250 for all valuables in total
- £200 for single article limit – any one article, pair and/or set of articles (except mobility aids)
- £300 for all prescription spectacles (single article limit applies)
- £50 for replacement keys (house and/or car only)
- £500 for mobility aids, including the necessary costs to hire other mobility aids.



In the event of a claim for a pair or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

2) Delayed baggage

Up to £150 (as detailed in the summary of cover on pages 8 and 9) towards the cost of buying replacement necessities if **your** own personal baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.



Any amount we pay you under 2 (Delayed baggage) will be refunded to us if your personal baggage proves to be permanently lost.

3) Personal money

Up to £400 (cash limited to £250, as detailed in the summary of cover on pages 8 and 9) if **your** own money is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.



If you are aged under 16, claims under Personal money are limited to £100 overall (cash £50).

4) Property claims

These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.

5) Passport and travel documents

Up to the amount shown in the summary of cover on pages 8 and 9 if **your** passport is lost or stolen during a trip (as long as this is outside the country **you** departed from), **we** will pay:

i) Reasonable travel and accommodation expenses necessarily incurred outside **your** home area to obtain a replacement of **your** lost or stolen passport or visa which has been lost or stolen outside **your** home area.

ii) Reasonable additional public transport costs if **you** are unable to make **your** pre booked return flight home following the loss or theft of **your** passport within 48 hours of **your** pre booked return flight home; and

iii) Any fees payable specifically for **you** to obtain the replacement passport itself while **you** are outside **your** home area.

6) The pro rata value of the original passport at the time of loss; and

7) The replacement costs of any of the following items:

- Travel tickets
- Green Cards
- Visas
- Prepaid accommodation vouchers
- Prepaid car-hire vouchers
- Prepaid excursion vouchers that **you** lose or that are stolen or damaged during **your** trip. The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured in the summary of cover on pages 8 and 9.

YOU ARE NOT COVERED

1) for the excess as shown in the summary of cover on pages 8 and 9 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, each and every incident and for each insured person (not applicable to 2, Delayed baggage);



2) if you do not exercise reasonable care for the safety and supervision of your property;



3) for loss, destruction, damage or theft of personal baggage, valuables, mobility aids or money left unattended in a public place, or a place to which members of the general public have access.

4) if in the event of loss, burglary or theft of personal baggage, valuables or money **you** do not report this to the police within 48 hours, and do not obtain a written police report;

5) if **your** personal baggage is lost, damaged or delayed in transit, if **you** do not:

a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,

b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.

6) for loss, destruction, damage or theft:

a) from confiscation or detention by customs or other officials or authorities;

Section 7

Personal property

Continued from page 23

b) of contact lenses, dentures, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, mobile phones and accessories, sports gear whilst in use (other than ski equipment for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories);

c) due to wear and tear, denting or scratching, moth or vermin;

d) of valuables and/or money left as checked in baggage.

7) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;

8) for valuables stolen from an unattended vehicle;

9) for personal baggage stolen from:

a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,

b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;

10) for any shortages due to error, omission or depreciation in value;

11) for any property more specifically insured or recoverable under any other source;

12) for the cost of replacement locks;

13) for anything mentioned in the General exclusions.



CONDITIONS

If **your** passport is lost, stolen or damaged **you** must report it to the consular representative within 24 hours of discovery and get written notification from the consular or police confirming the date it was lost or stolen and the date **you** received a replacement passport.

Section 8

Personal liability

YOU ARE COVERED



Up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages which were caused by an accident that happened during the trip, and leads to a claim made against **you** for:

1) accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;

2) loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;

3) damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR



1) fines imposed by a Court of Law or other relevant bodies;

2) anything caused directly or indirectly by:

a) liability which **you** are responsible for, because of an agreement that was made;

b) injury, loss or damage arising from:

i) ownership or use of aircraft, horse-drawn or mechanical/ motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);

ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;

iii) the carrying out of any trade or profession;

iv) racing of any kind;

v) any deliberate act;

vi) **you** infecting any other person with any infectious illness, virus or disease.

c) liability covered under any other insurance policy;

3) anything mentioned in the General exclusions.



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

Section 9

Home help or nanny

YOU ARE COVERED

Up to £300 in total for the cost of home help services or a registered nanny in **your** home country, if **you** get written advice from a doctor that **you** have to go into hospital or stay in bed immediately after being repatriated during **your** journey.

YOU ARE NOT COVERED FOR

- 1) any claim:
 - a) which does not directly relate to the accident or illness, that happened during **your** journey;
 - b) which the emergency assistance company has not authorised;
 - c) where **you** needed home help or a registered nanny before **you** began **your** journey.
- 2) anything mentioned in the General exclusions.

Section 10

Legal expenses

YOU ARE COVERED

Definitions for this section

The following additional key words or phrases have the same meaning wherever they appear in this section. These definitions apply to this section only.


Suitably qualified person - the suitably qualified person appointed by Zurich Insurance plc or by **you** in accordance with section condition 2 to assess and handle **your** legal expenses claim. Where appointed by **us** the suitably qualified person will, in relation to policies issued by **us** or Zurich Group companies, handle only legal expenses claims.

We will pay up to the limits specified in the table of benefits (for the level of cover **you** have selected) for legal costs to pursue a civil action for compensation if someone else causes **your** bodily injury, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed double the amount shown in the table of benefits.

CONDITIONS

- 1) Unless **you** have made a nomination in accordance with section condition 2 below, **we** or **our** suitably qualified person will decide the point at which **your** legal case cannot usefully be pursued further.
- 2) If **you** do not want **our** suitably qualified person to assess whether or not **your** claim can be pursued, **you** are free to nominate a suitably qualified person to conduct this assessment by sending **us** the name and address of such suitably qualified person. **You** must confirm either:
 - that the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or
 - that **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.
- 3) On acceptance of a claim, if appropriate, **we** will appoint a suitably qualified person to act on **your** behalf unless **you** have nominated **your** own suitably qualified person in accordance with section condition 4 below.
- 4) i) If there is a conflict of interest; or ii) If it is necessary to start court proceedings and proceedings are being issued within the United Kingdom; or iii) **You** are unhappy with **our** suitably qualified person; **you** are free to nominate a suitably qualified person by sending **us** the name and address of such suitably qualified person. **You** must confirm either:
 - that the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or
 - that **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.

 **Special conditions and exclusions which apply to Section 10 and evidence required in the event of a claim are continued on page 37.**

Section 11

End supplier failure (This section of cover is no longer available)



THERE IS NO LONGER ANY COVER FOR ANY CLAIMS ARISING FROM THE INSOLVENCY OF A TRAVEL OR ACCOMMODATION PROVIDER.

Section 12

Travel disruption



This section of cover is included as standard if you have paid the appropriate additional Travel disruption cover premium and it is shown on your policy schedule.

This extension and therefore cover under Sections 12A, 12B and 12C specifically and only applies in the event of travel disruption caused either directly or indirectly by a natural disaster or civil unrest (see Definitions on page 14).

You can only claim under sections 12A or 12B for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of policy you can only claim for these under one section for the same event.



THIS EXTENSION DOES NOT COVER FOR ANY CLAIMS ARISING FROM THE INSOLVENCY OF A TRAVEL OR ACCOMMODATION PROVIDER.

NO COVER APPLIES UNDER SECTIONS 12A, 12B OR 12C IN RESPECT OF CLAIMS CAUSED BY OR RELATING TO CORONAVIRUS (MEANING COVID-19 OR SEVERE ACUTE RESPIRATORY SYNDROME CORONAVIRUS (SARS-COV-2) OR ANY MUTATION OR VARIATION OF THESE, INCLUDING ANY CLAIMS RELATING TO ANY FEAR OR THREAT CONCERNING CORONAVIRUS.

Single trip policyholders - If at the time of purchasing this upgrade **you** are due to depart on **your** trip within the next 7 days, and a natural disaster has occurred which may directly result in a claim under this upgrade, the amounts in the summary of cover on pages 8 and 9 will be reduced by 75%.

Annual multi trip policyholders - If at the time of purchasing this upgrade or booking **your** trip, whichever is the latter, **you** are due to depart on **your** trip within the next 7 days, and a natural disaster has occurred which may directly result in a claim under this upgrade, the amounts in the summary of cover on pages 8 and 9 will be reduced by 75%.

Section 12A - Extended delayed departure cover

YOU ARE COVERED



We will pay **you** one of the following amounts:

1) If the scheduled public transport on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom or to **your** overseas destination or on the return journey to **your** home we will pay **you** £20 for the first full 12 hours that **you** are delayed and £10 for each full 12 hours delay thereafter, up to a maximum of £100 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually continue the trip; or

2) If **you** choose to abandon **your** trip because the alternative transport to **your** overseas destination offered by the public transport operator was not suitable, we will pay **you** up to £1,000 for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

(i) The scheduled public transport on which **you** were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours; or

(ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.



Section 12B - Extended missed departure cover

YOU ARE COVERED



We will pay **you** up to £500 for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the United Kingdom as a result of:

(i) The public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off;

(ii) The failure of other scheduled public transport; or

(iii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and the alternative transport offered by the scheduled public transport operator was not suitable.

The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.



Section 12

Travel disruption

Continued from page 26

Section 12C - Extended accommodation cover

YOU ARE COVERED ✓

We will pay **you** up to £1,000 for either:

- 1) Any irrecoverable unused accommodation costs (and other pre-paid charges which **you** have paid or are contracted to pay) because **you** were not able to travel and use **your** booked accommodation; or
- 2) Reasonable additional accommodation and transport costs incurred:
 - a) Up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any time during the trip because **you** cannot use **your** booked accommodation; or
 - b) With the prior authorisation of the 24hr emergency service to repatriate **you** to **your** home if it becomes necessary to cut short **your** trip

- 7) any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement;
- 8) any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
- 9) any accommodation costs, charges and expenses where the public transport operator has offered suitable alternative travel arrangements;
- 10) any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip; or
- 11) any claim due to medical epidemic or pandemic;
- 12) anything mentioned in the General exclusions.

Sections 12A, 12B and 12C

Delayed departure cover

Missed departure cover

Accommodation cover

YOU ARE NOT COVERED FOR ✗

- 1) the excess shown in the summary of cover on pages 8 and 9;
- 2) the cost of Airport Passenger Duty and any other refundable taxes;
- 3) travel tickets paid for using any airline mileage reward scheme, for example Air Miles;
- 4) accommodation costs paid for using any Timeshare, Holiday Property Bonds or other holiday points schemes
- 5) any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary 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;
- 6) any claim relating to your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents;

CONDITIONS

Special conditions which apply to sections 12A, 12B and 12C.

We will require you to obtain/provide at your own expense, where relevant:

- 1) Written confirmation from the scheduled public transport operator (or their handling agents) of the number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered;
- 2) Written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this;
- 3) You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights;
- 4) Written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

Section 13

Loss and hire of golf equipment



This section of cover is applicable if you have paid the appropriate additional Golf cover premium.

YOU ARE COVERED FOR ✓

1) Loss of golf equipment

Up to £750 for the value of repair of **your** own golf equipment (after making proper allowance for wear and tear and depreciation) or hired golf equipment, if they are lost, stolen or damaged during **your** trip, £250 for any one item.

2) Hire of golf equipment

For £75 per day, up to a maximum of £375, for the reasonable cost of hiring replacement golf equipment as a result of the accidental loss, theft or damage of **your** own golf equipment during the period of insurance.

YOU ARE NOT COVERED ✗

- 1) for the excess as shown in the summary of cover on pages 8 and 9 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired golf equipment;
- 3) if in the event of loss, burglary or theft of **your** own or **your** hired golf equipment, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 4) if **your** own or **your** hired golf equipment is lost, damaged or delayed in transit if **you** do not;
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired golf equipment stolen from:
 - a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am;
- 7) for anything mentioned in the General exclusions.

Section 14

Loss of green fees



This section of cover is applicable if you have paid the appropriate additional Golf cover premium.

YOU ARE COVERED ✓

Up to £75 per day, up to a maximum of £375 in total for the unused portion of **your** green fees costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not curtail the trip, but are certified by a medical practitioner as being unable to play golf and use the golf facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused green fees.

YOU ARE NOT COVERED ✗

- 1) for claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that **you** are unable to play golf and unable to use the golf facilities;
- 2) for anything mentioned under YOU ARE NOT COVERED of section 6 – Medical emergency expenses;
- 3) for anything mentioned under the General exclusions.

Section 15

Hole-in-one!



This section of cover is applicable if you have paid the appropriate additional Golf cover premium.

YOU ARE COVERED ✓

For a benefit of £100 if **you** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.



This benefit will only be payable once in any game.

YOU ARE NOT COVERED ✗

- 1) if **you** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;
- 2) for anything mentioned under the General exclusions.

Section 16

Ski equipment



This section of cover is only applicable if the appropriate Winter sports premium has been paid.

YOU ARE COVERED FOR

1) Ski equipment

a) Up to £500 for the value or repair of **your** own ski equipment (after making proper allowance for wear and tear and depreciation) or hired ski equipment, if they are lost, stolen or damaged during **your** trip.



Claims for owned ski equipment will only be calculated as follows:

Up to **12 months** old **85%** of purchase price

Up to **24 months** old **65%** of purchase price

Up to **36 months** old **45%** of purchase price

Up to **48 months** old **30%** of purchase price

Up to **60 months** old **20%** of purchase price

Over **60 months** old **0%**

b) If **you** lose or have **your** pass for the ski lift stolen, **we** will pay **you** for the unused percentage of the cost of **your** pass based on its value at the time it was lost or stolen up to a maximum of £500.

2) Ski hire

For £10 per day up to a maximum of £150 in all for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss, theft or damage of **your** own ski equipment during the period of insurance.

3) Delayed ski equipment

Up to £150 towards the cost of hiring replacement ski equipment necessities, if **your** own ski equipment is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED

1) for the excess as shown in the summary of cover on pages 8 and 9 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, each and every incident and for each insured person (not applicable to 2 and 3 above);

2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired ski equipment;

3) if **you** do not obtain a written police report within 48 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired ski equipment if in the event of loss, burglary, or theft of **your** own or hired ski equipment, **you** do not report this to the police within 48 hours, and do not obtain a written police report;

4) if **your** own or **your** hired ski equipment is lost, damaged or delayed in transit, if **you** do not:

a) notify the carrier (ie. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,

b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;

5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;

6) for **your** own or **your** hired ski equipment stolen from:

a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;

b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.

7) if **you** lose or have **your** lift pass stolen and **you** do not provide proof that **you** owned the original lift pass and provide proof of the replacement lift pass **you** bought in the resort.

8) for anything mentioned in the General exclusions.

Section 17

Ski pack

This section of cover is only applicable if the appropriate Winter sports premium has been paid.

YOU ARE COVERED

Up to a maximum of £400 in all for the unused portion of **your** ski pack costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not curtail the trip, but are certified by a medical practitioner in the resort as being unable to ski and unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED

- 1) for the excess as shown in the summary of cover on pages 8 and 9 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 2) for claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that **you** are unable to ski and unable to use the ski pack facilities;
- 3) for anything mentioned under YOU ARE NOT COVERED of section 6 – Medical emergency expenses;
- 4) for anything mentioned under the General exclusions.

Section 18

Piste closure

This section of cover is only applicable if the appropriate Winter sports premium has been paid.

Cover is only available under this section between 1st December to 30th April in the northern hemisphere, and between 1st April and 31st October in the southern hemisphere.

If there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing.

YOU ARE COVERED

- 1) for a benefit of £35 per day towards the costs **you** have to pay to travel to another resort or
- 2) for the amount shown in the summary of cover for each full day **you** are unable to ski, up to a maximum of £350 if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

YOU ARE NOT COVERED

- 1) for claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General exclusions.



General exclusions

Complaints procedure

**Amateur sporting and
hazardous activities**

General exclusions from your policy

YOU ARE NOT COVERED FOR



- 1) any claim related to a known event or circumstances that **you** were aware of at the time **you** purchased this insurance and/or, prior to the booking of any individual trip;
- 2) **a) your** loss in respect of any property more specifically insured or any claim which but for the existence of this Insurance would be recoverable under any other Insurance; **b)** any costs which are recoverable elsewhere. For example, tour operator, holiday company, credit card provider;
- 3) **you** being involved in any malicious, reckless, illegal or criminal act. No section of this policy shall apply in respect of any claim arising directly or indirectly from using drugs (unless the drugs have been prescribed by a doctor) or where **you** are affected by any sexually transmitted disease or infection. **We** do not expect **you** to avoid alcohol consumption on **your** trips or holidays but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, **your** excessive alcohol consumption has caused or actively contributed to **your** injury or illness);
- 4) **you** being compulsorily detained as a psychiatric patient in a hospital or other medical facility due to **you** not taking the prescribed medication for **your** pre-existing medical condition. (This exclusion applies in all cases whether the premium has been paid to cover a pre-existing medical condition or not);
- 5) **your** suicide or attempted suicide; deliberately injuring **yourself**, self-exposure to needless danger (unless **you** are trying to save someone's life), or **you** fighting (except in self defence), being under the influence of excessive alcohol consumption (see 3 above) being under the influence of drugs (unless prescribed by a doctor), alcohol abuse or alcohol dependency,(including alcohol withdrawal), drug addiction or solvent abuse;
- 6) any claim resulting from **you** deliberately not taking the recommended treatment or prescribed medication as directed by medical practitioner;
- 7) professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;
- 8) air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);
- 9) air travel within 24 hours of scuba diving;
- 10) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- 11) any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy;
- 12) any claim that happens as a result of war, invasion, revolution, rebellion, act of foreign enemy or any similar event;
- 13) **a) you** driving a motor cycle unless you hold the equivalent and appropriate valid licence in the UK;
b) you driving or riding on a motor cycle unless **you** are wearing a crash helmet;
- 14) quad biking;
- 15) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 16) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
- 17) **your** manual work or hazardous occupation of any kind;
- 18) taking part in dangerous expeditions or the crewing of a vessel outside European waters;
- 19) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 20) off-piste skiing except whilst under the supervision of a qualified guide/instructor;
- 21) ski jumping, ice hockey, the use of skeletons or bobsleighs;
- 22) ski or ski bob racing in International and National events and **their** heats and officially organised practice or training for these events;
- 23) **you** not being allowed to board a flight , train, sea vessel, coach or bus due to abusive behaviour or excessive consumption of alcohol;
- 24) any claim that results from **you** travelling to a country or area where the (FCDO) Foreign, Commonwealth & Development Office or equivalent government or national authority or the World Health Organisation have advised against all travel or all but essential travel;
- 25) travel tickets paid for in full or part using any reward scheme points such as air miles or cruise miles.
- 26) any claims caused by or relating to Coronavirus (meaning COVID-19 or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these), including any claims relating to any fear or threat concerning Coronavirus, unless **you** have had the recommended vaccination(s) (or were medically unable to have the vaccinations as evidenced by **your** medical records) and the claim arises under:
 - Section 1 or 2, because **you** or a member of **your** family or travelling party are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional; or

General exclusions from your policy

Continued from page 33

• Section 6 because **you** need medical treatment for Coronavirus while abroad.

The General Conditions and Exclusions, and Special Exclusions for Section 1, 2 and 6 still apply.

No other cover applies in respect of claims caused by or relating to Coronavirus.

27) Any claim that results from **you** participating in a cruise, unless **we** provide cover as shown on **your** policy schedule and **you** have paid the appropriate premium;

28) **we** will not pay for any claims or costs that result from terrorism, (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are acting alone or on behalf of, or in connection with, any organisation, or government,

committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear). This exclusion does not apply to sections:

- 5 'Personal accident' ;
- 6 'Medical emergency expenses, repatriation and associated expenses'; and
- 6 'Medical inconvenience benefit'; unless nuclear, chemical or biological weapons, devices or agents are used.

29) The cost of medical or surgical treatment of any kind received by an Insured person later than 52 weeks from the date of the accident or commencement of the illness.

Complaints procedure

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service **you** receive falls below the standard **you** expect, please use the below contact details to inform AllClear of **your** concerns:

For complaints about the sale of your policy

Please contact AllClear at the below address:

You can register **your** complaint by telephone, letter or email:

Telephone:
01708 339001

Postal address:
AllClear Complaints
AllClear House
1 Redwing Court
Ashton Road
Romford
Essex RM3 8QQ

Email:
complaints@allclearinsurance.com

When **you** contact AllClear please quote **your** policy schedule number and provide a telephone number to assist **us** in dealing with **your** enquiry speedily. If possible AllClear will call **you** within three working days to try to resolve the issue. Otherwise AllClear will record

the nature of **your** complaint and assign a complaints handler who will complete a full investigation and contact **you** in writing.

AllClear follow the Financial Conduct Authority guidelines to complaints handling, a copy of AllClear complaints procedure is available upon request.

For complaints following a claim notification

If **your** complaint is about a claim, then **we** will refer **you** to **our** partner that handles **our** claims. Alternatively, contact details will be provided on correspondence that **we** or **our** representatives have sent **you** (for example, on a claim acknowledgement letter or email).

If you are still not satisfied

If **you** are still not satisfied **you** have the right to refer any dispute to the Financial Ombudsman Service who will investigate **your** complaint.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Phone: 0800 023 4567

E-mail:
complaint.info@financial-ombudsman.org.uk

Website:
www.financial-ombudsman.org.uk

Amateur sporting and hazardous activities

If the activity you wish to partake in is not listed please contact the AllClear call centre on 01708 339029

The following activities listed in the table below are covered under **your** policy. The conditions, indicated by pink numbers within the table, are listed at the top of the right hand corner of page 36.

Activity	Acceptability	Condition number
Abseiling	Covered	2, 5, 6
Archery	Covered	2
Badminton	Covered	
Ballooning (Hot Air)	Covered	2, 3
Banana boat rides (Beach activity)	Covered	
Baseball	Covered	
Basket ball	Covered	
Blade skating	Covered	
Bone fishing (see Deep Sea Fishing)	Covered	
BOSS (Breathing Observation Submersible Scooter)	Covered	1, 2, 9
Bowls	Covered	
Camel riding	Covered	
Canoeing (in calm waters)	Covered	
Catamaran sailing (European waters only)	Covered	1, 4, 9
Clay pigeon shooting	Covered	1, 5
Climbing wall	Covered	2, 7
Cricket	Covered	4, 6
Cross country skiing (on recognised paths)	Covered	If winter sports premium is paid
Curling	Covered	
Cycling (excluding BMX/Mountain biking)	Covered	
Deep sea fishing	Covered	2
Dry skiing	Covered	If winter sports premium is paid
Fell running	Covered	
Fell walking	Covered	
Fishing (see Deep Sea Fishing)	Covered	
Football (soccer not American football)	Covered	2, 7, 9
Gaelic football	Covered	2, 7, 9
Go karting (up to 120cc)	Covered	2, 6, 9
Golf	Covered	
Heli skiing	Covered	If winter sports premium is paid 1, 3, 6
Heptathlon	Covered	
Hiking (on recognised routes)	Covered	
Hobie catting (European waters only)	Covered	1, 4, 9
Horse Riding	Covered	4, 7
Hot dogging (Grades 1, 2 & 3)	Covered	1, 7
Ice skating	Covered	4, 6
Indoor climbing	Covered	1, 5, 7
Inner tubing (in snow)	Covered	If winter sports premium is paid 4, 5
Inner tubing (on land or water)	Covered	2
Jeep/Car trekking	Covered	2, 3, 9
Jet boating	Covered	2
Jet skiing	Covered	6, 9
Jungle surfing	Covered	5, 7
Kite buggying	Covered	4, 6, 7, 9
Kayaking (in calm waters)	Covered	1, 4, 9

Basic conditions

1. You are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
2. You are adequately supervised, taking part in an organised event, session or excursion.
3. You must be a fare-paying passenger in a chartered craft.
4. You are not taking part in a league or competition.
5. You are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.

6. This does not constitute the main purpose of the trip.
7. Protective clothing and headgear must always be worn.

For certain activities the condition is that cover under some sections of the policy is excluded

8. Cover under the Personal accident section is excluded
9. Cover under the Personal public section is excluded

Activity	Acceptability	Condition number
Mono skiing (on Snow)	Covered	If winter sports premium is paid
Netball	Covered	
Off piste skiing	Covered	If winter sports premium is paid 1, 4
Orienteering	Covered	
Parasailing (over water)	Covered	2, 7, 8, 9
Parascending (over water)	Covered	2, 7, 8, 9
Passenger sledge (Horse and Carriage)	Covered	
Pedaloos	Covered	
Polo	Covered	4, 8, 9
Pony trekking	Covered	
Racket ball	Covered	
Rambling	Covered	
Rifle range	Covered	5, 9
Roller skating/Blading	Covered	
Rounders	Covered	
Rowing	Covered	4, 9
Rubber ring rides (Beach Activity)	Covered	
Running	Covered	4
Safari/Gorilla trekking	Covered	2
Sail boarding	Covered	
Sailing (including Flotilla. European waters only)	Covered	4, 9
Scuba diving (to 30 metres deep)	Covered	1
Scuba diving (Qualified British Sub Aqua Club, BSAC or equivalent - up to 30 metres deep)	Covered	
Skateboarding	Covered	
Skiing	Covered	If winter sports premium is paid
Sky diving indoor	Covered	2, 7
Sledging	Covered	If winter sports premium is paid
Snorkelling (to 10 metres deep)	Covered	
Snow boarding	Covered	If winter sports premium is paid
Snow mobile	Covered	If winter sports premium is paid 6, 9
Snow shoeing	Covered	If winter sports premium is paid
Squash	Covered	
Street hockey	Covered	9
Surfing	Covered	
Table tennis	Covered	
Ten pin bowling	Covered	
Tennis	Covered	
Tobogganing	Covered	If winter sports premium is paid
Tree trekking	Covered	2
Trekking hiking (up to 3000 metres)	Covered	
Volley ball	Covered	
Wake Boarding	Covered	
War games/Paint balling	Covered	7, 9
Water polo	Covered	
Water skiing	Covered	
White water rafting (Grades 1,2 & 3)	Covered	7, 8, 9
Windsurfing	Covered	
Yachting (European Waters only)	Covered	4, 9

Section 10

Legal expenses

Continued from page 25



CONDITIONS

- 5) If **we** do not agree to **your** choice of suitably qualified person under section condition 2 or 4 above, **you** may choose another suitably qualified person.
- 6) If there is still a disagreement with regard to the suitably qualified person **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.
- 7) Where **you** have not notified **us** of a nominated suitably qualified person in accordance with section condition 2 and/or section condition 4 **we** will be free to choose a suitably qualified person.
- 8) Where **we** appoint a suitably qualified person to represent **you** such appointment will be in accordance with **our** standard terms of appointment.
- 9) **We** will have direct access to the suitably qualified person who will, upon request, provide **us** with any information or opinion on **your** claim.
- 10) **You** must co-operate fully with **us** and the suitably qualified person and must keep **us** up to date with the progress of the claim.
- 11) At **our** request **you** must give the suitably qualified person any instructions that **we** require.
- 12) **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court.
- 13) If **you** do not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses.
- 14) No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.
- 15) If **you**: **i)** settle a claim or withdraw a claim without **our** prior agreement; **ii)** do not give suitable instructions to the suitably qualified person; **iii)** dismiss a suitably qualified person without our prior consent, **our** consent is not to be withheld without good reason; the cover **we** provide will end immediately and **we** will be entitled to re-claim any costs and expenses **we** have incurred from **you**.
- 16) **You** must take every available step to recover costs and expenses that we have to pay and must pay us any costs and expenses that are recovered.
- 17) **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy

including **our** legal costs and other related expenses. **You** MUST give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant: • Relevant documentation and evidence to support **your** claim, including photographic evidence. • Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

YOU ARE NOT COVERED FOR



- 1) Any claim where in **our** opinion or the opinion of the suitably qualified person appointed by **us** there is insufficient prospect of success in obtaining reasonable compensation.
- 2) Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, us, Zurich Assist or their agents, someone **you** were travelling with, a person related to **you**, or another insured person.
- 3) Legal costs and expenses incurred prior to **our** written acceptance of the case.
- 4) Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- 5) Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
- 6) Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
- 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 insured person.
- 9) Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
- 10) Costs of any appeal.
- 11) Claims by **you** other than in your private capacity.
- 12) Anything mentioned in 'General exclusions'

Emergency & general contact numbers

If **you** need emergency assistance while abroad:

Telephone Zurich Assist

UK

0203 467 4122

Outside UK

+44 (0) 203 467 4122

24 hour helpline Quote reference AllClear

If **you** need a claim form:

Telephone

01702 427268

If **you** need to talk about **your** policy:

Telephone the AllClear call centre

01708 339029