



PLEASE SEE  
VALIDATION  
CERTIFICATE FOR  
LEVEL OF COVER  
AND POLICY  
TYPE.

## TRAVEL INSURANCE 2011

Policy Number:



### IMPORTANT NOTICE

If **You** or any person who is travelling has a pre-existing **Medical Condition** then **You** must declare that condition to Health Check 0844 871 6188.  
**Please do not Curtail any Trip or incur inpatient medical expenses without first contacting Mondial Assistance (UK) Ltd +44 208 603 9929.**

### TRAVEL INSURANCE POLICY SCHEDULE

Section/Description	Essential Cover (per Insured Person)	Excess (per Insured Person)	Premier Cover (per Insured Person)	Excess (per Insured Person)	Premier Plus Cover (per Insured Person)	Excess (per Insured Person)	Backpacker Cover Limit (per Insured Person)	Excess (per Insured Person)
<b>A. Cancellation or Curtailment</b>	Up to £2,000	£150 (Loss of deposit £75)	Up to £3,000	£75 (Loss of deposit £30)	Up to £5,000	£45 (Loss of deposit £20)	Up to £2,000	£75 (Loss of deposit £25)
<b>B. Emergency Medical and other Expenses*</b>	Up to £3,000,000	£150	Up to £10,000,000	£75 (£125 Over 65's)	Up to £10,000,000	£45 (£75 Over 65's)	Up to £5,000,000	£75
Including Emergency Assistance Services								
Emergency Dental Pain Relief	Up to £250	N/A	Up to £250	N/A	Up to £250	N/A	Up to £250	N/A
<b>C. Hospital Benefit*</b>	N/A	N/A	£150 (£15 per day)	N/A	£250 (£20 per day)	N/A	£200 (£10 per day)	N/A
<b>D. Personal Accident*</b>	Maximum Benefit	N/A	Maximum Benefit	N/A	Maximum Benefit	N/A	Maximum Benefit	N/A
Loss of Limbs or Sight (Aged under 66yrs)	£5,000		£25,000		£40,000		£10,000	
Permanent Total Disablement (Aged under 66yrs)	£10,000		£25,000		£40,000		£10,000	
Death Benefit (Aged 18 to 65yrs)	£5,000		£5,000		£10,000		£5,000	
Death Benefit (Under 18yrs or 66yrs or over)	£3,000		£3,000		£3,000		N/A	
All Benefits (66yrs or over)	N/A		£3,000		£3,000		N/A	
<b>E. Baggage, Baggage Delay and Passport</b>	Up to £750	£150	Up to £1,500	£75	Up to £3,000	£45	Up to £1,000	£75
Single Article or Set of Articles Limit	£130		£250		£350		£150	
<b>Valuables</b> Limit in Total	Up to £150		Up to £250		Up to £350		Up to £150	
Delayed Baggage (after 12hrs)	N/A	N/A	£250 (£50 per 24hrs)	N/A	£300 (£75 per 24hrs)	N/A	£250 (£50 per 24hrs)	N/A
Tobacco, Alcohol, Fragrances etc	Up to £100	N/A	Up to £100	N/A	Up to £100	N/A	Up to £100	N/A
Replacement of Passport	Up to £150	N/A	Up to £250	N/A	Up to £250	N/A	Up to £250	N/A
Emergency Passport Travel	Up to £150	N/A	Up to £250	N/A	Up to £250	N/A	Up to £250	N/A
<b>F. Personal Money and Documents</b>	Up to £250	£100	Up to £500	£45	Up to £1,000	£55	Up to £500	£75
Cash Limit (Currency notes and coins)	£150		£200		£400		£300	
Cash (Aged under 18yrs)	£150	N/A	£100	N/A	£100	N/A	£100	N/A
Travel Documents	Up to £150	£100	Up to £250	£75	Up to £350	£45	Up to £150	N/A
<b>G. Personal Liability*</b>	Up to £1,000,000	£300	Up to £2,000,000	£200	Up to £3,000,000	£200	Up to £2,000,000	£250
<b>H. Hijack</b>	N/A	N/A	£500 (£50 per day)	N/A	£1,000 (£100 per day)	N/A	£1,000 (£100 per day)	N/A
<b>I. Missed Departure</b>	N/A	N/A	Up to £750	£75	Up to £1,000	£55	Up to £500	£75
<b>J. Catastrophe</b>	N/A	N/A	Up to £500	£75	Up to £1,000	£55	Up to £500	£75
<b>K1. Delayed Departure</b>	N/A	N/A	£15 for each 12hrs (Up to Max £150)	N/A	£40 for each 12hrs (Up to Max £200)	N/A	£20 for each 12hrs (Up to Max £200)	N/A
<b>K2. Holiday Abandonment</b>	Up to £2,000 (after 24hrs)	£150	Up to £3,000 (after 24hrs)	£75	Up to £5,000 (after 24hrs)	£45	Up to £2,000 (after 24hrs)	£75
<b>L. End Supplier Failure Insurance</b>	Up to £500	N/A	Up to £2,000	N/A	Up to £4,000	N/A	N/A	N/A
<b>M. Credit Card Fraud</b>	N/A	N/A	£300	£75	£500	£45	N/A	N/A
<b>N. Overseas Legal Expenses and Assistance</b>	Up to £5,000	£300	Up to £15,000	£200	Up to £20,000	£200	Up to £10,000	£250
<b>O. Strike</b>	N/A	N/A	Up to £200	N/A	Up to £300	N/A	Up to £200	N/A
<b>Wintersports</b> (Available upon payment of additional premium)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
<b>P1. Ski Equipment*</b> Owned	Up to £300	£100	Up to £400	£75	Up to £600	£55	Up to £400	£75
Hired	Up to £300		Up to £400		Up to £600		Up to £300	
Single Article Limit	£150		£200		£300		£200	
<b>P2. Ski Hire*</b>	£300 (£30 per day)	N/A	£400 (£40 per day)	N/A	£500 (£50 per day)	N/A	£300 (£30 per day)	N/A
<b>P3. Ski Pack*</b>	£300 (£30 per day)	N/A	£300 (£30 per day)	N/A	£500 (£50 per day)	N/A	£300 (£50 per day)	N/A
<b>P4. Piste Closure*</b>	£300 (£30 per day)	N/A	£300 (£30 per day)	N/A	£500 (£50 per day)	N/A	£300 (£50 per day)	N/A
<b>P5. Avalanche Closure*</b>	Up to £300	£100	Up to £300	£75	Up to £500	£55	Up to £400	£75
<b>Optional Extras</b> (Available upon payment of additional premium)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
<b>Q. Flight Cancellation</b>	N/A	N/A	Up to £750	£75	Up to £1,000	£55	Up to £500	£75
<b>R. Wedding/Civil Partnership</b>	N/A	N/A	Up to £1,000	£75	Up to £2,000	£55	N/A	N/A
Single Article or Set of Articles Limit			£250		£300			
<b>S1. Golf Equipment</b>	N/A	N/A	Up to £1,000	£75	Up to £2,000	£55	N/A	N/A
Single Article or Set of Articles Limit			£150		£200			
<b>S2. Golf Equipment Hire</b>	N/A	N/A	£200 (£50 per day)	N/A	£400 (£75 per day)	N/A	N/A	N/A
<b>S3. Green Fees</b>	N/A	N/A	£200 (£50 per day)	N/A	£400 (£75 per day)	N/A	N/A	N/A
<b>T. Cruise Connection Cover</b>	N/A	N/A	Up to £750	£75	Up to £1,500	£55	N/A	N/A
<b>U. Business Equipment</b>	N/A	N/A	Up to £1,000	£75	Up to £2,000	£45	N/A	N/A
<b>V. Exam Failure</b>	N/A	N/A	N/A	N/A	N/A	N/A	£750	£75

\* **You** are not covered under sections, B, C, D, G and P for **Winter Sports** activities unless an additional premium has been paid and shown on the validation certificate.

Multitrip.com is a domain name of Blue Insurances Limited, regulated by the Central Bank of Ireland and is authorised to provide insurance services in the United Kingdom by the Financial Services Authority (UK).

## Travel Insurance Policy

### INTRODUCTION

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the validation certificate/booking invoice which must be attached to the policy.

**Your** policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **You** need. If there is anything **You** do not understand, **You** should call Multitrip.com travel insurance on 0844 871 026 (UK customer services number, Textphone 020 8666 9562 or write to **Us** at 102 George Street, Croydon, CR9 6HD.

In return for **You** paying **Us** the insurance premium, **We** will pay up to the amounts shown in the policy schedules for any claim covered under this policy during the **Period of Insurance**, in accordance with the operative sections of **Your** policy as shown in **Your** validation certificate.

The validation certificate and any endorsements are all part of the policy.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract.

### TELLING US ABOUT RELEVANT FACTS

Before **You** travel **You** must tell **Us** about anything that may affect **Your** cover. If **You** are not sure whether something is relevant, **You** must tell **Us** anyway. **You** should keep a record of any extra information **You** give **Us**. If **You** do not tell **Us** about something that may be relevant, **Your** cover may be refused and **We** may not cover any related claims.

### DATA PROTECTION

Information about **Your** policy may be shared between Blue Insurances Ltd, **Us** and the **Insurer** for underwriting and administration purposes.

**You** should understand that the sensitive health and other information **You** provide will be used by **Us**, **Our** representatives, the **Insurer**, other insurers and industry governing bodies and regulators to process **Your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **Your** information is held securely.

**Your** information may be used by **Us**, the **Insurer** and members of Allianz Global Assistance and shared with Blue Insurances Limited for marketing and research purposes, or to inform **You** from time to time about new products or services. If **You** do not want to receive marketing information please write to **Us** at Mondial House, 102 George Street, Croydon, CR9 6HD. **You** have the right to access **Your** personal records.

### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

For **Your** added protection, the **Insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **Insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

### RESIDENCY

This policy is only available to **You** if **You** are permanently resident in the **United Kingdom**, the **Channel Islands** and the Isle of Man and have been for the past six months prior to the date of issue.

### THE LAW APPLICABLE TO THIS CONTRACT

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

### CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

**We**, the Insurer and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Underwriter

Sections A-K2 and M-V of **Your** Multitrip.com Policy is underwritten by AGA International SA and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited. Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged. Section L is underwritten by a consortium of Association of British Insurers member companies and Lloyds Syndicates and provided by International Passenger Protection Limited.

## Arranged by



This travel insurance policy has been arranged by Blue Insurances Limited.  
**Suffolk House, Trade Street, Cardiff CF10 5DT**  
Blue Insurances Limited is regulated by the Central Bank of Ireland and is authorised to provide insurance services in the United Kingdom by the Financial Services Authority (UK).

## Master Certificate Number

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under the Master Certificate number **BLUE/MONDIAL/Multitrip.com/2011** issued to Blue Insurances.

## Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 01.01.2011 and 31.03.2012 and for holidays or journeys commencing up to 31.03.2013.

## Territorial Limits

- Area 1 The **United Kingdom**, **Channel Islands**, the Isle of Man and Republic of Ireland
- Area 2 The **United Kingdom**, **Channel Islands**, the Isle of Man, the Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya, and Albania)
- Area 3 Australia/New Zealand
- Area 4 Worldwide including the Caribbean but excluding The United States of America and Canada
- Area 5 Worldwide including The United States of America, Canada and the Caribbean

## Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

**Baggage**: means luggage, clothing, personal effects, **Valuables**, **Golf Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

**Bodily Injury**: means an identifiable physical injury sustained by **You** due to a sudden, external, unexpected and specific event. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

**Business Equipment**: means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators forming part of **Your Baggage**.

**Business Trip**: means a **Trip** taken wholly or in part for business purposes but excluding manual work.

**Cancellation Period**: means the 14 days following the date the policy is received by **You** or the 14 days from the renewal date.

**Channel Islands**: means Jersey, Guernsey, Sark, Alderney and Herm.

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

**Close Relative**: means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, niece, nephew, step parent, step child, step sister, step brother, foster child, legal guardian, next of kin, fiancé/fiancée, or civil partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 months).

**Curtailment/Curtail**: means either:

- a) abandoning or cutting short the **Trip** by immediate direct early return to **Your Home** country in which case claims will be calculated from the day **You** returned to **Your Home** country and based on the number of complete days of **Your Trip** **You** have not used, or
- b) by attending a hospital abroad as an in-patient or being confined to **Your** accommodation abroad due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in **Excess** of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

**Excess**: Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of each claim, per section, for each separate incident, payable for each **Insured Person**, unless the additional premium has been paid to waive the **Excess** and is shown in the validation certificate.

Where **Family Cover** or single parent **Family Cover** has been selected an overall **Excess** of two and a half times the standard **Excess** per **Insured Person** will apply. **Excess** waiver does not apply to Hazardous Activities: Grade 2-5.

**Family Cover**: means up to two adults and any number of their children, step children or foster children aged under 18 (or under 23yrs if living at **Home** and in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under annual multi **Trip** cover each adult is also insured to travel on their own. Each **Insured Person** under 16 is also insured to travel independently from their parents provided each child is accompanied by a responsible adult 18 years or over. Each **Insured Person** aged between 16 and 17 are only insured to travel independently from their parents provided each child is travelling on an organised school or college **Trip** only with a responsible adult 18 years or over.

**Golf Equipment**: means golf clubs, golf balls, golf bag, golf shoes and non motorised golf trolley forming part of **Your Baggage**.

**Hijack**: means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **You** are travelling in as a passenger.

**Home**: means **Your** usual place of residence in the **United Kingdom**, the **Channel Islands** and the Isle of Man.

**Incidental**: means happening on a casual or occasional basis.

**Insurer**: AGA International SA.

**Medical Condition**: means any disease, illness or injury.

**Medical Practitioner**: means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

**Period of insurance**: means if Essential cover is selected: the period for which **We** have accepted the premium as stated in the validation certificate. During this period any **Trip** not exceeding 31 days – Up to 49yrs

means if Annual Multi **Trip** cover is selected:

the period for which **We** have accepted the premium as stated in the validation certificate. During this period any **Trip** not exceeding

31 days – 19-49yrs (Essential Cover)

60 days – Under 66yrs (Premier & Premier Plus Cover)

means if Single **Trip** cover is selected:

365 days – Under 49yrs (Essential Cover)

365 days – Under 68yrs (Premier & Premier Plus Cover)

35 days – 68-79yrs (Premier & Premier Plus Cover)

The Period of the **Trip** and termination upon its completion but not in any case exceeding the period shown on the validation certificate.

means if Backpacker cover is selected:

The Period of the **Trip** and termination upon its completion but not in any case exceeding the period shown

## Definitions

on the validation certificate.

365 days – Up to 49yrs

Under these policies Section A – Cancellation cover shall be operative from the start date this insurance is effected by **You** or at the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

**Winter Sports** cover is limited to 14 days on Essential Cover up to 49yrs or 17 days on Premier and Premier Plus Cover up to 65yrs.

**Personal Money:** means bank notes currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, money cards and credit/debit or charge cards all held for private purposes.

**Public Transport:** means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

**Single Item:** Any one article pair or set of articles (including golf clubs) or collection which are used or worn together.

**Ski Equipment:** means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots.

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

**Travelling Companion:** means a person(s) with whom **You** have booked to travel or are travelling with on the same booking invoice.

**Trip:** means any holiday, business or pleasure **Trip** or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in **Your Home** country during the **Period of Insurance** unless the **Trip** is a one way **Trip** or journey as defined under **Period of Insurance**.

If Annual Multi **Trip** cover is selected any such **Trip** over 60 or 31 days (whichever is stated on the validation certificate) is not insured and any **Trip** solely within **Your Home** country is only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. In any event **Winter Sports** is limited to 14 days on Essential Cover and 17 days on Premier and Premier Plus Cover in total. (if **You** have paid the appropriate **Winter Sports** premium to include this cover). Each **Trip** under Annual Multi **Trip** cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

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

**United Kingdom (UK):** means England, Scotland, Wales and Northern Ireland.

**Valuables:** means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, computer, game console, television (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3/4 players.

**We/Us/Our:** means for all sections other than End Supplier Failure Insurance, Mondial Assistance (UK) Ltd which administers the insurance on behalf of the Insurer. For End Supplier Failure Insurance, International Passenger Protection provide the insurance on behalf of the Insurer for this section.

**Winter Sports:** Guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, off piste skiing or snowboarding except in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, recreational racing, skiing, snowboarding, snowmobiling and snow sledging.

**You/Your/Insured Person(s):** means each person travelling on a **Trip** whose name appears in the validation certificate.

## General Conditions Applicable to Whole Policy

**You** must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

### 1. DUAL INSURANCE

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section D – Personal Accident).

### 2. REASONABLE PRECAUTIONS

**You** must take and cause to be taken all reasonable precautions to avoid injury illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

### 3. MAXIMUM AGE LIMIT

- Essential Cover – 49yrs
- Premier Cover – 79yrs
- Premier Plus Cover – 79yrs
- Wintersports – 65yrs
- Backpacker – 49yrs

### 4. STATUTORY CANCELLATION RIGHTS

**You** may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual multi **Trip** policies the renewal date (the **Cancellation Period**) by writing to the issuing agent at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. The policy will be cancelled with effect from its date of issue.

#### CANCELLATION OUTSIDE THE STATUTORY PERIOD

**You** may cancel this policy at any time after the **Cancellation Period** by writing to the issuing agent at the address shown on **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made.

**We** reserve the right to cancel the policy by providing 21 days notice by registered post to **Your** last known address. No refund of premium will be made.

#### NON PAYMENT OF PREMIUMS

**We** reserve the right to cancel this policy immediately in the event of non payment of the premium or in the event that the payment is made by fraudulent use of a credit/debit card or other payment method then the policy automatically becomes null and void.

## Important Conditions Relating to Health

 0844 871 6188

Quoting Reference: Multitrip.com 2011

**You** must comply with the following conditions to have full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

At the time of taking out this policy:

Do **You** have or have **You** had any **Medical Condition(s)** for which **You** are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

**If No** (including if **You** have had no **Medical Conditions**)

Please read the conditions below to see if they apply to **You**.  
(if none of them apply then **Your Medical Condition(s)** will be covered)

**If Yes**

It is a condition of this policy that **You** will not be covered under Section A – Cancellation or **Curtailed** Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section 53 – Green Fees for any claims arising directly or indirectly from this **Medical Condition(s)** unless **You** contact **Us** on 0844 871 6188 and **We** have agreed in writing to cover **Your Medical Condition(s)**.

If **You** have only one **Medical Condition** and it is one of those shown in the table of NO screen conditions on this page then this will be covered under the policy without the need to contact **Us**.

**In Either Circumstances:**

It is a condition of this policy that **You** will not be covered under Section A – Cancellation or **Curtailed** Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section 53 – Green Fees for any claims arising directly or indirectly from:

A. At the time of taking out this policy:

- i) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** have not had a diagnosis
- ii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
- iii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are on a waiting list for or have the knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home.

B. At any time

- i) Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
- ii) **You** will not be covered if **You** are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.
- iii) Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

**You** should also refer to the General Exclusions Applicable to All Sections on page 4.

**Please see the following Medical Conditions which do not require screening.**

**Medical Conditions** which do not require screening.

(for which **You** do not have to contact **Us** if **You** only have one of these)

- |   |  |   |   |
|---|--|---|---|
| ● Achilles Tendon Injury                              | ● Cyst Breast (Benign)                             | ● Hypothyroidism (Underactive Thyroid)                            | ● Osteoporosis, Osteopaenia (fragile bones)                                   |
| ● Acid Reflux   | ● Cyst Testicular (Benign)                         | ● Hypercholesterolaemia (high cholesterol)                        | ● NO vertebral (backbone) fractures   |
| ● Acne  | ● Cystitis   | ● Hysterectomy (provided carried out more than 6 months ago)      | ● Pelvic Inflammatory Disease   |
| ● Anal Fissure/Fistula                                | ● Diarrhoea and/or vomiting (resolved)             | ● Irritable Bowel Syndrome  | ● Psoriasis   |
| ● Attention Deficit Hyperactivity Disorder (ADHD)     | ● Dislocated Hip                                   | ● Macular Degeneration  | ● Reflex Oesophagitis   |
| ● Allergy (requiring non prescriptive treatment only) | ● Dyspepsia  | ● Menopause   | ● Rheumatism  |
| ● Bells Palsy (in isolation only)                     | ● Eczema   | ● Menorrhagia   | ● Rhinitis (Allergic)   |
| ● Benign Prostatic Enlargement                        | ● Epididymitis                                     | ● Migraine (confirmed diagnosis, no on-going investigations)      | ● Shingles (Herpes Zoster)  |
| ● Blindness   | ● Essential Tremor                                 | ● Myalgia (Muscular Rheumatism)                                   | ● Sinusitis   |
| ● Broken/Fractured Bones (not head or spine)          | ● Fungal Nail Infection                            | ● Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue) | ● Sleep Apnoea  |
| ● Carpal Tunnel Syndrome                              | ● Gall Bladder Removal (if more than 3 months ago) | ● Nasal Polyp(s)  | ● Tendon Injury   |
| ● Cataracts   | ● Gastric Reflux                                   | ● Neuralgia, Neuritis   | ● Tonsillitis   |
| ● Colds or Influenza                                  | ● Genital Herpes                                   | ● Nyerthyroidism (Overactive Thyroid)                             | ● Underactive Thyroid   |
| ● Colitis (no hospital admissions in last 12 months)  | ● Glandular Fever                                  |   | ● Urticaria   |
| ● Corneal Graft                                       | ● Glaucoma   |   | ● Varicose Veins legs only (if GP has confirmed that client is fit to travel) |
| ● Cosmetic Surgery                                    | ● Gout   |   |   |
| ● Cuts & Abrasions (non self-inflicted)               | ● Hayfever   |   |   |
|   | ● Hemorrhoids (Piles)                              |   |   |
|   | ● Hernia (not Hiatus)                              |   |   |
|   | ● Hip Replacement                                  |   |   |
|   | ● HRT (Hormone Replacement Therapy)                |   |   |
|   | ● Hyperthyroidism                                  |   |   |
|   | ● (Overactive Thyroid)                             |   |   |

# General Exclusions Applicable to All Sections of the Policy

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

1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism\*, weapons of mass destruction.  
\* **Please Note:** This does not apply to the Emergency Medical and Other Expenses, Baggage, Baggage Delay and Passport and Personal Accident sections of cover where the terrorist activity takes place during **Your Trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer program, whether or not **You** own it, to recognise or to interpret correctly or process any data as its true calendar date, or to continue to function correctly beyond that date.
5. **Your** pursuit of **Winter Sports** unless Sections P1 – P5 are shown as operative in **Your** validation certificate and appropriate premium paid.
6. The following **Winter Sports** activities: Off piste skiing or snowboarding in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use

of bob sleighs, luges or skeletons.

7. **Your** engagement in or practice of manual work including:
  - hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial/supervisory, sales or administrative capacity).
  - work in connection with a profession, business or trade for example: plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder.
  - working with wild animals of any kind.
  - work of any other kind except where shown as covered under Hazardous Activities: Grade 1.
8. **Your** engagement in or practice of: flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft, the use of a motorised vehicle unless a full UK driving licence is held permitting the use of such vehicles in **Your Home** country, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
9. **Your** participation in or practice of any sport or activity unless:
  - a) Shown as covered without charge in the Grade 1 list on page 5 or
  - b) Shown as operative in **Your** validation certificate.
10. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
11. Any circumstances **You** are aware of at the time of taking out this

policy that could reasonably be expected to give rise to a claim on this policy.

12. **Your** own unlawful action or any criminal proceedings against **You**.
13. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.
14. Operational duties as a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A - Cancellation or Curtailment Charges).
15. Loss of enjoyment or not wanting to travel.
16. **Your** travel to a country or specific area or event to which the Travel Advice Unit of Foreign and Commonwealth Office\* or the World Health Organisation has advised the public not to travel.  
\* **Contact details are:**  
Travel Advice Unit  
Consular Directorate  
Foreign & Commonwealth Office  
Old Admiralty Building  
London, SW1A 2PA  
Telephone: 0845 850 2829  
Fax: 0207 008 0155  
www.fco.gov.uk
17. Any epidemic or pandemic.

## Claims Procedure

**You** must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

When contacting the claims department, please have the following information to hand:  
Ref: Multitrip.com 2011

- Name of **Your** policy and where it was purchased
- Policy number
- Date insurance purchased
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

### 1. Claims

#### Making a Claim for End Supplier Failure Insurance

International Passenger Protection claims only – any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

To claim, either visit the IPP website at [www.ipplondon.co.uk](http://www.ipplondon.co.uk) and download a claim form and post this to:  
IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom or write to:  
IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom  
Phone +44 (0)20 8776 3752 Fax +44 (0)20 8776 3751  
Email [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk) Website [www.ipplondon.co.uk](http://www.ipplondon.co.uk)

IPP will only accept claims submitted up to six months after the failure.  
Any claims submitted after the six month period will NOT be processed.  
ALL OTHER CLAIMS – REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.

This Certificate is only a summary of the protection provided. A copy of Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.

**Multitrip.com**  
(Ref: Multitrip.com Policy 2011)

#### All Claims other than End Supplier Failure Insurance

Mondial Assistance (UK) Limited, PO Box 1900, Croydon CR9 9BA.  
Phone: 020 8239 4005

#### Claims Procedure

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

**You** must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay.

**You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

**You** or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a postmortem examination.

**You** must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

**You** will need to obtain some information about **Your** claim while **You** are away. Below is a list of the documents **We** will need in order to deal with **Your** claim.

- **Your** original Trip booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **You** have to pay.
- Original bills or invoices **You** are asked to pay.
- Details of any other insurance **You** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **Your** claim.

#### Cancellation or Curtailment Charges

• If **You** need to curtail **Your Trip** call within **Your Home** country 020 8603 9929, Textphone 020 8666 9562, outside **Your Home** country +44 20 8603 9929.

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **Medical Practitioner**. A certified copy of the death certificate is required in the event of death.
- If **Your** claim results from any other circumstances, please provide evidence of these circumstances.

#### Emergency Medical and Other Expenses/Hospital Benefit

- Always contact **Our** 24-hour emergency medical service when **You** are hospitalised, require repatriation or where medical fees are likely to exceed £250.
- Medical evidence from the treating **Medical Practitioner** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **You** are advised by a **Medical Practitioner** at **Your** resort that **You** cannot go on **Your** pre-booked excursions because of medical reasons, **You** should obtain a medical certificate from them confirming this.

#### Personal Accident

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

#### Baggage, Baggage Delay and Passport/Personal Money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **You** should also report the theft, damage or loss to **Your** courier or hotel/apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **Baggage**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **Your** bank or bureau de change for issuing foreign currency, or suitable evidence for Euros.
- Keep any damaged items as **We** may need to inspect them. If **We** make a payment, or **We** replace an item, the item will then belong to **Us**.
- Obtain an estimate for repair for all damaged items.
- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

#### Personal Liability

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

#### Hijack

- Supporting evidence from the appropriate authority confirming the hijack.

#### Missed Departure

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

#### Catstrophe

- Written confirmation from the local or national authority stating that it was not acceptable for **You** to remain in **Your** booked accommodation.

#### Delayed Departure/Holiday Abandonment

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

#### End Supplier Failure Insurance

- Contact the IPP claims office within 14 days.

#### Credit Card Fraud

- Written confirmation from **Your** card issuer that **Your** credit or cash card has been stolen or lost or fraudulently used.

#### Overseas Legal Expenses and Assistance

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

#### Strike

- Written confirmation from the airline of the date and duration on which the strike or

industrial action occurred.

- Provide **Your** unused travel tickets.
- Provide receipts or bills for any accommodation costs lost.

#### Ski Equipment/Hire of Ski Equipment

- All appropriate evidence requested under the heading 'Personal Possessions and Personal Money' in this section.
- All hire receipts and luggage labels/tags.
- A written report from **Your** airline or other carrier if **Your** ski equipment is delayed or misdirected.

#### Ski Pack

- Medical evidence from the treating **Medical Practitioner** to confirm the illness or injury and treatment given including hospital admission/discharge if this applies.
- If **You** are advised by a **Medical Practitioner** at **Your** resort that **You** cannot take part in **Your** pre-booked ski activities because of medical reasons, **You** should obtain a medical certificate from them confirming this.

#### Piste Closure

- Written confirmation from **Your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

#### Avalanche Closure

- Written confirmation from **Your** tour operator or the local authority confirming the event.

#### Flight Cancellation

- **You** must get written confirmation from the airline (or their handling agents) of the cancellation or number of hours delay and the reason for these together with details of any alternative transport offered.

#### Wedding/Civil Partnership

- **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all

#### Baggage

- **Golf Equipment**
  - If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.

#### Golf Equipment

- **You** must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**.

#### Green Fees

- **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your** documentation.

#### Cruise Connection Cover

- **You** must allow sufficient time for the scheduled **Public Transport**. Cruise ship or other transport to arrive on schedule and to deliver **You** to **Your** embarkation point or International Departure point.

#### Business Equipment

- Please refer to section text for full terms and conditions

#### Exam Failure

- Please refer to section text for full terms and conditions.

### 2. Subrogation

**We** are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

### 3. Fraud

**You** must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance  
Then
  - a) **We** shall not pay the claim
  - b) **We** shall not pay any other claim which has been or will be made under the policy
  - c) **We** may at **Our** option declare the policy void
  - d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
  - e) **We** shall not make any return of premium
  - f) **We** may inform the police of the circumstances.

## Sports and Activities – Grade 1 (No Additional Charge)

**You** are covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities automatically, provided that the activity is on an **Incidental** basis **You** do not need to contact **Your** issuing agent.

- Archery
- Badminton
- Baseball
- Basketball
- Beach Games
- Bungee Jump (1)
- Camel/Elephant Riding +
- Canoeing (Grades 1 to 3) – Life jacket and helmet must be worn
- Clay Pigeon Shooting +
- Cricket
- Cycling (excluding Mountain Biking) – wearing a helmet
- Dinghy Sailing +
- Fell Walking
- Fencing
- Fishing
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Football
- GAA Football
- Golf
- Hiking (under 2,000 metres altitude)
- Hockey
- Horse Riding (up to 7 days, no Polo, Hunting, Jumping) – wearing a helmet
- Ice Skating (Rink)
- Jet Boating +
- Jet Ski-ing +
- Jogging
- Kayaking (Grades 1 to 3) – Life jacket and helmet must be worn
- Manual Work (bar and restaurant work, amateur musicians and singers, chalet maids, au pair/nanny, retail work, fruit picking and occasional light manual work at ground level but excluding the use of power tools or machinery)\*\* +
- Marathon Running
- Motorcycling up to 125cc (with the appropriate UK motorcycle licence, wearing a crash helmet, no racing) +
- Netball
- Non manual work (Including professional administrative or clerical duties only)
- Orienteering
- Paintballing +
- Parascending/Parasailing (over water)
- Pony Trekking – wearing a helmet
- Quad biking up to 50cc (wearing a crash helmet, no racing) +
- Racquetball
- Rambling
- River Canoeing (Up to Grade 3) – Life jacket and helmet must be worn
- Roller Skating
- Roller Blading
- Rounders
- Rowing
- Running – sprint/long distance
- Safari
- Sail Boarding
- Sailing within territorial waters +
- Scuba Diving\* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Skate Boarding
- Snorkelling
- Squash
- Surfing (under 14 days)
- Tennis
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball
- War Games + (with eye protection)
- Water Polo
- Water ski-ing
- White Water Rafting (Grades 1 to 3) – Life jacket and helmet must be worn
- Windsurfing
- Yachting (racing/crewing inside territorial waters) +

\* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres\*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 30 metres\*
- BSAC Dive Leader – 30 metres\*

**We** must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

**You** will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

\* For the purposes of diving under Sports and Activities Grade 1.

\*\* Please see paragraph 7. in the General exclusions applicable to all sections of the policy for details of manual work which cannot be covered under this policy.

+ Cover under Section G – Personal Liability for those sports and activities marked with a + is excluded.

## Sports and Activities – Grade 2 Subject to Additional Premium

50% Loading to cover all activities or £30 per activity

**You** can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £320

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Boxing Training (no contact)
- Bungee Jump (up to 3 additional)
- Black Water Rafting (Grade 1 to 4) – Life jacket and helmet must be worn
- Camel/Elephant Riding/Trekking (non **Incidental**)
- Cycle Touring – wearing a helmet
- Go Karting – wearing a crash helmet
- Horse Riding – wearing a helmet (no Polo, Hunting, Jumping)
- Hot Air Ballooning – organised pleasure rides only (non **Incidental**)
- Hurling
- Jet Skiing (non **Incidental**)
- Martial Arts
- Mountain Biking – wearing a helmet
- Parascending/Parasailing (over water, non **Incidental**)
- Rambling/Trekking between 2,001m and 4,200m
- Safari
- Scuba Diving\* (non **Incidental**/down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Sea Canoeing
- Sea Fishing (non **Incidental**)
- Surfing
- Triathlon
- Waterskiing/Windsurfing/Snorkelling (non **Incidental**)

\* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres\*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres\*
- BSAC Dive Leader – 50 metres\*

**We** must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

**You** will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

\* For the purposes of diving under Sports and Activities Grade 2.

## Sports and Activities – Grade 3 Subject to Additional Premium

100% Loading to cover all activities or £75 per activity

**You** can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £650

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Abseiling
- American Football
- Canoeing (Grade 4) – Life jacket and helmet must be worn
- Gliding
- Kayaking (Grade 4) – Life jacket and helmet must be worn
- Motorcycling over 125cc (with the appropriate UK motorcycle licence, wearing a crash helmet, no racing)
- Paragliding
- Rambling/Trekking between 4,201m and 6,000m (professionally organised Trips with experienced operators, maximum age 45 years)
- Rugby
- Sand Yachting
- Tandem Skydive (up to 2 jumps maximum)
- White Water Rafting
- (Grade 4) – Life jacket and helmet must be worn
- Yachting (racing/crewing) – outside territorial waters
- Zip Lining/Trekking (safety harness must be worn)

## Sports and Activities – Grade 4 Subject to Additional Premium

200% Loading to cover all activities or £112.50 per activity

**You** can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £650

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Canyoning
- Hang Gliding
- High Diving under 5m (excluding cliff diving)
- Horse Jumping – wearing a helmet (no Polo, Hunting)
- Kite Surfing
- Micro Lighting
- Parascending/Parasailing (over land, non **Incidental**)
- Rock Climbing
- (under 2,000m)
- Rock Scrambling (under 4,000m)

## Emergency and Medical Service

### Contact Mondial Assistance (UK) Ltd on +44 208 603 9929

Quoting Reference: Multitrip.com 2011

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailment** necessitating **You** early return to **Your Home** country or in the event of **You** incurring inpatient medical expenses. **You** must contact Mondial Assistance (UK) Ltd. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact Mondial Assistance (UK) Ltd as soon as possible. Private medical treatment is not covered unless authorised specifically by Mondial Assistance (UK) Ltd.

#### Medical Assistance Abroad

Mondial Assistance (UK) Ltd has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. Mondial Assistance (UK) Ltd will also arrange transport to **Your Home** country when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** in **Your Home** country.

#### Payment for Medical Treatment Abroad

If **You** are admitted to a hospital/clinic while abroad, Mondial Assistance (UK) Ltd must be contacted who will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic.

**You** must tell Mondial Assistance (UK) Ltd if **Your** medical expenses are over **£250**. If **You** are claiming for a minor illness or accident **You** should, where possible, pay the costs and reclaim the money from **Us** when **You** return. **You** can call 24 hours a day 365 days a year. For out-patient treatment, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your** return to **Your Home** country. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call Mondial Assistance (UK) Ltd for guidance.

#### Reciprocal Health Agreements

##### EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC) application from **Your** local Post Office. **You** can also apply online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of either a European Health Insurance Card or private health insurance, **We** will not apply the deduction of **Excess** under Section B – Emergency Medical and Other Expenses.

##### Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. Inpatient and out-patient treatment at a public hospital is then available free of charge.

If **You** are admitted to hospital contact must be made with Mondial Assistance (UK) Ltd as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact Mondial Assistance (UK) Ltd on telephone number: +44 208 603 9929.

## Insurance

### Section A: CANCELLATION OR CURTAILMENT CHARGES

#### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the policy schedule, for any irrecoverable unused travel and accommodation costs and other pre-paid charges (including sports, concert and entertainment tickets) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- cancellation of the **Trip** is necessary and unavoidable or
  - the **Trip** is **Curtailed** before completion
- as a result of any of the following events occurring:
- The death, **Bodily Injury** or illness of:
    - You**
    - Your Travelling Companion**
    - any person with whom **You** have arranged to reside temporarily
    - Your Close Relative**
    - Your Close Business Associate**
  - Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
  - Redundancy (which at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.
  - You** or any person who **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your/their** authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking any **Trip**.
  - In the event of Burglary at **Your Home** within 48 hours of **Your** departure or the police requesting **You** to return to **Your Home** country due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of Mondial Assistance (UK) Ltd to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or illness.
- If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the **Trip**, **Our** liability shall be restricted to the cancellation charges that

## Insurance

- would have applied had failure not occurred.
- If **You** cancel the **Trip** due to **Bodily Injury** or illness **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.

#### WHAT IS NOT COVERED

- The **Excess** as shown in the policy schedule.
- The cost of recoverable airport charges and levies.
- Any claims arising directly or indirectly from:
  - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is effected by **You** or the time of booking any **Trip** (whichever is the earlier).
  - Circumstances known to **You** prior to the date this insurance is effected by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.
  - Your** carrier's refusal to allow **You** to travel for whatever reason.
- Travel tickets paid for using any mileage reward scheme, for example Air Miles.
- Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on page 3.
- Your** failure to obtain the required passport or visa.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.
- Cutting short **Your Trip** unless we have agreed.

### Section B: EMERGENCY MEDICAL AND OTHER EXPENSES

#### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the policy schedule, for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury**, illness, disease and/or compulsory quarantine:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home** country.
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £250 incurred outside of **Your Home** country.
- In the event of **Your** death outside of **Your Home** country the reasonable additional cost of funeral expenses abroad up to a maximum of £5,000 Premier Cover or £10,000 Premier Plus Cover plus the reasonable cost of conveying **Your** ashes to **Your Home** country, or the additional costs of returning **You** remains to **Your Home** country.
- Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of Mondial Assistance (UK) Ltd, reasonable additional transport or accommodation expenses for a friend, **Travelling Companion** or **Close Relative** to remain with **You** or travel to **You** from **Your Home** country or escort **You** and additional travel expenses to return **You** to **Your Home** country if **You** are unable to use the return ticket.
- With the prior authorisation of Mondial Assistance (UK) Ltd, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** country if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless Mondial Assistance (UK) Ltd agree otherwise.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must give notice immediately to **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
- You** must contact Mondial Assistance (UK) Ltd as soon as possible in the event of **You** incurring inpatient medical expenses relating to any one incident.
- In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home** country at any time during the **Trip**. **We** will do this in the opinion of the **Medical Practitioner** in attendance or Mondial Assistance (UK) Ltd **You** can be moved safely and/or travel safely to **Your Home** country to continue treatment.
- You** must claim against **Your** private health insurer first for any inpatient medical expenses abroad up to **Your** policy limit.

#### WHAT IS NOT COVERED

- The **Excess** as shown in the policy schedule.
- Any claims arising directly or indirectly in respect of:
  - Costs of telephone calls, other than calls to Mondial Assistance (UK) Ltd notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
  - The cost of taxi fares, other than those for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
  - The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
  - Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
  - Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and Mondial Assistance (UK) Ltd can be delayed reasonably until **Your** return to **Your Home** country.
  - Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home** country.
  - Additional costs arising from single or private room accommodation.
  - Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by Mondial Assistance (UK) Ltd.
  - Any expenses incurred after **You** have returned to **Your Home** country.
  - Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
  - Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of Mondial Assistance (UK) Ltd it is safe to do so.
- Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on page 3.
- The cost of private treatment unless authorised specifically by Mondial Assistance (UK) Ltd.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

### Section C: HOSPITAL BENEFIT

#### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the policy schedule, for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine on the order of a **Medical Practitioner** outside of **Your Home** country as a result of **Bodily Injury** or illness **You** sustain. **We** will pay the amount above in addition to any amount payable under Section B – Emergency Medical and Other Expenses.

This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred

## Insurance

during **Your** stay in hospital.

### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must give notice as soon as possible to **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

### WHAT IS NOT COVERED

- Any claims arising directly or indirectly from:
  - Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
  - Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and Mondial Assistance (UK) Ltd can be delayed reasonably until **Your** return to **Your Home** country.
  - Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
  - Hospitalisation, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner** as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
  - Any additional period of hospitalisation, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner** following **Your** decision not to be repatriated after the date when in the opinion of Mondial Assistance (UK) Ltd it is safe to do so.
- Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown in page 3.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section D: PERSONAL ACCIDENT

### SPECIAL DEFINITIONS (which are shown in italics)

*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.

### WHAT IS COVERED

**We** will pay **You** the amount shown in the policy schedule, if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, loss of limb, loss of sight or permanent total disablement.

### SPECIAL CONDITIONS RELATING TO CLAIMS

- Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

### PROVISIONS

- Benefit is not payable to **You**:
  - Under more than one of the items shown in the policy schedule.
  - Under Permanent Total Disablement, until one year after the date **You** sustain **Bodily Injury**
  - Under Permanent Total Disablement, if **You** are able or may be able to carry out any relevant employment or relevant occupation.
- The death benefit payment will be paid into the deceased's estate.

### WHAT IS NOT COVERED

- Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown in page 3.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section E: BAGGAGE, BAGGAGE DELAY AND PASSPORT

### WHAT IS COVERED

- We** will pay **You** up to the amount shown in the policy schedule for the accidental loss of, theft of or damage to **Baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**). The maximum **We** will pay for any **Single Item**, and in total for **Valuables** is as shown in the policy schedule.
- We** will also pay **You** up to the amounts shown in the policy schedule for:
  - Delayed **Baggage** – The emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. Payment of the relevant benefit is subject to receipts for emergency items being submitted. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
  - Replacement of Passport – reasonable additional travel and accommodation expenses necessarily incurred outside of **Your Home** country to obtain a replacement of **Your** lost or stolen passport or visa which has been lost or stolen outside of **Your Home** country.
  - Emergency Passport Travel – reasonable additional transport costs if **You** are unable to make **Your** pre booked return flight to **Your Home** country following the loss or theft of **Your** passport within 48 hours of **Your** pre booked return flight to **Your Home** country.

**You** may claim only under one of either Section E – Baggage, Baggage Delay and Passport or Section R – Wedding/Civil Partnership for the same event, not both.

### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**. A Holiday Representative Report is not sufficient.
- If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- You** must provide an original proof of ownership or insurance valuation from the original supplier for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

### WHAT IS NOT COVERED

- The **Excess** as shown in the policy schedule (except claims under subsection 2. a) above).
- Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:

## Insurance

- overnight between 9pm and 8am (local time) or
  - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
  - Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
  - Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
  - Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
  - Claims arising for **Personal Money**.
  - Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
  - Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
  - Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
  - Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section F: PERSONAL MONEY AND DOCUMENTS

### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the policy schedule, for the accidental loss of, theft of or damage to **Personal Money** (including driving licence).

### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money**. A Holiday Representative's report is not sufficient.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
- Please retain all travel tickets and tags for submission if a claim is to be made under this policy.

### WHAT IS NOT COVERED

- The **Excess** as shown in the policy schedule.
- Loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section G: PERSONAL LIABILITY

### WHAT IS COVERED

**We** will pay up to the amount shown in the policy schedule, (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

- Bodily Injury** death illness or disease to any person who is not in **Your** employment or who is not a **Close Relative**, or member of **Your** household or **Travelling Companion**.
- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You**, a **Close Relative**, **Travelling Companion**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
- You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
- You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
- We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
- In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

### WHAT IS NOT COVERED

- The **Excess** as shown in the policy schedule.
- Compensation or legal costs arising directly or indirectly from:
  - Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
  - Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats, punts and canoes).
  - The transmission of any communicable disease or virus.
  - Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £300 of each and every claim arising from the same incident).
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section H: HIJACK

### WHAT IS COVERED

**We** will pay **You**, up to the amount shown in the policy schedule, for every completed period of 24 hours in the event of **Hijack** of the transport on which **You** are travelling.

### WHAT IS NOT COVERED

- Claims not substantiated by a written police report confirming the length and exact nature of the incident.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section I: MISSED DEPARTURE

## WHAT IS COVERED

We will pay **You** up to the amount shown in the policy schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to **Your Home** country (including missing onward connecting flights between **Your Home** country or mainland Europe only) if **You** fail to arrive at the international departure point in time to board the **Public Transport** on which **You** are booked to travel on **Your** outward journey from **Your Home** country or on the final part of **Your** return journey to **Your Home** country, as a direct result of:

1. the failure of other scheduled **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.

## SPECIAL CONDITIONS RELATING TO CLAIMS

1. In the event of a claim arising from any delay occurring on a motorway or dual carriageway **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.
3. **You** may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

## WHAT IS NOT COVERED

1. The **Excess** as shown in the policy schedule.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
  - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairer's report is not provided.
  - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section J: CATASTROPHE

## WHAT IS COVERED

We will pay **You**, up to the amount shown in the policy schedule, in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **Your** return to **Your Home** country.

## WHAT IS NOT COVERED

1. The **Excess** as shown in the policy schedule.
2. Claims where a report from local or national authority is not obtained stating that it was not acceptable for **You** to remain in **Your** booked accommodation.
3. Claims where the tour operator has made alternative arrangements.
4. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section K1/K2: DELAYED DEPARTURE/HOLIDAY ABANDONMENT

## WHAT IS COVERED

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to **Your Home** country for:

- i) at least 12 hours from the scheduled time of departure in respect of subsection K1 – Delayed Departure (see below) due to: or
- ii) at least 24 hours from the scheduled time of departure in respect of subsection K2 – Holiday Abandonment (see below) due to:
  - a) strike or
  - b) industrial action or
  - c) adverse weather conditions or
  - d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel **We** will pay **You**:

## K1. Delayed Departure

The amount shown in the policy schedule for the first completed 12 hours delay and an additional amount for each full 12 hours delay thereafter up to the maximum amount shown in the policy schedule.

## K2. Holiday Abandonment

Up to the amount shown in the policy schedule for any irrecoverable unused travel and accommodation costs and other prepaid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip**.

**You** may claim only under subsection K1. or K2. above for the same event, not both.

**You** may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

## SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

## WHAT IS NOT COVERED

1. The **Excess** as shown in the policy schedule.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
  - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section L: END SUPPLIER FAILURE INSURANCE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by a consortium of Association of British Insurers member Companies & certain Underwriters at Lloyds.

**The Insurer will pay You** up to the amount shown in the Policy schedule in total for each **Insured Person** named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure or
2. In the event of insolvency after departure:
  - a) additional pro rata costs incurred by the **Insured Person** in replacing that part of the travel arrangements to a similar standard to that originally booked or
  - b) if curtailment of the holiday is unavoidable – the cost of return transportation to the **United Kingdom, Channel Islands** or the Isle of Man to a similar standard to that originally booked.

**The Insurer will not pay for:**

- Travel or Accommodation not booked within the **United Kingdom, Channel Islands** or the Isle of Man prior to departure
- The Financial Failure of:
  - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the Certificate
  - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
  - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
- Any loss for which a third party is liable or which can be recovered by other legal means PROVIDED THAT in the case of 2(a) and (b) above where practicable the **Insured Person** shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out on page 4.
- Any losses that are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.

## NOTES ON END SUPPLIER FAILURE INSURANCE

**We Cover:**

For the insolvency of any travel arrangements booked in the **United Kingdom, Channel Islands** or the Isle of Man (not forming part of an inclusive holiday) and not bonded or insured already.

These would include: Scheduled airlines; Hotels; Car ferries; Villa's abroad & cottages in the **UK**; Railway journeys including the Eurostar; Coach journeys; Cruises not bonded; Car hire; Caravan sites/campsites/mobile homes; Camper rental; Safaris; Excursions; Eurotunnel; Theme parks such as Disneyland Paris.

**We Do Not Cover:**

The booking agent or consolidator.

## Section M: CREDIT CARD FRAUD

## WHAT IS COVERED

**We** will pay **You** up to the amount shown in the **Policy Schedule** for losses suffered solely as a result of any credit or cash card for which **You** are responsible, being stolen or lost and/or fraudulently used outside the **United Kingdom** by any person other than **You** or a **Close Relative** or **Your Travelling Companion**.

## WHAT IS NOT COVERED

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims where **You** can or could have recovered **Your** losses from any other source.
3. Claims where the card's reporting of loss procedures have not been followed.
4. Any costs incurred in the replacement or return of the lost or stolen card.
5. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section N: OVERSEAS LEGAL EXPENSES AND ASSISTANCE

## WHAT IS COVERED

**We** will pay up to the amount shown in the policy schedule for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Where there are two or more **Insured Person(s)** insured by this policy, then the maximum amount payable by **Us** for all such claims shall not exceed double the amount shown in the policy schedule.

## SPECIAL CONDITIONS RELATING TO CLAIMS

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim. If **You** and **We** cannot agree on an **Appointed Adviser**, the matter can be referred to an Alternative Resolution Facility.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **We** may include a claim for **Our** legal costs and other related expenses.
6. **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. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.
7. If **You** or the appointed agents receive any compensation, **You** must repay **Us** any legal costs which **We** have paid up to the amount of the compensation.

## WHAT IS NOT COVERED

1. The **Excess** as shown in the policy schedule.
2. Any claim where in the **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, Blue Insurances, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
4. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that **Your** action is successful (for example a Contingency Fee Agreement).
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any appeal.
12. Claims occurring within **Your Home** country.
13. Claims by **You** other than in **Your** private capacity.
14. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Insurance

### Section O: STRIKE

#### WHAT IS COVERED

We will pay **You** up to the amount shown in the policy schedule for any irrecoverable overseas accommodation costs at **Your Trip** destination which **You** have paid or are contracted to pay as a result of the cancellation of **Your** flight due to strike or industrial action taken by the airline on which **You** are due to travel.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- In the event of strike or industrial action **You** must:
  - obtain written confirmation from the airline of the date and duration on which this occurred.
  - provide **Your** unused travel tickets.
  - provide receipts or bills for any accommodation cost claimed for.
- You** may claim only under Section K1 - Delayed Departure or Section O - Strike for the same event, not both.

#### WHAT IS NOT COVERED

- In the event of strike or industrial action any additional accommodation costs incurred by **You**:
  - where the airline has offered reasonable alternative travel arrangements.
  - which are recoverable from the airline or for which **You** receive or are expecting to receive compensation.
- Claims arising directly or indirectly from strike or industrial action existing or being publicly announced prior to the date this insurance is effected by **You** or the time of booking any **Trip** whichever is the later.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

### Sections P1-P5: WINTER SPORTS

*(Only operative if **You** are aged under 66yrs at the time this policy is issued).*

#### COVER IN RESPECT OF SECTIONS P1-P5 ONLY OPERATES:

- Under annual multi **Trip** policies for a period not exceeding 14 days on Essential Cover or 17 days on Premier and Premier Plus Cover in total in each **Period of Insurance**.

### Section P1: SKI EQUIPMENT

#### WHAT IS COVERED

We will pay **You**, up to the amount shown in the policy schedule, for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Ski Equipment**.

#### Age of Item      Amount Payable

Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No payment

The maximum **We** will pay for any **Single Item** is shown in the policy schedule.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

#### SPECIAL NOTE

**Our** liability for **Ski Equipment** hired by **You** shall be further limited to the **Insured Person's** liability for such loss or damage.

#### WHAT IS NOT COVERED

- The **Excess** as shown in the policy schedule.
- Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
  - overnight between 9pm and 8am (local time) or
  - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

### Section P2: HIRE OF SKI EQUIPMENT

#### WHAT IS COVERED

We will pay **You**, up to the amount shown in the policy schedule, for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 12 hours of **Your** own **Ski Equipment**.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - obtain a Property Irregularity Report from the airline.

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- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

#### WHAT IS NOT COVERED

- Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
  - overnight between 9pm and 8am (local time) or
  - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

### Section P3: SKI PACK

#### WHAT IS COVERED

We will pay **You**, up to the amount shown in the policy schedule:

- For the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness.
- For the unused portion of **Your** lift pass if **You** lose it.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

#### WHAT IS NOT COVERED

- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

### Section P4: PISTE CLOSURE

#### WHAT IS COVERED

We will pay **You**, up to the amount shown in the policy schedule, for the cost of transport organised by the tour operator to an alternative site if due to lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside of **Your Home** country during the published ski season for **Your** resort.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

#### WHAT IS NOT COVERED

- Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **You**.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

### Section P5: AVALANCHE CLOSURE

#### WHAT IS COVERED

We will pay **You** up to the amount shown in the policy schedule for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside of **Your Home** country during the published ski season for **Your** resort.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

#### WHAT IS NOT COVERED

- The **Excess** as shown in the policy schedule.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

### OPTIONAL COVERS

#### COVER IN RESPECT OF SECTIONS Q, R, S, T, U and V ONLY OPERATES:

If the appropriate optional cover extension has been chosen and the appropriate additional premium has been paid.

### Section Q: FLIGHT CANCELLATION

*(Only operative if indicated in the validation certificate and additional premium paid).*

#### WHAT IS COVERED

We will pay **You**, up to the amount shown in the policy schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to **Your Home** country as a result of the flight on which **You** were booked to travel being cancelled, or delayed for more than 24 hours and **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the airline was not within 24 hours of **Your** original scheduled departure time. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the airline.  
**You** may claim only under Section Q - Flight Cancellation or Section K1 - Delayed Departure for the same event not both.

#### SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must check in according to the itinerary supplied to **You**.
- You** must get written confirmation from the airline (or their handling agents) of the cancellation or number of hours delay and the reason for these together with details of any alternative transport offered.
- You** must comply with the terms of contract of the airline and seek financial compensation, assistance

## Insurance

or a refund of **Your** ticket(s) from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights. Details of **Your** rights can be downloaded from: [http://ec.europa.eu/transport/publications/doc/apr\\_leaflet\\_en.pdf](http://ec.europa.eu/transport/publications/doc/apr_leaflet_en.pdf)

### WHAT IS NOT COVERED

1. The **Excess** as shown in the policy schedule.
2. The cost of recoverable airport charges and levies.
3. Claims arising directly or indirectly from:
  - a) Strike, industrial action or air traffic control existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
  - b) An aircraft being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority or any similar body in any country.
  - c) Denied boarding due to **Your** drug use, alcohol or solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the airline operator or their handling agents.
4. Any costs incurred by **You** which are recoverable from the airline or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Any accommodation costs, charges and expenses where the airline has offered alternative travel arrangements within 24 hours of **Your** original scheduled departure time.
6. Any costs which **You** would have expected to pay during **Your Trip**.
7. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section R: WEDDING/CIVIL PARTNERSHIP

(Only operative if indicated in the validation certificate and additional premium paid).

### SPECIAL DEFINITIONS (which are shown in italics)

*You/Your/Insured Person/Insured Couple* – means the couple travelling abroad to be married/entered into a civil partnership whose names appear in the validation certificate.

*Wedding/civil partnership attire* – means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of **Your Baggage**.

### WHAT IS COVERED

1. **We** will pay up to the amounts shown in the policy schedule for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:
  - a) for each wedding/civil partnership ring taken or purchased on the **Trip** for each *Insured Person*.
  - b) for wedding/civil partnership gifts taken or purchased on the **Trip** for the *Insured Couple*.
  - c) for *Your wedding/civil partnership attire* which is specifically to be worn by *You* on *Your* wedding/civil partnership day.

The maximum payment for any **Single Item** is shown in the policy schedule.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

2. **We** will pay the *Insured Couple* up to £300 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in **Your Home** country if:
  - a) the professional photographer who was booked to take the photographs/video recordings on *Your* wedding/civil partnership day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or
  - b) the photographs/video recordings of the wedding/civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst *You* are still at the holiday/honeymoon location.

**You** may claim only under one of either Section R - Wedding/Civil Partnership or Section E - **Baggage**, **Baggage** Delay and Passport for the same event, not both.

### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate *Your* claim.

### WHAT IS NOT COVERED

1. The **Excess** as shown in the policy schedule.
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in an **Unattended** vehicle:
  - a) overnight between 9pm and 8am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with *Your* employment or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
10. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Insurance

## Section S1: GOLF EQUIPMENT

(Only operative if indicated in the validation certificate and additional premium paid).

### WHAT IS COVERED

**We** will pay **You** up to the amount as shown in the policy schedule for loss, theft, or damage to **Your Golf Equipment**. The amount payable will be at today's prices less a deduction for wear tear and depreciation (calculated from the table below), or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**. The maximum **We** will pay for any **Single Item** is shown in the policy schedule.

### Age of Item Amount Payable

Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No payment

### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss or theft of all **Golf Equipment**. A Holiday Representative's Report is not sufficient.
2. If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £75, subject to a maximum of £300 for all such items.

### WHAT IS NOT COVERED

1. The **Excess** as shown in the policy schedule.
2. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
  - a) overnight between 9pm and 8am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
7. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section S2: GOLF EQUIPMENT HIRE

### WHAT IS COVERED

**We** will pay **You** up to the amount as shown in the policy schedule for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

- a) accidental loss of, theft of or damage to **Your Golf Equipment**; or
- b) the temporary loss in transit during the outward journey for at least 24 hours of **Your Golf Equipment**.

### SPECIAL CONDITIONS RELATING TO CLAIMS

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
3. If **Your Golf Equipment** is temporarily lost in transit **You** must obtain written confirmation from the carrier as to the exact nature and length of time temporarily lost.
4. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Your Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

### WHAT IS NOT COVERED

1. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
  - a) overnight between 9pm and 8am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section S3: GREEN FEES

## WHAT IS COVERED

We will pay **You** up to the amount shown in the policy schedule, for the proportionate value of any nonrefundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

- Your Bodily Injury** or illness, or
- The loss or theft of **Your** pre-booked and pre-paid documentation which prevents **Your** participation in the pre-paid golfing activity.
- The closure due to adverse weather conditions of the golf course.

## SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must report to the police within 24 hours of discovery and obtain a written report of the loss or theft or attempted theft of **Your** documentation.
- For claims as a result of **Your Bodily Injury** or Illness **You** must obtain a report substantiating **Your Medical Condition**, its occurrence and **Your** inability to play golf from the treating Medical Practitioner.
- You** must obtain written confirmation from the golf club of the time(s) and date(s) of the golf course closure due to adverse weather conditions.

## WHAT IS NOT COVERED

- Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on page 3.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section T: CRUISE CONNECTION COVER

*(Only operative if indicated in the validation certificate and additional premium paid).*

## WHAT IS COVERED

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional onward travel expenses and accommodation (room only) necessarily incurred in reaching the next available embarkation point of **Your** cruise itinerary if **You** fail to arrive at the original embarkation point in time to board **Your Cruise** ship on which **You** are booked to travel, or **Your** failure to disembark at the original disembarkation place and time to reach **Your** international flight departure point, as a direct result of:

- the failure of any scheduled **Public Transport**
- the failure of **Your** booked **Cruise** ship
- strike, industrial action or adverse weather conditions.

## SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must allow sufficient time for the scheduled **Public Transport**, **Cruise** ship or other transport to arrive on schedule and to deliver **You** to **Your** embarkation point or International Departure point.

## WHAT IS NOT COVERED

- The **Excess** as shown in the **Policy Schedule**.
- Claims arising directly or indirectly from:
  - Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
- Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
- Any delay caused by quarantine on the **Cruise** ship due to contagious disease.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Section U: BUSINESS EQUIPMENT

*(Only operative if indicated in the validation certificate and additional premium paid).*

## WHAT IS COVERED

- In addition to the cover provided under Section E – **Baggage** and **Passport** We will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft or damage to **Business Equipment** occurring during the **Period of Insurance**. The amount payable will be the current market value, which takes into account a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
- We will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
  - You** die.
  - You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**.
  - Your Close Relative** or **Close Business Associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

## SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

## WHAT IS NOT COVERED

- In respect of Cover 1 above:
  - The **Excess** as shown in the **Policy Schedule**.
  - Loss, theft or damage to **Business Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
    - overnight between 9pm and 8am (local time) or
    - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
  - Loss or damage due to delay, confiscation or detention by customs or other authority.
  - Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
  - Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the makers latest list price.
- In respect of Cover 2 above:
  - Additional costs under 2. b) above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
  - Additional costs under 2. b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonable have been expected to give rise to Cancellation of the

## Business Trip.

- In respect of Cover 1 and 2 above:
  - Any loss or damage arising out of **You** engaging in manual work.
  - Any financial loss or costs incurred arising from the Interruption of **Your** business.
  - Anything mentioned in the general exclusions on page 4.

## Section V: EXAM FAILURE

*(Only operative if indicated in the validation certificate and additional premium paid).*

## WHAT IS COVERED

We will pay **You** up to the amount shown in the **Policy Schedule** for additional travel and accommodation expenses incurred by **You** as a result of returning to **Ireland** or the **UK** to retake public or university exams and then return to **Your** destination, provided cover was issued before **You** sat **Your** initial exam.

## SPECIAL CONDITIONS RELATING TO CLAIMS

- You** must get an official exam report to substantiate **Your** claim.

## WHAT IS NOT COVERED

- The **Excess** as shown in the **Policy Schedule**.
- Expenses incurred if the results of **Your** examination are known or are available to **You** prior to **Your** original departure date or **Your** results are known prior to booking **Your Trip**.
- Expenses incurred if they are more than the cost of the flight arranged by **Us** or the actual costs incurred by **You** (whichever is the lesser) if **You** chose not to accept the flight arranged by **Us**.
- The cost of **Your** flight **Home** should **Your** original flight ticket allow **You** to return to **Ireland** or the **UK** at the required time.
- Expenses incurred if **Your** return to the **UK** is in respect of project work which forms part of **Your** exam result.
- Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

## Complaints Procedure

### Making Yourself Heard

If **You** have cause for complaint, it is important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

### Who to Contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

### When You Contact Us:

- Please give **Us** **Your** name and contact telephone number.
- Please quote **Your** policy and/or claim number and the type of policy **You** hold.
- Please explain clearly and concisely the reason for **Your** complaint.

So **We** begin by establishing **Your** first point of contact:

### Step One – Initiating Your Complaint

Does **Your** complaint relate to:

- A. **Your** policy?  
B. A claim on **Your** policy?

If A, **You** need to contact the agent who sold **Your** policy.

If B, for all sections other than End Supplier Failure Insurance, **You** need to contact Mondial Assistance (UK) Ltd Travel Insurance Claims on 020 8239 4005. For End Supplier Failure Insurance, **You** need to contact International Passenger Protection claims on 0208 776 3752.

**We** expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

### Step Two – Contacting Mondial Assistance (UK) Ltd and International Passenger Protection

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

**Mondial Assistance (UK) Ltd**

Customer Support, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 6HD  
Telephone: 020 8603 9853

Email: customersupport@mondial-assistance.co.uk

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

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

**International Passenger Protection**

The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom

### Step Three – Beyond Mondial Assistance (UK) Ltd and International Passenger Protection

If **We** have given **You** our final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (FOS) in the **United Kingdom**.

The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.  
Telephone 0845 080 1800

### Our Promise to You

- Acknowledge written complaints quickly.
- Investigate quickly and thoroughly.
- Keep **You** informed of the progress.
- Do everything possible to resolve **Your** complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

To help **Us** improve **Our** service **We** may record or monitor telephone calls.

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

Please contact us on

 0844 871 6181


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

## Compliance Statement


Multitrip.com travel insurance is underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited, Registered in England No 1710361 Registered Office Mondial House, 102 George Street, Croydon CR9 6HD.

Blue Insurances Ltd and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority (FSA). AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request. Mondial Assistance (UK) Limited acts as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds. Mondial Assistance (UK) Limited will act as an agent for AGA International SA with respect to the receipt of customer money and handling premium refunds.

### Customer Services

 0844 871 6181

### Health Declaration

 0844 871 6188

(to declare a medical condition or change in your circumstances)

### 24-hr Emergency Medical Assistance

Outside the UK  +44 208 603 9929

Within the UK  020 8603 9929

### 24-hr Legal Helpline

Outside the UK  +44 208 603 9804

Within the UK  020 8603 9804

### Travel Claims

 020 8239 4005