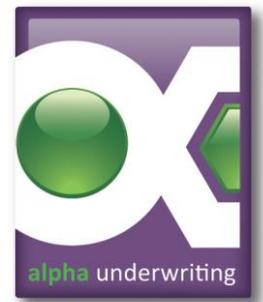
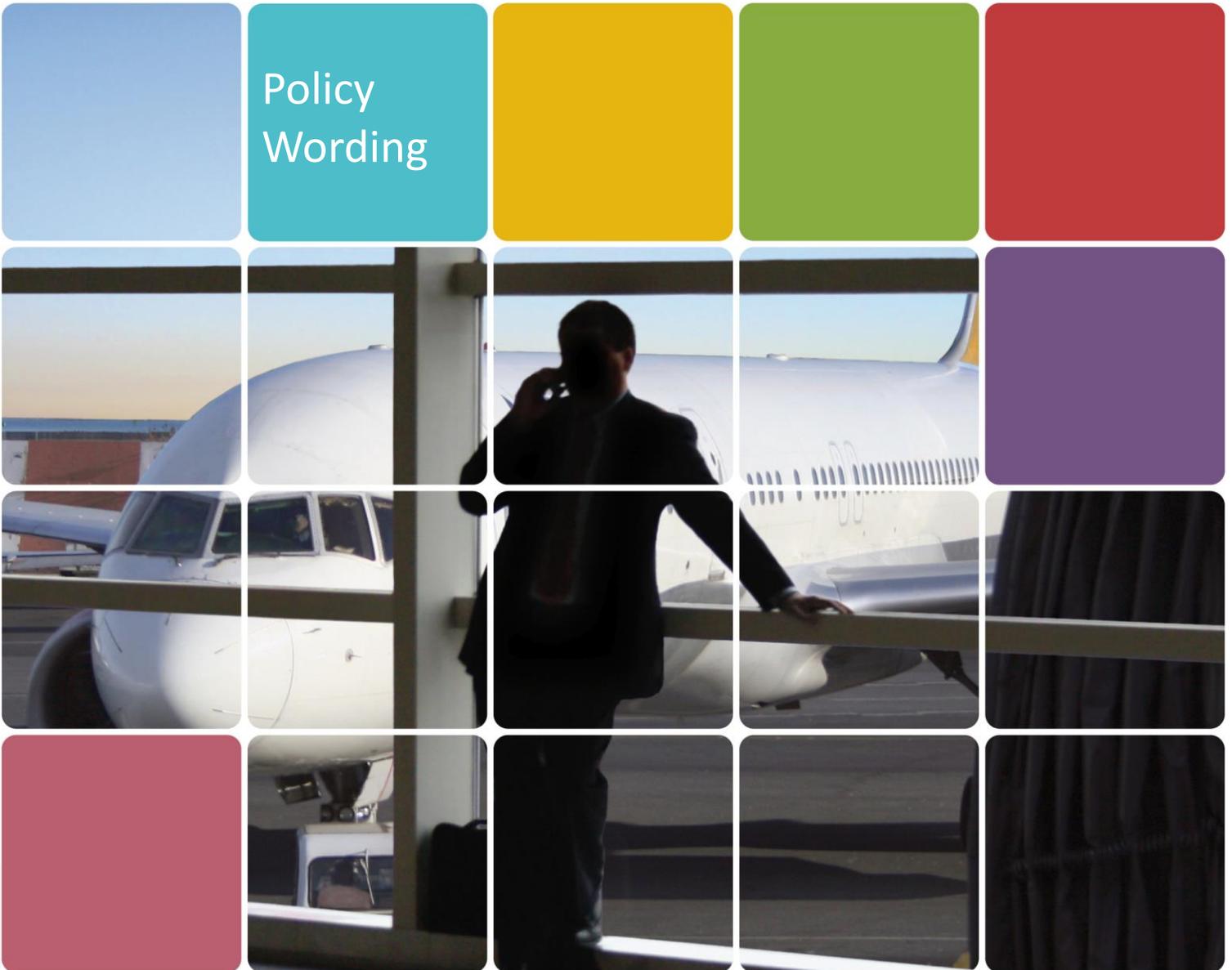


# Corporate Business Travel Insurance



Policy  
Wording



**Thank you for buying Alpha Underwriting Ltd Corporate Business Travel Insurance.**

This policy is only valid when issued with a numbered Schedule (signed and dated by Alpha Underwriting Limited) and **You** have paid the correct premium.

This **Policy**, together with **Your** Schedule is **Your** contract of insurance. It contains certain conditions identified in each section and General Conditions on pages 34 and 35. **You** must meet the conditions or **We** may not accept your claim.

**It is IMPORTANT that You read this and understand exactly what You are covered for and not covered for.**

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**Your** Schedule will identify the **Insured Persons**, sections of cover selected and insured benefit.

If **You** need more advice or have any queries, please contact **Your** Insurance Broker.

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### Cancellation

**We** may cancel this **Policy** by giving 30 days' notice in writing to **You** at **Your** last known address. If **We** give **You** such notice then **You** shall become entitled to a proportionate return of the premium.

**You** may cancel this **Policy** by giving **Us** 30 days' notice in writing. If **You** give such notice, and providing no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this **Policy**, the premium for the period up to the date when the cancellation takes effect will be calculated and any unearned portion of the premium paid will be returned, subject to a minimum retention by **Us** of £500 or 25% of the annual premium whichever is the greater. If the annual premium is less than £500, then the minimum retention by **Us** will be 25% of the annual premium.

By exercising **Your** right to cancel this **Policy**, **You** will be withdrawing from this contract and the contract will be terminated.

### The Insurer

This insurance is underwritten 100% at Lloyd's, by Vibe Syndicate Management Limited on behalf of Syndicate 5678. Vibe Syndicate Management Limited – Registered in England at 5th Floor, 90 Fenchurch Street, London, EC3M 4ST – No 05957729.

Vibe Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### The Cover

**We** will insure against **Accident, Illness**, loss, damage or mishap as defined in this **Policy**, for trips taken on **Your** behalf commencing during the **Period of Insurance**, and having a destination outside of the **United Kingdom**, or within the **United Kingdom** if such trips involve an overnight stay or air travel.

**You** have provided information to **Us** which includes but is not limited to the information detailed in the **Statement of Fact**. **You** shall provide **Us** all facts and information that may affect the risks insured under this **Policy** and all other information that **We** may reasonably require.

### Information **You** have given **Us**

In deciding to accept this insurance and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this insurance as if it never existed and decline all claims.

If **We** establish that **You** were careless in providing **Us** with the information **We** have relied upon in accepting this insurance and setting its terms and premium **We** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
- amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
- charge **You** more for **Your** insurance or reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
- cancel **Your** policy in accordance with the right to cancel condition above.

**We** or **Your** insurance broker will write to **You** if **We**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **Your** policy; or
- require **You** to pay more for **Your** insurance.

#### Law Applicable

In the absence of any agreement in writing to the contrary this **Policy** will be governed by and construed in accordance with the laws of England and Wales. Any dispute relating to this **Policy** will be subject to the jurisdiction of the courts of England and Wales.

#### Foreign and Commonwealth Office

**You** and all Insured Persons must observe travel advice provided by the Foreign and Commonwealth Office (FCO). No cover is provided under any section of this **Policy** in respect of travel to any destination to which the FCO has advised against all travel.

In respect of travel to any destination to which the FCO has advised against all but essential travel, please refer this to **Your** insurance broker for prior approval of cover.

Travel advice can be obtained from the FCO by visiting their website at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)

In the event that the FCO advice changes regarding a destination that **You** and/or an **Insured Person** is due to visit (after booking and before commencement of the **Trip**), please contact your travel provider in the first instance for a refund or change in dates/destination. Failing this, please contact **Your** insurance broker.

## General Definitions

Wherever one of the words or phrases listed below is used in this **Policy** it will have the same meaning wherever it appears unless stated otherwise. A defined word or phrase will start with a capital letter each time it appears in the **Policy** and is printed in bold type e.g. **Insured Person**, except for headings and titles.

Throughout this **Policy** words in the singular include the plural and vice versa. The male gender includes the female and neuter. References to legislation include such legislation as amended and to any statutory re-enactment thereof.

If a word or phrase has a different meaning in a particular section then that section will have a revised definition of that word or phrase.

### Accident

A sudden, unexpected, unusual, specific event which occurs at an identifiable time and place and which results from external, violent and visible means, but shall also include exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling.

### Assistance Company

Healix International Medical Assistance of Healix House, Esher Green, Esher, Surrey KT10 8AB.

### Bodily Injury

Identifiable physical injury which: -

- 1 is sustained by an **Insured Person**, and
- 2 is caused by an **Accident** during the **Operative Time** during the **Period of Insurance**, and
- 3 solely and independently of any other cause, except **Illness** directly resulting from or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** within 12 months from the date of the **Accident**.

### Deferment Period

The period prior to the commencement of the Benefit Period for which no benefit is payable.

### Director

A serving Director (other than a non-executive director) of **You**, whose details have been notified to Companies House.

### Employee(s)

Any person under contract or service with **You**.

### Event

An **Accident** which occurs at an identifiable time and place as stated in the Schedule. The duration and extent of any **Event** is limited to 24 consecutive hours and within a 10-mile radius, no individual loss which occurs outside that time limit or radius will be considered to be part of the same **Event**. **You** may choose when the 24-hour period starts and also the specific 10-mile radius which the **Event** is said to occur. If the **Event** continues for longer than 24 hours, **You** can divide the period of time into two or more **Events** provided that no period begins earlier than the time and date of the first recorded individual loss arising from the **Event**.

### Hospital

An establishment which is registered or licensed as a medical or surgical hospital in the country which it is located and where the **Insured Person** is under the constant supervision of a **Medical Practitioner** and is not intended to be a mental institution, nursing home, hospice, convalescent home or residential care home as defined under the Registered Care Homes Act 1984.

### Illness

A disease or sickness of the **Insured Person** which first declares itself during the **Period of Insurance** and occasions the total disablement of the **Insured Person** within 12 months of first declaring itself.

## General Definitions

### Insured Person

**Any** person shown in the **Policy** as being an **Insured Person**. Cover applies until the end of the **Period of Insurance** or the date upon which the **Insured Person** ceases their employment or association with **You** whichever the sooner.

### Medical Expenses

Expenses necessarily and reasonably incurred by the **Insured Person** for medical, **Hospital**, surgical, manipulative, massage, physiotherapy, therapeutic, X-ray or nursing treatment, including the cost of medical supplies and ambulance hire.

### Medical Practitioner

A suitably qualified **Medical Practitioner** registered by the General Medical Council in the **United Kingdom** or an equivalent local organisation other than:

- 1 an **Insured Person**
- 2 a member of the immediate family of the **Insured Person**
- 3 one of **Your Employees**

### Operative Time

The period of time that cover is in force during the **Period of Insurance**, as shown in the Schedule.

### Our, Us, We, Underwriters,

Alpha Underwriting Limited for and on behalf of Vibe Syndicate Management Limited on behalf of Syndicate 5678.

### Partner

The spouse, common-law spouse or civil partner of an **Insured Person**.

### Period of Insurance

The period beginning with the Effective Date and ending with the Expiry Date as shown in the Schedule and any other period for which **We** have accepted **Your** premium.

### Period of Travel

The time the **Insured Person** leaves their home or place of employment (whichever occurs last) during the whole time away and until return to their home or place of employment (whichever occurs first).

### Personal Property

Property owned by or in the custody or control of an **Insured Person**.

### Policy

This document, Schedule of Benefits and any endorsements attached or issued with it.

### Pollution

Pollution or contamination by naturally occurring or man-made substances, forces, organisms or any combination of them whether permanent or transitory and all loss, damage or injury directly or indirectly caused by such pollution or contamination.

### Pre-booked

Either booked by **You** or by the **Insured Person** prior to commencement of the **Period of Travel** and for which payment has or will be made.

## General Definitions

### Radiation

The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death.

### Scheme Administrator

Claims Settlement Agencies Limited of 308 – 314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD

### Statement of Fact

The quotation **You** have been provided with either in writing or provided electronically and any additional information supplied to **Us** by **You** or on **Your** behalf.

### Trip

An **Insured Person's** holiday or business Trip.

### Terrorist Activity

An act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. **Terrorist Activity** can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a **Terrorist Activity** can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

### United Kingdom

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

### Biological Weapons

The emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

### Chemical Weapons

The emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

### Nuclear Weapons

Any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

### Valuables

Antiques, personal jewellery, watches, gold or silver articles or articles of precious material, computer and laptop equipment, radio or audio equipment (including headphones, discs, cassettes or memory sticks), electronic games, telescopes, binoculars, leather, suede or fur clothing, photographic equipment (including camera body and lenses, flashguns, filters, cases, straps, discs, films, memory sticks and all other accessories), or video equipment (including discs, cassettes or memory sticks).

### War

Any activity arising out of or attempt to participate in the use of military force between nations and will include:

- 1 hostilities or warlike operations (whether war be declared or not)
- 2 invasion, civil war, rebellion, insurrection, revolution
- 3 act of an enemy foreign to **Your** nationality, or the country in, or over, which the act occurs
- 4 civil commotion assuming the proportions of, or amounting to, an uprising
- 5 overthrow of the legally constituted government
- 6 military or usurped power
- 7 explosions of war weapons

## General Definitions

- 8 **Terrorist Activity**
- 9 Utilisation of **Nuclear Weapons, Chemical Weapons** or **Biological Weapons** however these may be distributed or combined
- 10 murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **Insured Person** whether war be declared with that state or not.

You, Your, Yours

The Insured as stated in the Schedule.

## Assistance – Travel Advice

If **You** need help in a medical emergency, please call Healix International Medical Assistance:

**Telephone: +44 (0) 20 8763 3068 or contact them via email at [internationalhealthcare@healix.com](mailto:internationalhealthcare@healix.com)**

Information needed in medical emergencies

- 1 **Your** telephone number from which **You** are calling
- 2 **Your** Schedule Number
- 3 The name and telephone number of the Doctor and Hospital attending to the **Insured Person**

Healix International Medical Assistance is a 24-hour worldwide emergency and assistance service. This service is only for real emergencies, where an **Accident** or **Illness** may lead to hospital treatment or curtail **Your** trip.

Failure to contact Healix International Medical Assistance in the case of an Emergency may prejudice **Your** claim.

How can Healix International Medical Assistance help?

- 1 Guaranteeing and direct payment of medical expenses
- 2 Doctor and/or nurse escorted repatriations
- 3 Arrange admission to hospitals
- 4 Advice and multi-lingual support 24 hours a day, 365 days a year
- 5 Liaison with colleagues/relatives
- 6 Repatriation of mortal remains, providing support and guidance and arrange repatriation of the deceased, in full liaison with family and authorities and with due regard to religious beliefs.

### Medical Fees

Where **You** have paid for medical treatment, **You** should claim these costs back on **Your** return home.

### Reciprocal Health Agreement

If an **Insured Person** is travelling to European Union Countries he/she are strongly advised to obtain a European Health Insurance Card (EHIC) from his/her local Post Office or online at: [www.ehic.org.uk](http://www.ehic.org.uk) or by telephone on 0300 330 1350. This EHIC entitles travellers to benefit from the reciprocal health agreements which exist between European Union countries.

The United Kingdom has reciprocal health arrangements with certain other countries e.g. Australia, New Zealand and Russia. Visit [www.nhs.uk/livewell/travelhealth](http://www.nhs.uk/livewell/travelhealth) for a list of those countries in which travellers may be entitled to free treatment or treatment at reduced cost.

Helpful and relevant information to the traveller providing valuable assistance in preparation for the journey, including currency and banking regulations, visa details, health requirements and reciprocal agreements.

**Telephone: +44 (0) 20 8763 3068**

### Pre-travel advice

Pre-travel advice enabling an **Insured Person** to be aware of any specific risks associated with their planned trip.

### Emergency Medical Referral

To a suitable hospital, clinic or dentist for treatment.

### Emergency Legal Referral

To an Embassy, Consulate or other source if legal consultation is needed, including an English speaking lawyer.

### Emergency Telephone Interpretation Service

Call Healix International Medical Assistance and they can arrange for a pre-arranged conference call to act as an interpreter in over 30 different languages.

### Emergency Medical

Help to locate drugs, blood or medical supplies and equipment if unavailable locally.

...broking made easy

## Assistance – Travel Advice

### Relay Emergency Message

Passing on messages to family and business associates in an emergency.

### Lost Ticket & Baggage

Help with the process for obtaining replacement tickets, passports or travel documents and help with locating lost baggage.

### Emergency Cash Advance

Help with replacement of cash which has been lost or stolen overseas. Any cash amount which is replaced will be deducted from any subsequent valid claim made under Section 13 – Money or must otherwise be reimbursed to the **Insured Person**.

### Port/Airport Assistance

Liaise with carrier and advise if an **Insured Person** has been delayed on the way to departure point and if necessary assist with onward travel arrangements.

## Business Travel

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## Section 1 – Medical Expenses

### What is covered

**We** will pay up to the sum insured shown in the Schedule of Benefits in respect of:

Medical and Repatriation Expenses necessarily incurred outside the **United Kingdom** as the result of an **Insured Person** sustaining an injury or becoming ill during the **Trip** for:

- 1 an **Insured Person's** medical, hospital and treatment expenses (including reasonable additional travel and accommodation expenses as authorised by the **Assistance Company**), ambulance charges.
- 2 an **Insured Person's** additional expenses of repatriation to the **United Kingdom** (as authorised by the **Assistance Company**) including compulsory quarantine.
- 3 emergency dental treatment for the immediate relief of pain but limited to £500 in total.
- 4 accompanying medical attendants if agreed by prior consultation between an **Insured Person's** attending physicians and **Us** or **Our** appointed advisors.
- 5 reasonable travel and accommodation expenses (as authorised by the **Assistance Company**) of an **Insured Person's Partner**, a relative or friend (not necessarily an **Insured Person**) who on medical advice is required to travel to, remain with or escort the **Insured Person** (or if the **Insured Person** is a child and requires an escort) necessarily and reasonably incurred outside the **United Kingdom** on medical advice as a direct result of the **Insured Person** sustaining **Bodily Injury** or suffering the onset of **Illness** during the trip.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, **We** will not pay for any claim arising from, or contributed to, by:

- 1 Treatment or surgery which **Our** medical advisers and the doctor treating them believe is not essential or could wait until return home.
- 2 Any treatment received after an **Insured Person** has returned to the **United Kingdom**, unless it is in respect of a **Bodily Injury** or **Illness** for which expenses have already been incurred at the overseas location, in which case additional expenses incurred in the **United Kingdom** during a maximum of 3 months from the date the **Insured Person** returned to the **United Kingdom**, subject to a maximum of £10,000 per **Insured Person** shall be payable.
- 3 Any expenses incurred more than 12 months after the date of the incident which gave rise to the claim.
- 4 Expenses where the benefit may be recoverable under any other insurance **You** or the **Insured Person** may have in force or recoverable elsewhere.
- 5 The cost of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking a **Trip** or commencement of the **Period of Travel**, whichever is the later.
- 6 Any expenses in respect of treatment which could have been reasonably delayed until return to the **United Kingdom**.
- 7 The United States' Patient Protection and Affordable Care Act (ACA). This **Policy** does not provide, and **We** do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This **Policy** is not subject to guaranteed insurance or renewability other than as specified in the **Policy**. ACA requires certain U.S. residents and citizens to obtain ACA compliant coverage. The **Insured Person** should consult their attorney or tax professional to determine if ACA's requirements are applicable to them.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 Where an **Insured Person** requires hospital admission and/or repatriation back to the **United Kingdom**, **You** or someone on their behalf must contact Healix International Medical Assistance. Failure to contact Healix International Medical Assistance in the case of an emergency may prejudice **Your** claim.
- 2 If an **Insured Person** returns home early because of an **Illness** or injury to a close relative or business associate, the **Insured Person** must get a doctor's certificate confirming that this was necessary.
- 3 **We** reserve the right to repatriate the **Insured Person** to the **United Kingdom** if the **Insured Person** is declared fit to travel.

## Section 2 – Hospitalisation

### What is covered

Should an **Insured Person** suffer **Bodily Injury** or **Illness** during the **Period of Insurance**, **We** will pay £50 for each full 24 hours that the **Insured Person** spends as an inpatient in a **Hospital** outside the **United Kingdom** up to a maximum of 70 days.

## Section 3 – Funeral Expenses

### What is covered

**We** will pay up to the sum insured shown in the Schedule of Benefits in respect of the reasonable cost of burial or cremation of an **Insured Person** who dies during a trip outside the **United Kingdom** and if this takes place in the country abroad where the death occurred.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, **We** will not pay for any claim arising from, or contributed to, by:

- 1 Any expenses or charges incurred more than 12 months after the date of the loss.
- 2 Any claim if the **Insured Person** travels against medical advice.

### Condition

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Condition applies:

- 1 The **Assistance Company** must be notified and authorise any costs to be incurred before burial or cremation of the **Insured Person's** remains.

## Section 4 – Personal Accident

### What is covered

Should an **Insured Person** suffer **Bodily Injury** during the **Period of Travel**, **We** will pay **You** one of the following benefits:

a)	Death	100% of Sum Insured
b)	Permanent Total Loss of Sight of One or Both Eyes	100% of Sum Insured
c)	Loss of One or More Limbs	100% of Sum Insured
d)	Permanent Total Disablement	100% of Sum Insured
e)	Temporary Total Disablement	£200 per week Benefit Period: 52 weeks Deferment Period: 14 days
f)	Temporary Partial Disablement	£100 per week Benefit Period: 52 weeks Deferment Period: 14 days

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

**We** will not be liable for any claim arising from or contributed to, by:

- 1 Any condition caused by, aggravated by any psychiatric, mental or nervous disorder of an **Insured Person**, including anxiety and/or depression.
- 2 Temporary Total Disablement or Temporary Partial Disablement for any **Insured Person** who is not **Your Employee** or **Director**.
- 3 Any claim resulting from disease or natural causes or surgical treatment.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 Benefit shall not be payable under more than one items above in respect of the consequences of one **Accident**.
- 2 For **Insured Persons** aged less than 16 years, the Death benefit is limited to £5,000.
- 3 The maximum Sum Insured for any one **Event** shall be £1,500,000. In the event of an **Accident** involving more than one **Insured Person** where the claims exceed £1,500,000, the amount payable to **You** shall be proportionately reduced until the total does not exceed £1,500,000. If the **Insured** has also purchased separate personal accident insurance via Alpha Underwriting Limited, the maximum combined (travel and personal accident) Sum Insured for any one event shall be £5,000,000. In the event of an **Accident** involving more than one **Insured Person** where the claims exceed £5,000,000, the amount payable to **You** shall be proportionately reduced until the total does not exceed £5,000,000.
- 4 Where an **Insured Person** is aged 65 years or over at the effective date of this **Policy**, the definition for **Permanent Total Disablement** shall be amended to read as follows: -  
“Disablement which entirely prevents the **Insured Person** from attending to any business or any occupation of any and every kind and which lasts twelve months and at the end of that period is beyond hope of improvement.”

### Definitions

#### Accident

A sudden, unexpected, unusual, specific event which occurs at an identifiable time and place and which results from external, violent and visible means, but shall also include exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling.

#### Benefit Period

The maximum period from the date of **Temporary Total Disablement** or **Temporary Partial Disablement** is payable for. This period starts at the end of the Deferment Period.

## Section 4 – Personal Accident

### Bodily Injury

Identifiable physical injury which:-

- 1 is sustained by an **Insured Person**, and
- 2 is caused by an **Accident** during the **Trip**, and
- 3 solely and independently of any other cause, except **Illness** directly resulting from or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** within 12 months from the date of the **Accident**.

### Permanent Total Disablement

Permanent disablement which entirely prevents the **Insured Person** from attending to the duties of his/her usual business or occupation and which lasts 12 consecutive months and at the expiry of that period is beyond hope of improvement.

### Permanent Total Loss of Sight of One Eye

Permanent and irrecoverable loss of sight in one eye, which lasts 12 consecutive months and at the expiry of that period is beyond hope of improvement and the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

### Permanent Total Loss of Sight of Both Eyes

Permanent total and irrecoverable loss of sight, and when the **Insured Person's** name has been added to the register of Blind Persons on the authority of a qualified ophthalmic specialist.

### Temporary Partial Disablement

Temporary disablement which prevents the **Insured Person** from attending to a substantial part of the duties of his/her usual business or occupation.

### Temporary Total Disablement

Temporary disablement which totally prevents the **Insured Person** from attending to the duties of his/her usual business or occupation.

## Section 5 – Cancellation

### What is covered

**We** will pay **You** up to the Sum Insured shown in the Schedule of Benefits for payments that **You** have or an **Insured Person** has paid or legally has to pay for travel, accommodation and unused **Pre-booked** excursions which are not used if an **Insured Person** has no choice but to cancel the **Trip** because of events beyond his/her control and which starts during the **Period of Insurance**.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

- 1 **Insured Persons** are not covered for claims caused directly or indirectly by the following:
  - a) **Your** financial circumstances.
  - b) A labour dispute or protest which existed or for which advanced warning had been given prior to the date on which the **Trip** was booked.
  - c) Government regulations, acts of parliament or currency restrictions.
  - d) **Your** decision, or the **Insured Person's** personal decision not to travel.
  - e) The tour operator, or anyone with whom travel or accommodation arrangements have been made, failing to provide the arrangements.
  - f) An **Insured Person** travelling against medical advice or to get medical treatment.
  - g) If an **Insured Person** fails to get a valid passport, Visa or other travel documents he/she needs.
  - h) Any loss arising from the cancellation or curtailment or postponement of an event organised by the **Insured** or a subsidiary or parent company.
- 2 Any claims arising out of any contingency that had occurred, commenced or been announced before this **Policy** was effected.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Condition applies:

- 1 An **Insured Person** should make every endeavour to reach his/her point of departure in good time.

## Section 6 – Curtailment

### What is covered

**We** will pay **You** up to the sum insured shown in the Schedule of Benefits for payments that have been paid or are legally obliged to be paid for travel, accommodation and unused **Pre-booked** excursions which are not used if an **Insured Person** has no choice but to curtail the **Trip** because of events beyond his/her control and which start during the **Period of Travel**.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

- 1 An **Insured Person** is not covered for claims caused directly or indirectly by the following:
  - a) **Your** and/or **Insured Person's** financial circumstances.
  - b) A labour dispute or protest which existed or for which advanced warning had been given prior to the date on which the **Trip** was booked.
  - c) Government regulations, acts of parliament or currency restrictions.
  - d) **Your** decision, or the **Insured Person's** personal decision not to curtail a **Trip**.
  - e) The tour operator, or anyone an **Insured Person** has made travel or accommodation arrangements with, failing to provide the arrangements.
  - f) An **Insured Person** travelling against medical advice or to get medical treatment.
  - g) If an **Insured Person** fails to get a valid passport, Visa or other travel documents he/she needs.
  - h) Any loss arising from the cancellation or curtailment or postponement of an event organised by the **Insured** or a subsidiary or parent company.
- 2 Any claims arising out of any contingency that had occurred, commenced or been announced before this **Policy** was effected.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 If an **Insured Person** goes into hospital and is likely to be in for more than 48 hours, or if an **Insured Person** has to return home early, someone must contact the **Assistance Company** for the **Insured Person** immediately.
- 2 Before an **Insured Person** returns home early for medical reasons, he/she must get a doctor's certificate to confirm that this is necessary and that he/she is fit to travel.
- 3 If an **Insured Person** returns home early because of a death, **Illness** or injury to a close relative or business associate, the **Insured Person** must get a doctor's certificate confirming that this was necessary.

## Section 7 – Political Evacuation

### What is covered

If, due to political or military events in a host country, a formal recommendation from the **United Kingdom** or the host Government is issued for all **Insured Persons** covered by this insurance to leave the host country, **We** will pay **You** all reasonable expenses necessarily incurred up to the Political Evacuation Sum Insured any one claim or multiple claims for the transportation to the nearest place of safety or for repatriation to the **Insured Person's** home country or country of residence.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusion applies:

- 1 Expulsion of the **Insured Person** or being declared persona non-grata by the host country.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 Evacuation must occur within 5 days of any such formal recommendation to leave the host country.
- 2 Transportation will be by the most appropriate and economical means available under the circumstances.
- 3 Travel arrangements must be agreed in advance by the **Assistance Company**.
- 4 In the event of a claim under this Section, **You** or the **Insured Person** must contact the **Assistance Company**.

## Section 8 – Employee Replacement

### What is covered

If an **Insured Person** is forced to curtail a business **Trip** as a direct result of **Bodily Injury** or **Illness** of an **Insured Person** which in the opinion of a **Medical Practitioner**, will last for a period of in excess of 72 hours, **We** will pay **You** up to the Sum Insured for any reasonable additional travel and accommodation costs necessarily incurred to send a replacement **Employee** to continue the original **Trip** in order to assume the duties of the **Insured Person**.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusion applies:

- 1 Any expenses that **You** or an **Insured Person** has paid or budgeted to pay before the commencement of the **Trip**.

## Section 9 – Travel Disruption

### What is covered

If during the **Operative Time** an **Insured Person** misses his/her point of departure, **We** will pay reasonable additional travel and accommodation expenses up to the Sum Insured, incurred in lost **Pre-Booked** accommodation as a direct consequence of:

- 1 Circumstances which the **Insured Person** can realistically demonstrate were beyond his/her reasonable control
- 2 Industrial action, labour dispute, protests or civil disturbance
- 3 Accident and/or mechanical breakdown of transport
- 4 Fire and flood damage to the departure point
- 5 Adverse weather
- 6 Criminal action
- 7 Earthquake
- 8 Bomb scare
- 9 Hijack

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusion applies:

- 1 **We** will not pay for any claim arising out of the contingencies above, if such contingency had already started or been forecast before the **Trip** was booked or the **Policy** was effected, whichever is the later.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply.

- 1 An **Insured Person** must do all things reasonable and practical to minimise the possibility of being late arriving at the point of departure and allow reasonable time to make onward connections.
- 2 In the case of a labour dispute or protest, an **Insured Person** will only be covered if the dispute is announced and begins during the **Period of Insurance**.
- 3 **We** will only be liable for claims attributable to mechanical breakdown if an **Insured Person** has obtained a garage or motoring organisation report confirming the date, time and cause of such breakdown.

## Section 10 – Travel Delay

### What is covered

Should a **Pre-booked** aircraft, sea vessel, coach or train be delayed as a result of:-

- 1 Strike
- 2 Locked out workers
- 3 Industrial action
- 4 Bomb scare
- 5 Criminal action
- 6 Hijack
- 7 Earthquake
- 8 Fire and flood damage to the departure point
- 9 Adverse weather
- 10 Accident and/or mechanical breakdown of transport

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

- 1 a) £50 for the first completed 4-hour period of delay, and  
b) £50 for each subsequent completed 4-hour period of delay
- 2 Advance payments, deposits and other charges which have not been, and will not be used but which become forfeit or payable under contract up to £1,000 if, after a 24-hour delay to the departure of the **Insured Person's** outward journey, the **Insured Person** decides to cancel the **Trip**.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

The following are not covered:

- 1 Any claim arising directly or indirectly out of the **Insured Person's** failure to check in according to the itinerary supplied to the **Insured Person**.
- 2 Any claim caused by the tour operator, or any other provider of transport and accommodation, stopping trading.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 **We** will only be liable for any claim if the **Insured Person** has supplied written confirmation of the **Insured Person's** delay, which will include the actual time and date of departure along with the reason for the delay.
- 2 The maximum claim is limited to the Sum Insured shown on the Schedule of Benefits.

## Section 11 – Personal Property

### What is covered

**We** will pay up to the Sum Insured for the loss, theft or damage of **Your** and/or **Insured Person's Personal Property** suffered during the **Period of Travel**.

- 1 Single/Pair/Set Article(s) Limit: **£1,500**
- 2 Valuable Limit: **£1,500**
- 3 Glasses/Sunglasses Limit: **£250**

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

**You** are not covered for the following.

- 1 Any loss, theft or damage to **Personal Property** during an **Insured Person's** outward or return journey if the **Insured Person** does not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If an **Insured Person** cannot report the loss, theft or damage to the airline straight away, the **Insured Person** must do so in writing within seven days
- 2 Any loss and/or theft not reported to the police within 24 hours of discovery, and a police statement obtained.
- 3 Any loss or damage due to wear and tear and gradual deterioration or depreciation in value.
- 4 Any loss or damage due to process of cleaning, dyeing, restoring, repairing or alteration.
- 5 Any loss, theft or damage to contact or corneal lenses, dentures, hearing aids, loose precious stones, securities, deeds, bonds, stamps or documents of any kind, antiques, pictures, boats and/or ancillary equipment including windsurfing equipment and sailboards.
- 6 Loss, theft, or damage of alcohol, tobacco, motor vehicle accessories, **Valuables** whilst in the custody of the carrier.
- 7 Any loss, theft or damage to **Personal Property** whilst left unattended unless an **Insured Person** has kept them in locked accommodation, a safe or a safety deposit box.
- 8 Any claim for **Personal Property** left in a vehicle overnight.
- 9 Any loss, theft or damage to sports equipment while in use.
- 10 Any loss, theft or damage to vehicles, their accessories or spare parts.
- 11 Any loss arising from confiscation or detention by customs or any other authority.
- 12 Any loss arising out of electrical and/or mechanical breakdown.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 If an **Insured Person's** claim involves a pair or set, **We** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- 2 An **Insured Person** must keep any damaged property so that **We** can inspect it. When **We** make a payment for that property, it will then belong to **Us**.
- 3 If an **Insured Person** purchases a comparable replacement for a lost or damaged article, **We** shall pay for the replacement cost, providing that such article was less than 3 years old at the time and that evidence of the original purchase is provided.
- 4 Any claim for mobile phones (including Pocket PC's BlackBerrys, iPhone, PDA's and the like) and their accessories, is subject to a maximum sum insured of £250, in respect of any and all claims relating to accidental damage. For articles of 3 years old or more, or if the article is not actually replaced, or evidence of the original purchase cannot be provided, payment shall be based upon the value of such article at the time of loss or the cost of repair, whichever is the lesser.

### Personal Property Extension

1	Loss of Keys	If within the <b>Operative Time</b> an <b>Insured Person</b> sustains theft or loss of or damage to their Keys during the <b>Period of Travel</b> , <b>We</b> indemnify <b>You</b> for the benefit of the <b>Insured Person</b> to replace and fit lock mechanisms and the reprogramming of remote control car keys up to the Sum Insured shown on <b>Your</b> Schedule.
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## Section 12 – Delayed Property

### What is covered

Should an **Insured Person** temporarily lose his/her **Personal Property** for more than 4 hours on their outward journey, **We** will pay up to the Sum Insured shown in the Schedule of Benefits for the replacement of essential clothing and toiletries the **Insured Person** needs to buy.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

- 1 **Insured Persons** are not covered for claims if **You** or the **Insured Person** receives compensation from someone else.
- 2 **Insured Persons** are not covered for any loss or damage arising from delay, confiscation or detention by customs or other authorities.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **You** or the **Insured Person** must also write to them within 28 days of receiving **Your** property back to confirm an **Insured Person** had to buy replacement items.
- 2 If an **Insured Person's Personal Property** is never found and **We** agree to pay for permanent loss, **We** will take off any amount **We** have already paid for temporary loss.

## Section 13 – Money

### What is covered

**We** will pay up to the Sum Insured shown in the Schedule of Benefits for the loss or theft of the following:

- 1 Bank notes
- 2 Coins
- 3 Travellers Cheques
- 4 Travel Tickets
- 5 Green Card
- 6 Admission Tickets

This cover starts from the time an **Insured Person** collects the money or documents or 72 hours prior to the **Period of Travel**, whichever is later, and up to 48 hours after completion of the **Period of Travel**, or time of conversion or encashment, whichever is the earlier.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

**You** are not covered for the following:

- 1 Loss or theft if an **Insured Person** has not reported it to the police within 24 hours of discovering the loss or theft and the **Insured Person** has not got a police report.
- 2 Loss or theft of cheques and bank cards (including credit, debit and store cards) if an **Insured Person** has not reported it to the bank.
- 3 Devaluation of currency or shortages due to errors or omissions during monetary transactions.
- 4 Money left in baggage which an **Insured Person** has checked in to the carrier or which an **Insured Person** does not keep with him/her, unless it is in locked accommodation, a safety deposit box or a safe.
- 5 More than £500 in cash.

## Section 14 – Passport

### What is covered

Should an **Insured Person** lose his/her passport during the **Period of Travel**, **We** will pay up to the Sum Insured shown on the Schedule of Benefits for all necessary and reasonable extra travel and accommodation expenses involved in getting a replacement passport.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

An **Insured Person** is not covered for loss or theft if the **Insured Person** has not reported it to the police within 24 hours of discovering the loss or theft and the **Insured Person** has not got a police report.

## Section 15 – Rental Vehicle Excess

If, within the **Operative Time**, an **Insured Person** sustains loss of, theft of or damage to a rental vehicle during a **Trip**, **We** shall indemnify **You** for the amount that the **Insured Person** is legally liable to pay as an excess or deductible, up to the Sum Insured per **Trip** shown in the Schedule of Benefits.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

**You** are not covered for the following:

- 1 any loss of or damage to a rental vehicle caused deliberately by the **Insured Person**;
- 2 any loss of or damage to a rental vehicle arising out of wear and tear gradual deterioration mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the period of rental.
- 3 Any loss of or damage to a rental vehicle if the rental vehicle is left unlocked or when the rental vehicle's windows are left open whilst unattended.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 The rental vehicle has been rented from a licensed rental vehicle company.
- 2 The **Insured Person** must comply with all requirements of the rental vehicle agreement and of the rental vehicle insurance policy or any other insurance policy applicable to the **Insured Person** under which the **Insured Person** is claiming in respect of loss of or theft of or damage to the rental vehicle.

## Section 16 – Search and Rescue

### What is covered

- 1 We will pay reasonable additional costs necessarily incurred within the **Operative Time** by the police, coastguard or other authority responsible for rescue services to search for and/or rescue an **Insured Person** where it is known or reasonably believed that the **Insured Person** may have sustained **Bodily Injury** or become ill; or
- 2 weather or safety conditions are such that it becomes necessary to do so to prevent the **Insured Person** from sustaining serious **Bodily Injury** or becoming seriously ill during a **Trip** outside of their country of permanent residence **We** shall indemnify **You** up to the Sum Insured shown in the Schedule of Benefits.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

- 1 In the event that the **Scheme Administrator** is not contacted for prior approval for any expenses incurred, **We** will not pay **Your** claim.
- 2 Any expenses as a result of reckless behavior by **You** or an **Insured Person**.

## Section 17 – Hijack and Kidnap

### What is covered

**We** will pay £250 for each complete day for up to a maximum of 200 days that an **Insured Person** is hijacked or kidnapped, which starts during the **Period of Insurance**.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

- 1 Any claim relating to payment of ransom monies and the like.
- 2 Any claim arising out of any act(s) by **You** or an **Insured Person** that would be considered illegal by a court of the **United Kingdom** if committed in the **United Kingdom**.
- 3 Where the detainment, internment, hijack or kidnap of an **Insured Person** is for a period of less than 10 days.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 The **Insured Person** has not engaged in any political or other activity that would expose the **Insured Person** to a risk of Hijack or kidnap.
- 2 The **Insured Person** has no family or business connections that could be expected would expose the **Insured Person** to a risk of Hijack or kidnap.
- 3 All visas and official travel permits are obtained and valid.

## Section 18 – Legal Expenses

### What is covered

Should an **Insured Person** sustain **Bodily Injury** or **Illness** caused by a third party during the **Period of Insurance**, **We** will pay the **Insured Person's** expenses up to the Sum Insured shown in the Schedule of Benefits incurred in pursuit of a claim for damages against the third party.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

**You** are not covered for the following:

- 1 any legal expenses incurred for the defence in any civil claim or legal proceedings made or brought by a third party against the **Insured Person**;
- 2 any fines or penalties;
- 3 any legal expenses incurred in connection with any criminal or wilful act of the **Insured Person**;
- 4 any legal expenses incurred in the pursuit of any claim against a travel agent tour operator insurer or their agents which are eligible for consideration under an Arbitration Scheme or Complaints Procedure;
- 5 any claim or circumstance notified more than twelve months after the incident from which the cause of action arose.
- 6 Any claim made against **Us**.
- 7 Any legal actions between **Insured Persons**.
- 8 Any expenses sustained in more than one country.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 **You** must obtain written consent from **Us** prior to incurring legal expenses. **We** will give prior consent if **You** satisfy **Us** that:
  - a) there are reasonable grounds for pursuing the legal proceedings and it is reasonably likely that such an action shall be successful; and
  - b) it is reasonable for legal expenses to be provided in a particular case.
- 2 **We** shall be entitled to nominate and appoint a legal representative to act on behalf of an **Insured Person** and to have direct access at all time to the legal representative.
- 3 **We** reserve the right to withdraw at any stage and thereafter **We** shall not be liable for any further expenses.
- 4 In the conduct of any claim **You** shall comply with all rules of Court and Orders made by the court, shall attend any hearings, meetings or conferences and sign any documents, as may be reasonably required.
- 5 The Sum Insured is the limit per claim, not per **Insured Person**.

## Section 19 – Personal Liability

### What is covered

Should an **Insured Person** accidentally injure someone or damage someone else's property during the **Period of Insurance** and consequently become legally liable, **We** will pay up to the limit of indemnity shown in the Schedule of Benefits.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

**We** will not be liable for:

- 1 Any claim arising out of **Bodily Injury** to any member of an **Insured Person's** family or household or to any **Employee**.
- 2 Any claim arising out of accidental loss or damage to property belonging to or in care, custody or control of or any member of an **Insured Person's** family or household or an **Employee**.
- 3 Employer's liability or liability caused by **You** or an **Insured Person** carrying out contracts, supplying goods and services, or doing an **Insured Person's** profession, occupation or business.
- 4 Any liability caused directly or indirectly by **You** or an **Insured Person** owning or using any aircraft, horse drawn or motorized vehicle, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats and inflatable dinghies), any form of motorised leisure equipment, caravans, trailers, firearms or animals.
- 5 Any claim arising out of any kind of **Pollution**.
- 6 Any claim arising out of ownership or occupation of land or buildings.
- 7 Any claim arising directly or indirectly from any participant to participant injury whilst taking part in or practicing for any sporting event or similar.
- 8 Any claim whilst an **Insured Person** is acting as an officer or member of a club or association.
- 9 Any claim for punitive and exemplary damages in respect of the United States of America or Canada.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 **You** and/or the **Insured Person** must send **Us** any writ, summons or other legal documents as soon as **You** and/or the **Insured Person** receive them. **You** must also give **Us** any information and help **We** need to deal with the case and the claim.
- 2 **You** or the **Insured Person** must not make any admission of liability whatsoever, or make any arrangements, offer or promise of payment without written consent by **Us**.
- 3 **We** shall be entitled to nominate and appoint a Legal Representative to act on behalf of **You** or the **Insured Person** and to have direct access at all times to the Legal Representative.

### Definition

For the purposes of the Section, **Bodily Injury** shall mean death, injury, **Illness**, disease and nervous shock.

## Section 20 – Scheduled Airline Failure

### What is covered

**We** will pay up to the Sum Insured shown in the Schedule of Benefits for each **Insured Person** named on the Schedule and airline ticket for:

- 1 Loss of irrecoverable travel and accommodation costs paid in advance following insolvency of a scheduled airline 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 flight arrangements to a similar standard to that originally booked; or
  - b) if curtailment of the trip is unavoidable – the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

### What is not covered

As well as the General Conditions on pages 34 to 36, the following Exclusions apply:

- 1 Scheduled flights not booked within the **United Kingdom**.
- 2 Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
- 3 The financial failure of:
  - a) any scheduled airline in insolvency at the date of issue of the travel insurance policy or booking
  - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claims)
  - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Condition applies:

This section shall only be payable when no alternative travel arrangements are made available to the **Insured Person** on behalf of the insolvent airline.

## Section 21 – Leisure Travel

### What is covered

While travelling on a leisure trip, an **Insured Person** will be covered for Sections 1 to 20, plus the inclusion of the Winter Sports section.

This section automatically covers **Your Directors** and their **Partners** and dependent children.

### Winter Sports

1	Ski Equipment	<b>We</b> will pay up to £300 in all in respect of loss, theft of or specific accidental damage to skis, sticks and bindings being the property of the <b>Insured Person</b> based on the current market value or the cost of repairs whichever is the lesser (not replacement cost).
2	Ski Pack	<b>We</b> will pay up to £75 per week up to a maximum of £200, for the proportional return of the cost of ski pass, ski-equipment hire or tuition fees, should an <b>Insured Person</b> suffer <b>Bodily Injury</b> or <b>Illness</b> . This is subject to written confirmation from the doctor in the resort that the <b>Bodily Injury</b> or <b>Illness</b> that prevented the <b>Insured Person</b> from using their ski pass, ski hire equipment or attending tuition for the remainder of the <b>Period of Travel</b> .
3	Piste Closure	<b>We</b> will pay up to £200 in all, if as a result of not enough/too much snow in the <b>Insured Persons' Pre-booked</b> holiday resort, all lift systems and tows are closed for more than 24 hours: <ol style="list-style-type: none"> <li>1 the costs of transport incurred to the nearest resort up to £25 for each full 24-hour period, or</li> <li>2 up to £25 for each full 24-hour period if the <b>Insured Person</b> is unable to ski and subject to no other ski resort being available where any lift systems and tows are open.</li> </ol>
4	Avalanche	<b>We</b> will pay up to £300 in all for reasonable additional accommodation expenses incurred, if as a result of avalanche, landslip or landslide, the <b>Insured Person</b> is unavoidably delayed from leaving the <b>Pre-booked</b> resort.

The following activities are covered:

Alpine skiing (including off piste other than whilst alone and/or against local authoritative warning or advice), bobsleighbing, curling, glacier skiing, ice hockey, ice skating, mono skiing, Nordic skiing (cross country) ski bobbing, ski-dooing, snowboarding, snow mobiling, tobogganing, glacier walking or trekking up to 5,000 metres.

The following activities are NOT covered:

Heli-skiing, ski-touring, ski-racing competitions and training therefore (other than properly supervised competitions organised and held on piste by a ski-school as part of their official course), freestyle skiing, ski jumping, ski-flying, skiacrobatics, ski-stunting, extreme skiing, extreme snowboarding, skeletoning and luge or any variations of these.

### What is not covered

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusions apply:

**We** shall not be liable to pay for any claim which arises from:

- 1 Within the **United Kingdom**.
- 2 Any claim outside the months that constitute the local regular ski season at the resort(s) where the **Insured Person** is staying.
- 3 In respect of hired ski equipment, any loss or damage if an **Insured Person** fails to provide the documented proof of the hire and the actual value of such equipment.
- 4 Any loss or damage if an **Insured Person** fails to take all reasonable and proper care of the ski equipment as if they were not insured.
- 5 In respect of Piste Closure - if the **Insured Person** effects this **Policy** or books the **Trip** within 14 days of the date of departure and at that time there was a lack of snow in the planned resort such that it was unlikely that the **Insured Person** would be able to ski.

### What is not covered

...broking made easy

## Section 21 – Leisure Travel

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Exclusion applies:

- 1 Any claim where the ski resort that an **Insured Person** is staying is below 1,000 metres above sea level.

### Conditions

As well as the General Conditions and General Exclusions on pages 34 to 36, the following Conditions apply:

- 1 The **Insured Person** must obtain a written statement from the resort authorities confirming the reason for the closures and how long it lasted.
- 2 The maximum number of days in respect of Winter Sports shall be 17 days during the **Period of Insurance**.

## General Conditions

### Failure to comply

**Our** liability under this **Policy** will be conditional upon all **Insured Persons** complying with its terms and conditions and any statement made being truthful and accurate. Failure to comply with the **Policy** terms might jeopardise entitlement to benefit.

**You** may not transfer this **Policy** or any benefit payable under it without **Our** prior written permission.

### Changes to Business Activities and Occupations

Any change in **Your** business activities must be notified to **Us** and agreed in writing.

Any change to the **Insured Person's** occupation in which greater risk may be incurred than in the occupation originally disclosed to **Us** must be notified to **Us** and agreed in writing.

Failure to notify **Us** of these changes may result in the **Policy** not operating and any claim not being indemnified. Special terms may have to be applied and an additional premium may be required.

### Fraud

If **You**, or anyone acting on **Your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this contract of insurance shall be invalid. This means **We** will not pay the false or fraudulent claim, or any subsequent claim.

### Non-payment of Premium

If the first premium is not paid, this cover will be considered void from its intended commencement date of cover.

If one or more premiums have been paid, non-payment of any subsequent premiums on the date it falls due will give **Us** the right to cancel this cover with effect from that date.

### Interest on Benefit Payable

**We** will not pay interest on any benefit payable.

### Reimbursement for Travel Tickets

**Our** liability under this **Policy**, when providing reimbursement for travel tickets, shall be limited to the value of the grade/class of the outward journey.

### Limitation

In no case will **Our** liability in respect of an **Insured Person** exceed the largest sum insured stated in the schedule.

If the aggregate amount of all Personal Accident sums payable under this **Policy** exceeds the aggregate limit of liability, the benefits payable in respect of each **Insured Person** will be proportionally reduced until the total of all benefits payable is equal to the aggregate limit of liability.

### Other Insurances

This **Policy** is issued on the condition that **You** have no knowledge of any other **Accident, Illness** or travel Insurance in force except as specifically declared to **Us** at inception or agreed by **Us** during the **Period of Insurance**.

If at the time of a claim there is another insurance **Policy** which covers **You** or an **Insured Person** for the same expense or loss, **We** will only pay a proportion of the claim, determined by reference to the cover provided by each of the policies.

### Reasonable Care

**You** must take all reasonable steps to avoid and/or minimise any loss or damage and must also make every effort to recover any property covered by this **Policy** which has been lost or stolen.

## General Conditions

### Several Liability Clause

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.  
LSW1001

### Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.  
LMA3100

### Usual Country of Domicile

In respect of any **Insured Person** domiciled outside of the **United Kingdom** where the words '**United Kingdom**' or '**UK**' appear in the Schedule they are deemed to read "Usual Country of Domicile".

Furthermore, **We** shall not be liable to pay any expenses under Section 1 - Medical Expenses, incurred in the **Insured Person's** usual country of domicile.

## General Exclusions

**We** shall not be liable for the following: -

- 1 Claims arising out of any trip which is booked or commenced by an **Insured Person**:
  - a) contrary to medical advice, or
  - b) contrary to health and safety restriction(s) from an airline or carrier with whom the **Insured Person** has booked to travel
  - c) to obtain medical treatment or convalescent care
  - d) after a terminal prognosis has been made
- 2 Any claim directly caused by or indirectly arising from
  - a) suicide or intentional self-injury or
  - b) deliberate exposure to exceptional danger (except in an attempt to save human life)
  - c) or the **Insured Person's** own criminal act.
- 3 Death, disablement, loss or expense from the **Insured Person's** participation in
  - a) riding or driving in any kind of race,
  - b) in any form of operational duties as a member of the armed forces,
  - c) aviation except when travelling by air as a passenger.
- 4 Any claim consequent upon venereal disease or any expenses incurred either directly or indirectly in the treatment of, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV).
- 5 Any claim resulting directly from alcohol, non-prescribed drugs or solvents (not for the treatment of drug addiction).
- 6 Any claim directly or indirectly from the **Insured Person's** participation in any professional sports.
- 7 Any claim from an **Insured Person** who is over 75 years of age at the date of commencement of the **Period of Travel**.
- 8 Any loss, damage or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from:
  - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
  - b) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 9 Any claim caused by or arising from **War**. This exclusion will not apply in respect of claims arising under Section 1 – Medical Expenses and Section 4 – Personal Accident, provided that the **Insured Person** suffering from **Bodily Injury** or **Illness** has not participated in or conspired in such activities.
- 10 Any claim whilst the **Insured Person** is engaged in travelling to a country where the Foreign and Commonwealth Office has advised against all travel.
- 11 Operational duties as a member of the armed forces.
- 12 Any travel to Afghanistan, Chechnya, Democratic Republic of Congo, Iraq, Israel (Gaza and the West Bank only), Somalia and Syria.

## Claims Procedure

When something happens which is likely to give rise to a claim under this **Policy**, an **Insured Person** must notify the **Scheme Administrator** in writing as soon reasonably possible after it happens and, in any case, within 90 days. Such notice shall include full details of the event. The **Insured Person** should contact one of the numbers below:

### Medical assistance notification:

In the event of serious illness or injury during **Your** trip which will require hospitalisation, **You** must notify Healix International Medical Assistance.

Tel: +44 (0) 20 8763 3068

Email: [internationalhealthcare@healix.com](mailto:internationalhealthcare@healix.com)

### Other claim notification

**Insured Persons** should contact Claims Settlement Agencies Limited

Claims Settlement Agencies Limited  
308 – 314 London Road  
Hadleigh  
Benfleet  
Essex  
SS7 2DD

Tel: +44 (0) 1702 427 296

Email: [info@csal.co.uk](mailto:info@csal.co.uk)

### Claims Cooperation

**You** and all **Insured Persons** shall provide assistance and co-operate with **Us** or **Our** representatives or the **Scheme Administrator** in obtaining any other records **We** or they feel necessary to evaluate the incident or claim. If **You** and the **Insured Persons** do not cooperate with **Us** and/or **Our** investigation of the claim, **We** shall not be liable to pay any claim.

### Access to additional materials

**You** and the **Insured Persons** shall provide **Us**, or **Our Scheme Administrator** or **Assistance Company**, all information, documentation, medical information that **We** or they may reasonably require during the term of this **Policy**, or until all claims have been resolved, whichever is later.

### Right to Medical Records and Medical examination

Following notification of a claim, **Insured Persons** shall provide, when asked by **Scheme Administrator** or designated representatives, all authorisations necessary to obtain their medical records. **We** have the right to have **Insured Persons** examined by a physician or vocational expert of **Our** choice, and at **Our** expense, when and as often as **We** may reasonably request.

## Complaints Procedure

If **You** have any questions or concerns about your **Policy** or the handling of a claim **You** should, in the first instance, contact **Your** broker.

In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time by referring the matter to the Complaints team at Lloyd's. The contact details are:

Complaints, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN  
Tel: +44 (0)20 7327 5693; Fax: +44 (0)20 7327 5225; E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service.

Making a complaint does not affect your right to take legal action.

### Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme. **You** and/or an **Insured Person** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligations to **You** and/or an **Insured Person** under this contract. If **You** and/or an **Insured Person** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU) by phone on 0800 678 1100 or 020 7741 4100 and on their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection Act

Within this **Data Protection** statement, the following defined words shown in bold will have the meaning set out below:

**1. We/Us/Our**  
shall mean the **underwriter**.

**2. You/Your**  
shall mean the **insured**.

**We** hold and use **Your** personal information in accordance with the Data Protection Act 1998.

**We** may collect and process the following information about **You**:

- information **You** provide to **Us** directly (or via **Our** agents or representatives);
- information that **You** authorise a third party to provide to **Us**; and
- correspondence, or a record of it, if **You** should contact **Us**.

**We** use **Your** information for the following purposes:

- to process any claim or enquiry in relation to **Your Policy**
- to notify **You** about changes to **Our** services
- insurance administration (including for any reinsurance claim made by **Us**, for **Our** management reporting and for **Our** internal and external audits)
- statistical analysis and review of **Our** business (including quality assurance and reporting)
- fraud and crime prevention (including compliance with law or any regulatory rules or codes)
- with **Your** consent, to provide **You** with information that **You** request from **Us** or which **We** feel may interest **You**.

Where **You** provide **Us** with information regarded as 'sensitive personal data', such as information about your health, **You** agree that **We** (and third parties acting on **Our** behalf) may use such information for the purposes set out above.

**We** may share **Your** information with the following third parties in order to carry out these purposes:

- any member of Vibe Services Management Limited
- third parties instructed by **Us** for the purposes of claims handling
- other parties to whom disclosure is necessary for the purposes of processing **Your** claim or any reinsurance claim
- law enforcement or regulatory bodies in connection with compliance with any laws, regulatory rules or codes

**We** may also share **Your** information in the following circumstances:

- if **We**, or substantially all of **Our** assets, are acquired by a third party, in which case personal information held by **Us** about **Our** customers may be one of the transferred assets
- to protect the rights, property, or safety of **Us**, **Our** customers, or others.

Where **You** submit information to **Us** about other people, such as family members, **We** rely on **You** to have first obtained permission or authority for **Us** to process their information in accordance with this **Policy**. By submitting their information to **Us**, **You** confirm that **You** have done so. **You** must not submit such information unless **You** have the appropriate permission or authority.

**We** cannot guarantee the security of information transmitted via email or the internet; and any transmission is at **Your** own risk.

## Data Protection Act

The information **We** collect from **You** may be transferred to, or stored or processed outside, the European Economic Area by **Us** or by an associated company or other third party engaged by **Us**. By submitting **Your** personal information to **Us**, **You** agree to this transfer, storing or processing.

**You** have the right to access information held about **You**, in accordance with the Data Protection Act 1998. Any access request may be subject to a small administrative fee to meet **Our** costs in providing **You** with the information requested.

### Contracts (Rights to Third Parties) Act 1999

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