



Single and Annual Multi Trip Policies
Master policy number RS/AN/100105 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

**This policy is for residents of the United Kingdom,
the Channel Islands or British Forces Posted Overseas only for policies issued from 09/08/2021 to 31/12/2021**

YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL ASSISTANCE
ABROAD OR NEED TO CUT SHORT YOUR TRIP:**

**contact our 24-hour emergency advice line on:
+44 (0)2920 474133**

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

<https://www.imglobal.com/member/assistance/claims>

or contact the claims department on:

+44 (0)2920 474138

IF YOU NEED LEGAL ADVICE:

contact Penningtons Manches Cooper LLP on:

+44 (0)1483 411 499

School Trip Cover is a trading name of Ancile Insurance Group Limited whose Registered Office is Kao Hockham Building, Edinburgh Way, Harlow, Essex CM20 2NQ, and is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 471641. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.

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OUR PLEDGE TO YOU

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It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints, and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.

POLICY INFORMATION

Your travel policy, specially arranged by School Trip Cover. This scheme is underwritten by Red Sands Insurance Company (Europe) Limited (Red Sands), registered in Gibraltar under number 87598, registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services Act 2019 of Gibraltar. Details of the group's financial strength can be viewed on the Red Sands website. See <http://www.redsands.gi>.

Red Sands is a member of the Financial Services Compensation Scheme (FSCS) and the Association of British Insurers (ABI). The FSCS exists to protect customers of financial services firms that have failed. If the company you've been dealing with has failed and can't pay claims against it, the FSCS can step in to pay compensation. See <https://www.fscs.org.uk/>. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. If the Schedule of Cover and limits show NIL/No cover then that section of the policy is not applicable to the insurance cover you have purchased. We have a cancellation and refund policy, which you will find in full on page 5. Please be aware no full refund of the insurance premium will be given after the policies have been issued.

CRITERIA FOR PURCHASE

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:

- Have not started the trip.
 - You must be in the United Kingdom, Channel Islands, Isle of Man or BFPO when the policy starts and when the policy ends.
 - Travel must take place within 1 year of the start date of your policy.
 - Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming
 - For international travel the policy is only valid for trips commencing in and returning to the United Kingdom, Channel Islands, Isle of Man or BFPO and you must have a pre-booked an outbound and a return coach, ferry or flight. For all trips (including trips in the United Kingdom) the policy must cover the whole duration of the trip for the insurance to be valid.
 - Take all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
 - Is a resident of the United Kingdom, the Channel Islands, Isle of Man or BFPO and have not spent more than 6 months abroad in the year prior to purchasing the policy.
 - Is registered with a UK General Practitioner.
 - Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
 - Is not travelling against medical advice and to ensure that they are able to undertake their planned trip.
 - Understand the maximum trip duration of a single trip is 22 days
 - Is not travelling independently of the named insured adults on the policy where they are under 18 years of age.
- Are travelling with the intention to return to the United Kingdom, Channel Islands, Isle of Man or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- Single trip policies have a maximum age limit of 75 years at the time of issue of the policy.

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out, at any time during the policy period and in the event of a claim. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will issue immediate notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

IF YOU HAVE A CHANGE OF HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON 0330 094 5789 Open 9am-5pm Monday-Friday (Excluding Bank Holidays).

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. **Please note that for our mutual protection, telephone calls to us or our agents may be monitored and/or recorded**

TO MAKE A CLAIM

on the policy please visit <https://www.imglobal.com/member/assistance/claims> or call 02920 474 138. Open 9am-5pm Monday-Friday.

FOR LEGAL ADVICE please contact **Penningtons Manches Cooper LLP**

They will arrange for up to thirty minutes of free advice to be given to you by a lawyer. To obtain this service you should telephone: +44 (0)1483 411 499 Open 9am -5pm Monday- Friday.

IN CASE OF A SERIOUS EMERGENCY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0)2920 474 133

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. In order for us to discuss your medical condition with your doctors, you will need to sign a release of information authorising us to access your medical records. You should keep copies of medical documents provided by the local doctors and submit them to support your claim.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

It is important that you are aware of the following:

Medical Treatment	Repatriation (bringing you home)
<ul style="list-style-type: none"> • There is no cover for: <ul style="list-style-type: none"> ○ routine, non-emergency, elective cosmetic or elective treatment ○ or treatment that can wait until you return home. • Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility. • In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment. • Having travel insurance does not ensure a ‘fast track’ medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care. • Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the United Kingdom and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident. • Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection. 	<ul style="list-style-type: none"> • Coming home straight away is not always an option even if you are considered ‘fit to fly’ by the treating doctor. • We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery. • Most airlines require specific criteria to be met in order to accept a ‘medical passenger’. • Things change – if your health, stability or vitals change – then so do the plans. • Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year. • Air Ambulances are ‘flying intensive care units’ and are only used to transport critical patients to a hospital in the United Kingdom, if treatment is not possible where they are.

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

You should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – The Global Health Insurance Card (GHIC) allows you (provided you are a United Kingdom or BFPO resident) to access state-provided healthcare in all European Union (EU) countries, but not in Switzerland, Iceland, Liechtenstein. The GHIC is not valid in Norway, but you can use a UK passport to get medically necessary healthcare in Norway. We strongly recommend that you carry it with you when travelling abroad. Remember to check your GHIC is still valid before you travel. Applying at <https://services.nhsbsa.nhs.uk/cra/where-will-you-live> for the card is free. If your GHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EU then there are some countries that have reciprocal agreements with the UK and the Channel Islands and these can be found on <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx>. Please note residents of the Isle of Man or Channel Islands are not eligible for a GHIC. Any UK issued European Health Insurance Card (EHIC) remains valid until the date of expiry on the card.

In Australia – you should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make.

In the United States – you should contact us as soon as possible, US based medical facilities may raise charges that are far in excess of reasonable and customary and due to local practices you may be contacted due to balance billing by collection agencies.

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500; if you wish us to attempt to settle direct billing to avoid to pay out of your pocket or if you are admitted to hospital, you should call us on:

+44 (0)2920 474 133

You may be not be reimbursed in full if you do not follow these instructions

This policy contains health restrictions that apply to the cover provided under the Cancellation, Curtailment and Medical and Other Expenses section. For the purposes of this insurance, you are considered to have an existing medical condition if you answer "Yes" to any of the following questions, which you were asked when you applied for insurance with us.

Existing Conditions Criteria: We are happy to provide cover providing that all travellers have been determined fit to travel, and are not travelling for treatment. To be covered on this policy you must be healthy and fit to undertake your planned trip. This policy will not cover you if you are travelling against medical advice or with the intention of obtaining medical treatment or consultation abroad.

Your policy does not provide cover for re-occurring or pre-existing health conditions unless you are under 19 years travelling in the United Kingdom or Europe.

If an insured-person 19 and over travelling anywhere, or an insured person under 19 years travelling outside Europe has ever had:

- heart or circulatory related problem;
- stroke;
- cancer;
- any breathing problems;
- diabetes;
- irritable bowel disease;

or any other health condition which has been treated in hospital or has been referred to a specialist in the last 6 month cover for the existing condition(s) is excluded;

If you have a medical condition that falls outside the above criteria for cover you should phone SCHOOLTRIPCOVER.COM on **0330 094 5789** to see if cover is available through an alternative policy. We will confirm any special terms in writing. For any insured person of any age or destination, you must also tell us if your health or medication changes between buying this policy and travelling by contacting us on **0330 094 5789**.

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, YOU ARE CONSIDERED TO HAVE AN EXISTING MEDICAL CONDITION.

Please note that we are unable to provide cover if you or anyone to be insured are:

- awaiting the results of medical tests or investigations;
- travelling against the advice of a medical practitioner;
- travelling for the purpose of obtaining medical treatment;
- on a hospital waiting list;
- receiving on-going dialysis treatment;
- been given a terminal prognosis

NOTE: Any condition that falls outside of the criteria for cover listed in this section will be excluded in the event of a claim.

To arrange alternative cover to include these conditions, please call us:
0330 094 5789.

PLEASE NOTE:

- You must be fit to undertake your planned trip;
- You must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad;
- We will cover you for existing medical conditions you have declared to us and which we have accepted in writing. These medical conditions are set out in the "Medical Declaration";
- You must declare all existing medical conditions as well as any previous medical conditions which could have an impact on your current health. If you declare some existing conditions and not others your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- We may require an additional premium to cover your existing medical conditions. Should you decide not to pay, your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- We will not cover you if your state of health was worse than **you** declared to us at the time you purchased this policy;
- Please check that the information set out in the "Medical Declaration" is correct. If not, you must call Insurewithease.com on **0330 094 5789** to tell us. If the information is incorrect your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- Your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid if a claim is made relating to a medical condition, illness or injury of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before your outward journey where we have not been notified.
- We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Each Insured Person who has a pre-existing medical condition must have declared their condition to us either through our website or by telephone on **0330 094 5789** before each Period of Insurance. Additionally, any claim arising directly or indirectly from a pre-existing medical condition affecting a close relative, travelling companion or person with whom you intend to stay whilst on your trip will not be covered.

CHANGE IN CIRCUMSTANCES

With respect to cancellation cover the exclusion applies to your state of health at the time you applied for this insurance and the policy was issued. With respect to curtailment cover and Medical cover we will only pay for claims that arise from a new injury or illness that first happens after you have started the insured trip. If you do suffer an injury or illness after taking out this insurance but before starting your trip (this is known as a change in circumstance) you will only be covered by the cancellation section of this policy and may not be able to have the condition covered for Medical or curtailment expenses as this will be deemed to be an excluded pre-existing condition.

TO DECLARE A CHANGE IN YOUR STATE OF HEALTH OR PRESCRIBED MEDICATION, YOU SHOULD CONTACT US DURING OFFICE HOURS ON **0330 094 5789** TO SEE IF WE CAN PROVIDE COVER FOR YOUR TRIP.

WE may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to you, we will cover you for any loss of deposit or cancellation charges you have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances, no Policy excess will be applied

PREGNANCY

Pregnancy and Childbirth are not considered to be medical conditions. **Our policies are designed to include cover under the Cancellation section (Policy A Section 1), Curtailment section (Policy B Section 1) and Medical and Repatriation Expenses section (Policy B Section 2) for Pregnancy and Childbirth from week 0 to week 28 inclusive for a single pregnancy, or week 0 to week 24 inclusive for a multiple pregnancy, whilst you are away. From the start of week 29 and up until week 40 for a single pregnancy, or the start of week 25 and up until week 40 for a multiple pregnancy, cover is only provided under the Cancellation section (Policy A Section 1), Curtailment section (Policy B Section 1) and Medical and Repatriation Expenses section (Policy B Section 2) if any of the following complications arise:** Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, medically necessary Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. The policy will not cover any claims relating to normal pregnancy or normal childbirth. **Please note we will not cover denial of boarding by your carrier, so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country. Please make sure your Medical Practitioner and Midwife are aware of your travel plans, and that there are no known complications and you are fit to undertake the planned trip.**

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel (cancellation) and travel (all other sections) insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
PERIOD OF INSURANCE	The period of insurance for all sections except the cancellation section commences when you leave home in the United Kingdom, Channel Islands, Isle of Man or BFPO to start your trip and ends when you have returned to your home in the United Kingdom, Channel Islands, Isle of Man or BFPO as shown on the Schedule of cover and limits. The period of insurance under the cancellation section for Single Trip insurance commences when the premium has been paid and ends when you depart the United Kingdom, Channel Islands, Isle of Man or BFPO on your outward journey.
EXTENSION COVER	If you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip in the event of either your: <ul style="list-style-type: none"> • death, injury or illness during your trip, • delay or failure of public transport services during your trip, • delay or failure of your return flight to the United Kingdom, Channel Islands, Isle of Man or BFPO from your international departure point; If you request an extension of the period of insurance (for any reason not listed above), after the commencement of travel you must contact us and advise us of any circumstances which at the time of such request could reasonably be expected to cause a claim under this policy and your policy must not have expired.
CANCELLING YOUR POLICIES	<p>Under the Financial Conduct Authorities, Insurance Conduct of Business, Right to Cancel (chapter 7) You have cancellation rights as follows: You have the right to cancel this policy, at which point all benefits of the policy will stop. You have a ‘cooling off’ period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise us within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14-day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £18 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased. Single Trip policies of one (1) month or less trip duration - no premium will be refunded, however in exceptional circumstances we may offer a discretionary refund if you have not already travelled and are not intending to claim or have made a claim (irrespective of whether your claim was successful or not).</p> <p>We reserve the right to give immediate notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents. We also reserve the right to cancel your policy immediately if we have spoken directly to you and you are no longer eligible for cover examples of this include you not being able to meet the criteria for purchase or us not being able to offer you cover for any medical conditions.</p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition, and have it accepted by us for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of any of your medical professionals, such as your doctor or dentist.
GHIC	The Global Health Insurance Card (GHIC) allows you (provided you are a United Kingdom or BFPO resident) to access state-provided healthcare in all European Union (EU) countries, but not in Switzerland, Iceland, Liechtenstein. The GHIC is not valid in Norway, but you can use a UK passport to get medically necessary healthcare in Norway. We strongly recommend that you carry it with you when travelling abroad. Remember to check your GHIC is still valid before you travel. Applying at https://services.nhsbsa.nhs.uk/cra/where-will-you-live for the card is free. If your GHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EU then there are some countries that have reciprocal agreements with the UK and the Channel Islands and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx . Please note residents of the Isle of Man or Channel Islands are not eligible for a GHIC. Any UK issued European Health Insurance Card (EHIC) remains valid until the date of expiry on the card.
MEDICARE	If you are travelling to Australia, you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
USA MEDICAL COSTS	Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers reasonable medical expenses, we will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to the UK. They may engage the services of collection agencies, but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf.
CONDITIONS OF THE INSURANCE	The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us. You must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you don't understand the meaning of any question, or do not know the answer it is vital that you tell us. Once cover has been arranged, you must contact us immediately to notify us of any changes to the information that has been previously provided to us. The most serious consequence of failing to provide full and accurate information before you take out insurance or when your circumstances change, could be the invalidation of your cover and in that instance, it would mean that a claim will be rejected.
EXCESS	Your policy carries an excess, and this is the amount you must contribute towards each claim. All excesses shown for this policy are per section and are payable by each insured-person, for each incident giving rise to a separate claim and will be deducted from your claim settlement in the event that you have not made any direct payments. If you have made any direct payments, these will be refunded to you, minus any excesses which apply, on the approval of your claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increase excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

ACCIDENTAL BODILY INJURY	death or injury caused by external, violent, and accidental means.	CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO.
AUSTRALIA AND NEW ZEALAND	Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom, Channel Islands or the Isle of Man.	HOME COUNTRY	Either the United Kingdom, Channel Islands or the Isle of Man
BACK COUNTRY	Guided Skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	ILL/ILLNESS	A condition, disease, set of symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.
BEACH SWIMMING	Within fifty (50) metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INSURED PERSON/ YOU/YOUR	Any person named on the insurance validation documentation.
BENELUX	Belgium, Holland and Luxembourg plus France and Germany	EUROPE	The Republic of Ireland, the Channel Islands, the mainland continent of Europe, West of the Ural Mountains, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean but excluding Egypt, Israel, Libya, Algeria and Syria)	INSHORE	Within twelve (12) Nautical miles off the shore
BFPO	British Forces Posted Overseas.	EXCESS	The amount you must contribute per person, per section of the policy, per claim. This will either be an amount you will be required to pay to a hospital abroad in the event of a medical emergency claim or an amount deducted from your claim if made in the United Kingdom. All excesses shown for this policy are per section and are payable by each insured-person, for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increase excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the United Kingdom, Channel Islands, Isle of Man or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	EXCURSION	A short journey or activity undertaken for leisure purposes.	KNOWN EVENT	An existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or custom delays or a strike.
BUSINESS EQUIPMENT	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	EXISTING MEDICAL CONDITION	You are considered to have an existing medical condition if you answer "Yes" to any of the four questions stated on our Health / Existing Medical Conditions (Page 4).	MANUAL LABOUR	Work that is physical including, but not limited to construction, installation, assembly and building work and involving the lifting or carrying of heavy items in excess of 25Kg.
BUSINESS SAMPLES	Business goods, samples and equipment taken on an insured journey by an insured person and that are owned by you or your employer.	FAMILY	Two adults and their dependents who are under the age of 18, resident in the United Kingdom and in full time education. In this scenario, a dependent is considered as children, grandchildren, stepchildren, adopted children or foster children.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CASH	Sterling or foreign currency in note or coin form.	FLIGHT	A service using the same airline or airline flight number.	MOBILITY EQUIPMENT	Wheelchair, motorised wheelchair, mobility scooter, walking frame, prosthetic limb, walking stick or crutches.
CATASTROPHE OR NATURAL CATASTROPHE	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.	GADGET	Include: Mobile phones, iPhones, iPads, Tablets, Smartwatches and Go Pro's.	MONEY	Travellers Cheques and non-cash equivalents.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	GOLF EQUIPMENT	Golf Clubs, Golf Balls, Golf Bag, Golf Trolley and Golf Shoes.	MOTORISED VEHICLE	A self propelled vehicle with an engine or motor that is either internal combustion, electric or combination of both.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.			OFF PISTE	Skiing on pistes which are un-marked and ungroomed within resort boundaries that are considered safe by resort management, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
CLOSE RELATIVE	Spouse or partner of over 6 months, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).				
CONNECTING FLIGHT	A connecting flight which departs your first scheduled stop-over destination twelve (12) hours after arrival from your international departure point.				
CRUISE	A pleasure voyage, sailing as a passenger on a purpose-built ship on sea/s or oceans that may include stops at various ports.				

<p>ON PISTE Skiing on pistes marked and groomed within resort areas but always finishing at the bottom of tows or lifts within the resort and never in areas that are cordoned off or restricted. All other areas are considered as 'off piste' or 'Back Country' and therefore require purchase of an additional activity pack.</p> <p>OFFSHORE Over twelve (12) Nautical miles off the shore</p> <p>OPEN WATER SWIMMING Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.</p> <p>PAIR OR SET Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>POSSESSIONS Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p> <p>Clothes Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p>Cosmetics* Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p>Luggage Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p>Buggies, Strollers & Car seats Buggies, Strollers & Car seats.</p> <p>Laptops Portable computer suitable for use whilst travelling.</p> <p>Electrical items & photographic equipment Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electronic games, cameras, video cameras, camera cases, stands/tripod, satellite navigation systems and electronic shavers. This does not include Laptops.</p> <p>Drones Un-manned aerial vehicles.</p> <p>Fine jewellery & watches Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is defined as a gadget as shown on page 6), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Eyewear Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Duty free Any items purchased at duty free.</p>	<p>POSSESSIONS (cont):</p> <p>Shoes Boots, shoes, trainers and sandals.</p> <p>Valuables Fine jewellery & watches, Electrical items & photographic equipment, musical instruments, furs, or leather clothing, (excluding footwear).</p> <p>PUBLIC TRANSPORT Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p>REDUNDANCY Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two (2) years or longer and is not on a short-term fixed contract.</p> <p>RELEVANT INFORMATION A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>REPATRIATION medically necessary evacuation to return home, or the return of your ashes home or the return of your body to your home in the United Kingdom, Channel Islands or BFPO.</p> <p>RESIDENT Means a person who has had their main home in the United Kingdom, the Channel Islands, Isle of Man or BFPO and has not spent more than six (6) months abroad in the year before buying this policy.</p> <p>SCHEDULED AIRLINE An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>SKI EQUIPMENT Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p>SKI PACK Ski pass, ski lift pass and ski school fees.</p> <p>SPORTS AND HAZARDOUS ACTIVITIES Any recreational activity that requires skill and involves increased risk of injury. <i>If you are taking part in any sport/activity, please refer to page 21 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on: 0330 094 5789</i></p> <p>TIMETABLE RESTRICTIONS Published scheduled itinerary restrictions.</p>	<p>TRAVEL DOCUMENTS Current passports, ESTAs, valid visas, travel tickets, Vaccine Certificate, Global or European Health Insurance Cards (GHIC or EHIC) and valid reciprocal health form S2.</p> <p>TRAVELLING COMPANION A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p>TRIP A holiday or journey for which you have made a booking such as, a flight or accommodation that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands, Isle of Man or BFPO, following your repatriation.</p> <p>UNATTENDED Left away from <u>you</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>UNEXPECTEDLY At the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.</p> <p>UNITED KINGDOM / UK United Kingdom - England, Wales, Scotland and Northern Ireland.</p> <p>WE/ OUR/ US Red Sands Insurance Company (Europe) Limited.</p> <p>WINTER SPORTS Skiing, snowboarding, ice skating, big foot skiing, cross country / Nordic skiing, dry slope skiing, sledging, snowmobiling, snow kiting and snow shoeing.</p> <p>WORLDWIDE 1 Anywhere excluding the United States of America, Canada Greenland and the Caribbean.</p> <p>WORLDWIDE 2 Anywhere in the world.</p>
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Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre-travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

<ul style="list-style-type: none"> Any trip that exceeds 22 days duration. This includes not insuring you for part of a trip which is longer than 22 days. 	<ul style="list-style-type: none"> If you choose not to adhere to medical advice given
<ul style="list-style-type: none"> Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. 	<ul style="list-style-type: none"> You are piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
<ul style="list-style-type: none"> Any claim not supported by the correct documentation as laid out in the individual section. 	<ul style="list-style-type: none"> Winter sports of any kind unless the appropriate premium has been paid
<ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified. 	<ul style="list-style-type: none"> You are travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in <u>the United Kingdom, Channel Islands or the Isle of Man</u>. (Please note there is no cover under section B9 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements
<ul style="list-style-type: none"> You are travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign, Commonwealth and Development Office (FCDO). 	<ul style="list-style-type: none"> Any payments made, or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.
<ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. 	<ul style="list-style-type: none"> If you are riding pillion, the rider must also hold appropriate qualifications.
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. 	<ul style="list-style-type: none"> You are travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and unless the appropriate additional premium has been paid (if applicable)
<ul style="list-style-type: none"> Any claim arising directly/indirectly from you failing to provide full and accurate information including full details of medical conditions or changes to your health or anyone's health on which the trip depends, known by you at the time of buying this policy or which occurs between booking and before you travel unless it has been disclosed to us and we have agreed <u>in writing</u>. 	<ul style="list-style-type: none"> Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
<ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. 	<ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<ul style="list-style-type: none"> Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid (see Health / Existing Medical Conditions). 	<ul style="list-style-type: none"> You, your travelling companion, close relative or business associate being under the influence of: <ul style="list-style-type: none"> drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction); alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine), solvents; or anything relating to you, your travelling companion, your close relatives or business associate prior abuse of drugs, alcohol or solvents.
<ul style="list-style-type: none"> Any claim not supported by the correct documentation as laid out in the individual section. 	<ul style="list-style-type: none"> Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
<ul style="list-style-type: none"> The cost of any elective (non-emergency) treatment or surgery, including exploratory tests which are not directly related to the illness/injury which necessitated your admittance into hospital. 	<ul style="list-style-type: none"> Manual labour (see policy definition on page 6), unless the appropriate premium has been paid.
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. 	<ul style="list-style-type: none"> Participation in any sports and activities in categories B & C unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 7).
<ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. 	<ul style="list-style-type: none"> No cover will be in force for Policy B if you claim under Policy A
<ul style="list-style-type: none"> The use of, or damage to, drones (see policy definition on page 7). 	<ul style="list-style-type: none"> Inpatient medical costs you have paid without authorisation or approval from us.
<ul style="list-style-type: none"> You are being compulsorily detained as a psychiatric patient in a hospital or other medical facility, this exclusion applies whether a premium to cover an existing condition has been paid or not. 	
<ul style="list-style-type: none"> If you purchased this insurance with the reasonable intention or likelihood of claiming. 	

We will pay:	If you are unable to travel because:	Provided:	If you need to claim:
<p>up to the amount shown in the Schedule of cover for your portion of prepaid:</p> <ul style="list-style-type: none"> - transport charges; - loss of accommodation; - foreign car hire; - pre-paid excursions booked before you go on your trip up to a maximum of £250; <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<p>you were forced to cancel your trip because the following unexpectedly happened before you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> - you or anyone insured on this policy, became ill with an infectious disease within 14 days of your trip starting (including contracting Covid-19); - you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; - your home was burgled, or seriously damaged by fire, storm or flood; - you, or a travel companion were called for jury service or required as a witness in a court of law; - you, or a travel companion were made redundant; - you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; - as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within fifty (50) miles of your chosen destination, change the travel advice to advise against all or all but essential travel; - your passport, or the passport of a travel companion, being stolen during the seven (7) days before your booked departure. 	<ul style="list-style-type: none"> • you have paid your excess or accepted it will be deducted from any settlement; • you are not claiming due to a known event; • you are able to provide evidence from a medical professional confirming your illness or infectious disease; • you did not cancel your trip because: <ul style="list-style-type: none"> - you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19; - you simply did not want to travel or had a fear of travelling; - you could no longer afford to pay for the trip; - of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; - of any epidemic, or pandemic as declared by the World Health Organisation (WHO); - of Foreign, Commonwealth and Development Office (FCDO), government or local authority advice relating to any infectious disease including Covid-19; • you, or a travel companion did obtain the required travel documents, inoculations or vaccinations for the area you are travelling to; • you have reported the theft of your passport to the relevant authority and have written proof of the theft; • you, or a travel companion are not the defendant in a court of law; • you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; • you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; • you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; • you are able to prove your financial loss; • you did not purchase insurance with the reasonable intention or likelihood of claiming; • your claim is not relating to course charges or tuition fees unless agreed in writing by us; • you do co-operate with us. 	<p>Download or request a cancellation claim form and ensure that if required, the medical certificate within the cancellation claim form is filled in and completed by the General Practitioner of the persons whose injury, illness or death has caused the cancellation of the trip. As well as providing the claims handlers with the required documentation as listed on the front of your claim form.</p> <p>You should inform your tour operator/travel agent/flight company immediately of your need to cancel and request a cancellation invoice.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8).

Words with important meanings in this section (highlighted in bold)

<p>close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.</p> <p>co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p>	<p>existing medical condition – see Page 4.</p> <p>family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.</p> <p>ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p>	<p>known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.</p> <p>period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.</p> <p>travel companion - a person(s) with whom you have booked to travel on the same trip.</p>	<p>trip - travel during the period of insurance.</p> <p>trip destination- the final destination shown on your travel itinerary.</p> <p>unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.</p>
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We will pay:	If:	Provided:	If you need to claim:
<p>up to the amount shown in the Schedule of cover for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your trip, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you home.</p> <p>PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.</p>	<p>you had to cut short your trip because the following unexpectedly happened after you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> - you or anyone insured on this policy, became ill with an infectious disease during your trip (including contracting Covid-19); - you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; - your pre-booked accommodation was damaged by a catastrophe, and alternative accommodation was not provided; - you, or a travel companion were called for jury service or required as a witness in a court of law; you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; - as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within fifty (50) miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ul style="list-style-type: none"> • you have paid your excess or accepted it will be deducted from any settlement; • you are not claiming due to a known event; • you are not claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO); • you are not claiming due to Foreign, Commonwealth and Development Office (FCDO), government or local authority advice relating to any infectious disease including Covid-19; • you do not ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation; • you did not cut short your trip because: <ul style="list-style-type: none"> - you simply did not want to continue travelling or had a fear of continuing your trip; - you could no longer afford to pay for the trip; - of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; - of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start date of your trip; • you, or a travel companion are not the defendant in a court of law; • you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; • you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; • you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; • you are able to prove your financial loss; • you did not purchase insurance with the reasonable intention or likelihood of claiming; • your claim is not relating to course charges or tuition fees unless agreed in writing by us; • you do co-operate with us. 	<p>Download or request a curtailment claim form and ensure that if required, the medical certificate within the curtailment claim form is filled in and completed by the General Practitioner of the persons whose injury, illness or death has caused the curtailment of the trip. As well as providing the claims handlers with the required documentation as listed on the front of your claim form.</p> <p>You should inform your tour operator/travel agent/flight company immediately of your need to cancel and request a cancellation invoice.</p> <p>If you need to cut short your trip due to a medical emergency, you must contact the assistance team to confirm this. Please contact the assistance team +44 (0)2920 474133</p> <p>You should keep any receipts or accounts given to you and send them in to the claim's office.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8).

Words with important meanings in this section (highlighted in bold)

<p>catastrophe – A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tomodo, tsunami or volcanic eruption.</p> <p>close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.</p> <p>co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p> <p>existing medical condition – see Page 4.</p>	<p>family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.</p> <p>ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p> <p>known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.</p>	<p>period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.</p> <p>repatriation - returning you to your home, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.</p> <p>travel companion - a person(s) with whom you have booked to travel on the same trip.</p>	<p>trip - travel during the period of insurance.</p> <p>trip destination- the final destination shown on your travel itinerary.</p> <p>unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.</p>
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We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>for trips outside & inside your home country: up to the amount shown in the schedule of cover for trips outside your home country OR up to £1,000 inside your home country following necessary emergency expenses that are payable within six (6) months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons</u> to stay with you, or a child who requires an escort to travel to you from your home country or to travel with you, where it is deemed medically necessary. • your death outside your home country for local funeral expenses abroad limited to £1,500 • your death outside your home country for the cost of returning your ashes home or the return of your body to your home in the United Kingdom, Channel Islands, Isle of Man or BFPO. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad. • costs of private treatment <u>unless our 24/7 assistance team has agreed</u>, and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip or follow up treatment for any condition you had at the start of your trip. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids (please see section B5 Personal Property). • the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. • involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0)2920 474133 Call our 24/7 assistance team, 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where the assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your GHIC or EHIC card.</p>
<p>public hospital benefit – up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> • each full 24-hour period that you are in a public hospital abroad as an in-patient during the period of the trip in addition to the fees and charges. 		
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain limited to £350 		

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8) (including any treatment, tests and associated illnesses for non-declared existing medical conditions). This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery. Additionally, no cover is provided under this section for:

- any costs where you are an inpatient or it is a repatriation claim and our 24/7 assistance team, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- medication and/or treatment which at the time of departure is known to be required or to be continued outside your home country.
- expenses incurred as a result of a tropic disease where you have not had the recommended inoculations/ or taken the recommended medication
- claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 4.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our 24/7 assistance team, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with our 24/7 assistance team.
- any claim where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- any claim where the risk associated with bringing you home is greater than the risk of you remaining in resort.
- any claim where your return home would present unnecessary risk to other travellers.
- medical costs in excess of customary and reasonable levels of charging.

We will pay:	For:	Provided you:	If you need to claim:
<p>Up to:</p> <p>Personal possessions £1,000</p> <p>Group equipment £1,000 in total for Group</p> <p>Single item limit £150</p> <p>Valuables limit £150</p> <p>Spectacles / sunglasses £75</p>	<p>Personal property</p> <ul style="list-style-type: none"> • the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <ul style="list-style-type: none"> i. for all valuables limited to the amount shown in the schedule of cover ii. for any single article, pair and/or set of articles limited to the amount shown in the schedule of cover iii. for all prescription spectacles limited to the amount shown in the schedule of cover iv. laptops limited to the amount shown in the schedule of cover <p>(Please note: In the event of a claim for a pair and/or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed)</p> <p>or</p> <ul style="list-style-type: none"> • the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip 	<ul style="list-style-type: none"> • have paid your excess or accept it will be deducted from any settlement. • have complied with the carrier's conditions of carriage. • have notified the Police, your carrier or tour operator's representative and obtained an independent written report. • own the items you are claiming for and are able to provide proof of ownership/purchase and original purchase price for any items over £50 in value. • are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. • are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). • have not left electrical items, <u>eyewear</u>^[SC1], hearing aids, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. • have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means. • have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department, 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8) or any items that do not fall within the categories of cover listed. Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

Additionally, no cover is provided under this section for:

- mobile telephones, SIM cards, mobile phone prepayment cards, lost/stolen mobile phone call charges or mobile telephone accessories, car keys, gadgets (please see page 6 for definition), duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £150 per student</p> <p>up to £500 in total</p>	<ul style="list-style-type: none"> the loss or theft of a student's money whilst being carried on the group leader's person or left in a locked safety deposit box the loss or theft of a group leaders' money whilst being carried on the group leader's person or left in a locked safety deposit box 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement; your personal money was not left unattended except where it is locked in a safe or safety deposit box in your locked personal holiday or trip accommodation; you have not left your personal money unattended (including being contained in luggage during transit) or in a suitcase, holdall, bag or similar outside of your immediate control; the student's money was being handled by the group leader. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>We will also require (a) exchange confirmation from your home country for foreign currency (b) where sterling is involved, documentary evidence of possession</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8). Additionally, no cover is provided under this section for:

- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- cash or passport that is not on your person.
- cash that is not in a safe/safety deposit box or left out-of-sight in your locked trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

Loss of passport and documents (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
<p>up to £200 in total</p>	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your passport is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For a lost or stolen passport, you will need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8). Additionally, no cover is provided under this section for:

- any financial loss suffered as a result of passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands, Isle of Man or BFPO.
- passport that is not on your person.
- passport that is not in a safe/safety deposit box or left out-of-sight in your locked trip accommodation.*
- loss due to delay, detention, confiscation, requisition or damage by customs or other officials or authorities.

We will pay:	For:	Provided:	If you need to claim:
<p>up to: £2,000,000 in total for personal liability</p> <p>£5,000,000 in total for teacher liability</p> <p>£100,000 in total for rented accomodation</p>	<ul style="list-style-type: none"> • any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> - accidental bodily injury of any person. - loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family, household or employee or anyone in your service. - loss of, or damage to your temporary holiday accommodation that does not belong to you, or any member of your family, household or employee or anyone in your service. 	<ul style="list-style-type: none"> • your excess has been paid or deducted from any settlement. • liability for loss of, or damage to, property or accidental bodily injury is not caused or suffered by: <ul style="list-style-type: none"> - your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. - your ownership, care, custody or control of any animal. • compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> - land or building or their use either by or on your behalf other than your temporary trip accommodation, ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), bicycles, vessels (other than rowing boats, punts or canoes), animals, or firearms (other than guns being used for sport); 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim, so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8). Additionally, no cover is provided under this section for:

- accidental bodily injury suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.
- racing of any kind
- any deliberate act

IMPORTANT NOTE

- **This section does not cover any claim resulting from the ownership or use of motorised vehicles. You need to take out separate motor insurance or other cover if you intend to drive a car or use any other motorised vehicle during your trip.**
- **Only a qualified teacher may claim under teacher liability limit and can only claim under this limit in the event of a claim.**

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover and for thirty (30) minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> • legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. • enquires relating to your insured trip. 	<ul style="list-style-type: none"> • you accept that your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive. • legal proceedings in the USA or Canada follow the contingency fee system operating in North America. • you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. • we believe that you are likely to obtain a reasonable settlement. • the costs cannot be considered under an arbitration scheme or a complaints procedure. • you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider. • the claim is not due to damage to any mechanically propelled vehicle. • the claim is not pursued in more than one country. • the claim is reported to us and/or our appointed representative within three (3) months after the incident which led to the claim. • you take all reasonable steps to keep any costs as low as possible. • costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses. 	<p><i>If you have an accident abroad and require legal advice you should contact:</i></p> <p>Penningtons Manches Cooper LLP 31 Chertsey Street, Guildford, Surrey, GU1 4HD</p> <p><i>They will arrange for up to thirty minutes of free advice to be given to you by a lawyer.</i></p> <p><i>To obtain this service you should telephone:</i></p> <p>+44 (0)1483 411 499</p> <p>Opening Hours Monday-Friday 9am-5pm</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8).

Choosing an appointed representative.

Penningtons Manches Cooper LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches Cooper LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.

- *If we accept your claim, we will appoint Penningtons Manches Cooper LLP to pursue the claim on your behalf;*
- *We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;*
- *We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;*
- *If you and we cannot agree on an appointed advisor, the matter will be referred to an [Alternative Resolution Facility](#) (SC2);*
- *Where a claim occurs, you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claim's office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom, Channel Islands or Isle of Man unless we agree otherwise with you.*

This section is only applicable if the appropriate premium has been paid.

Upon payment of an additional premium for winter sports, your policy will cover winter sports – (on piste Skiing and snowboarding for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to £500 in total</p> <p>Single article limit of £250</p> <p>For ski/snowboard equipment (Section 10)</p>	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all other losses you should report to the Police within 24 hours of discovery and obtain a written report and reference number from them.</p> <p>For avalanche claims you must get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>£50 per 24 hours, up to £250 in total for ski/snowboard equipment hire</p>	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> you have NOT curtailed your trip but are certified by a medical practitioner in the resort as being unable to ski, and therefore unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items. 	
<p>Up to £400 in total for the unused portion of your Ski/Snowboard Pack (Section 18)</p>	<ul style="list-style-type: none"> the unused portion of your ski pack costs paid for or contracted to be paid for before your trip commenced 	<ul style="list-style-type: none"> the lack of snow conditions are not public knowledge you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. it does not exceed the pre-booked period of insurance of your trip 	
<p>£25 per 24 hours, up to £500 in total for piste closure (Section 13)</p>	<ul style="list-style-type: none"> the lack of snow in your resort if you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and it has to close preventing you from skiing at a destination of higher than 1600 metres above sea level. towards the costs you have to pay to travel to another resort if you are unable to ski if your resort stays closed and there is no other resort available, for as long as these conditions exist at the resort 	<ul style="list-style-type: none"> that your tour operator does not pay for your extra hotel and accommodation costs that you have not received compensation from someone or somewhere else. If you have this will be deducted from your claim. 	
<p>£25 per 24 hours, up to £500 in total for avalanche closure (Section 14)</p>	<ul style="list-style-type: none"> your arrival at, or departure from, your resort is delayed for more than twelve (12) hours due to avalanche, landslide or landslip, you will be covered for reasonable extra travel and accommodation expenses up to the limits shown in the schedule of cover for each 24 hours that you are delayed. 		

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8). The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. Additionally, no cover is provided under this extension for:

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| <ul style="list-style-type: none"> any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort any claim evidenced by any other report not specified in this section, unless otherwise agreed by us. for the excess shown in the schedule of cover and limits per insured person; for anything mentioned under you are not covered for Section B4 - Medical & Repatriation Expenses. for claims where you have not obtained confirmation of resort closure from the local representative; | <ul style="list-style-type: none"> for claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that you are unable to ski and unable to use the ski pack facilities; for claims where not all skiing facilities are totally closed; for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance. |
|---|---|

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,500 in total</p> <p>£150 per 24 hours up to £1,500 in total</p>	<ul style="list-style-type: none"> • any part of your outward, onward, return journey or whole trip which is cancelled due to fire, flood, earthquake, storm, lightening, explosion, hurricane or volcanic eruption. • reasonable additional accommodation (room only) costs and transport expenses necessarily incurred by you up to the standard of your original booking to return home <ul style="list-style-type: none"> a) if the public transport on which you are booked to travel is cancelled or delayed and an alternative is not provided to you within 24 hours or b) if in the case of connecting transport, not provided within a timeframe that allows you to continue with your original itinerary • following fire, flood, earthquake, storm, lightening, explosion, hurricane or volcanic eruption. 	<ul style="list-style-type: none"> • your trip is not: <ul style="list-style-type: none"> a. within the United Kingdom, Channel Islands or Isle of Man. b. formed part of a tour operator's package holiday. • you are able to provide evidence of the necessity to make alternative travel arrangements. • you are not claiming for costs which are recoverable from a tour operator, public transport operator, accommodation provider, holiday services provider or any other source, or for which you receive or are expected to receive compensation or other assistance. • you are not claiming for any costs if you have made your own arrangements as the result of which less than a 24-hour delay has been incurred. • you are not claiming due to a known event 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8). Additionally, no cover is provided under this extension for:

- any amounts recoverable from any other source
- food, drink, telephones calls
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or volcanic eruption had already happened before you purchased this policy or booked your trip, whichever is the latter.
- any costs if you do not take the first available means of transport to get to your destination or home or any unreasonable or unnecessary costs to get you to your destination or home
- any travel or accommodation expenses you would normally incur.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- any claim due to Foreign, Commonwealth and Development Office (FCDO), government or local advice relating to any infectious disease including Covid-19.

We will pay:	If:	Provided:	If you need to claim:
<p>Cancellation: up to £2,000 for your proportion of:</p> <ul style="list-style-type: none"> • prepaid transport charges; • loss of prepaid accommodation; • prepaid foreign car hire; • prepaid excursions booked before the trip up to a maximum £250 <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cutting short of your trip.</p> <p>Curtailment: up to £2,000 for your proportion of:</p> <ul style="list-style-type: none"> • prepaid excursions booked before the trip up to a maximum of £250; • loss of prepaid accommodation; • prepaid foreign car hire; and • either prepaid return travel costs, or the cost of your curtailment travel costs, whichever is the greater. <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cutting short of your trip.</p>	<p>you do not wish to travel due to an act of terrorism occurring within a forty (40) mile radius of your booked accommodation.</p>	<ul style="list-style-type: none"> • have paid or accept that your excess will be deducted from any settlement. • accept that your claim is limited to the cancellation charges applicable on the date the terrorist act is initially announced, and the trip would need to be cancelled. • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. • you are not travelling against the advice or recommendations published by the Foreign, Commonwealth and Development Office (FCDO) applicable at the time of purchase. • are not provided with an alternative holiday different destination for the same standard of accommodation as originally booked for dates that you could reasonably be expected to accept. 	<p>Download or request a cancellation/curtailment claim form and inform your tour operator/ travel agent/ flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p>You should keep any receipts or accounts given to you and send them in to the claim's office.</p>
<p>BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8). Additionally, no cover is provided under this extension for:</p> <ul style="list-style-type: none"> • any amounts recoverable from any other source • any claim due to an act of terrorism which occurred prior to your trip. • any extra charges from the company that you booked travel or accommodation with because of your failure to notify them as soon as the act of terrorism was public knowledge. • any circumstances that could have been reasonably anticipated at the time you have booked your trip. • your carrier's refusal to allow you to travel for whatever reason other than the circumstances listed above. • your curtailment travel costs must be the same standard as that of your pre-booked return travel costs booked as part of your organised trip. 			

We will pay:	If:	Provided:	If you need to claim:
<p>up to £50,000 (£10,000 within your country of domicile)</p>	<p>you sustain actual bodily injury or suffer illness outside the United Kingdom, Channel Islands or Isle of Man, we will indemnify you up to the amount stated against: <i>any necessary costs you incur from a specialist local rescue organisation for search, rescue and emergency transfer to a hospital in the event of an Accident whilst you are Participating in a Hazardous Activity.</i> which you necessarily incur outside the United Kingdom, Channel Islands or Isle of Man.</p>	<ul style="list-style-type: none"> You have paid the additional premium for that Hazardous Activity and the additional premium for Search and Rescue Section. Search and Rescue costs are covered for a period not exceeding 72 hours from the time at which the assistance is first summoned. 	<p>Download or request a claim form and provide the claims handlers with required documentation as listed on the front of your claim form.</p>
<p>BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 8). Additionally, no cover is provided under this extension for any amounts recoverable from any other source.</p>			

You are not covered for taking part in any Hazardous Pursuits unless it is listed below, and unless you have paid the required premium where appropriate. In respect of Hazardous Pursuits Categories B to C, the maximum age limit is 75. If you are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below, please contact the selling agent who will contact us to see if we can provide cover. Please note that under Section B10 - Personal Liability you will not be covered for liability whilst participating in any hazardous pursuit or anything caused directly or indirectly by your owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles. *Please note those activities marked with an asterisk (*) do not have Personal Accident or Personal Liability cover.* Cover for the following activities that are considered to be Hazardous Pursuits is included provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competitions or any professional activity.

For the purpose of Hazardous Pursuits SOLE PURPOSE shall mean taking part in any hazardous Pursuits on more than 50%, of the number of days of your booked trip.

For the purpose of Hazardous Pursuits INSHORE shall mean: Within twelve (12) Nautical miles offshore.

For the purpose of Hazardous Pursuits OFFSHORE shall mean: Over twelve (12) Nautical miles offshore. All Hazardous Pursuits are subject to the following endorsement:

HAZARDOUS PURSUITS ENDORSEMENT:

The exclusion of Hazardous Pursuits in the General Exclusions is deleted only with respect to cover under Section B1 - Curtailment and Section B5 - Medical and Repatriation Expenses for participation in the following Hazardous Pursuits on a non-professional (amateur) and recreational basis, provided that: you ensure the activity is adequately supervised, that appropriate safety equipment (such as protective headwear, life jackets etc.) are worn at all times and you do not participate in such Hazardous Pursuits for more than 22 days in any one Period of Insurance.

The acceptable Hazardous Pursuits list is: -

Category A: Aerobics, Angling (not open water), Animal Sanctuary (no big-game), Archery, Assault Courses (No high ropes), Athletics (track & Field), Badminton, Bamboo Rafting (only on inland waters or coastal waters within a 12 mile limit of land), Banana Boating, Baseball, Basketball, Beach games, Blade Skating, Board Sailing (only on inland waters or coastal waters within a 12-mile limit from land), Body Boarding/Boogie Boarding (only on inland waters or coastal waters within a 12 mile limit from land), Bowling, Bowls, Canoeing, kayaking, river rafting (including white water rafting up to grade 3), Catamaran Sailing (inland waters only) European Waters only, Clay Pigeon Shooting, Climbing Wall (Indoor up to 25 metres), Cricket, Croquet, Cross Country Running, Curling, Cycling (but not Stunt or race BMX and mountain bikes), Dancing, Dinghy Sailing (inland waters only) within a 12 mile limit from land, Dragon Boat Racing, Fell walking, rambling and trekking, Fishing (not open water)/Sea Fishing, Football, Frisbee, Fruit or Vegetable Picking (under 3metres), Glass Bottom Boats, Goalball, Golf, Gymnastics, Handball, Hobbie Catting (only on inland waters or coastal waters within a 12 mile limit from land) European Waters, Hockey (not ice), Horse riding (no Polo, Hunting, Jumping), Ice-skating (rink only), Jet Boating, Jogging, Kite Boarding, Kite Surfing, Laser Tag, Netball, Non-Manual Labour, Orienteering, Paint Balling, Parascending (towed by boat), Rafting, canoeing and kayaking (including white water up to grade 3), Pilates, Pony Trekking, Power Boating (non-competitive), Rackets, Racquet Ball, River Punting, Roller skating/Blading, Rounder's, Rowing, Safari/Safari Trekking (not involving use of firearms), Scuba diving (to 18 metres), Segway (supervised), Skateboarding/Scooters, Snooker, pool and billiards, Snorkelling, Softball, Spinning, Squash, Stoolball, Supervised outdoor climbing wall less than 25m high, Supervised outdoor Zip wire no more than 12m high at launch point, Surfing, Swimming (inside marked areas with a lifeguard/supervisor present), Swimming with Dolphins, Table tennis, Ten Pin Bowling, Tennis, Theme Parks, Trampolineing, Trekking/walking/Hiking/Rambling (in a group)(up to 1,000 metres), Tubing, Tug of War, Volleyball, Wakeboarding, Water Parks (with a lifeguard/supervisor present), Water Polo, Water-skiing (only on inland waters or coastal waters within a 12-mile limit from land), Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land), Yachting, boating, sailing and rowing (inshore)..

The following Category activities are not covered by this insurance unless an additional premium has been paid and the schedule of cover and limits shows the cover has been provided. If the additional premium has been paid, the activities are covered provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competitions or any professional activity, and subject to the above endorsement:

Category B: Provided you have paid the appropriate premium; you will be covered for all of the activities listed in Category A plus the following activities: -

Breathing Observation Bubble (BOB) up to 18 metres, Bungee Jump No PA cover, Camel/Elephant Riding, Charity Rallies (No Racing) – Sole Purpose, Cycle Touring – Sole Purpose, Deep Sea Fishing, Dog Sledging, Farm Work (manual, excluding the use of powered machinery), Fencing, Fives, Flying a private plane or small aircraft, Flying as a passenger in a private or small aircraft, Go Karting (Specific use) up to 250cc, Gorilla Trekking – Sole Purpose, Hiking (between 2,000 and 3,000 metres altitude), Hot Air Ballooning, Hydro Zorbing, Kayaking European waters only, Manual Work (ground level only, no machinery), Motorcycling (over 50cc - no racing) as a rider or passenger when wearing a helmet, provided the rider holds an appropriate UK Motorcycle licence to ride the motorcycle, mountain biking (casual, not endurance, downhill or racing), Passenger Sledge, Quad Biking (no racing) under 125cc as a rider or passenger when wearing a helmet, provided the rider holds an appropriate UK licence, Rap jumping (within organiser's guidelines), Scuba Diving (between 18 and 30 metres), Sea Canoeing/Kayaking – inland waters only European waters only, Trekking (between 1,001 and 3,000 metres altitude), via ferrata, White Water Canoeing/Rafting (Grade 4), Wind Tunnel Flying.

Category C: Provided you have paid the appropriate premium, you will be covered for all of the activities listed in Categories A and B, plus the following activities: -

Abseiling, American Football, Animal Sanctuary, Archaeological Digging, Boxing (+AMC), Canyoning, Caving, Devil Karting, Dirt Boarding, Farm Work, Fell Running/Walking, Gaelic Football, Glacier Skiing, Hiking (between 3,000 and 6,000 metre altitude) – Sole Purpose, Horse Jumping, Hurling, Ice Fishing, Kayaking – Sea (within Coastal Waters), Kendo (Training only), Kick Boxing (Training only), Lacrosse, Manual Work (including the use of light hand held machinery) hand held, Martial Arts (Training only), Motor Cycling over a 125CC. Must have a full Clean License and be over the age of 25 years as a rider or passenger when wearing as helmet, Octopush/Water Hockey, Off Piste Skiing (with a professional guide on designated pistes within the resort), Outdoor Endurance Events, Parachuting, Paragliding, Parascending (over land), Roller Hockey, Rugby, Shark Diving (Cage), Shinty, Sail Boarding, Sand Boarding, Sand Dune Surfing/Skiing, Sand Yachting, Skiing (Cross Country), Snow Go Karting up to a 125cc, Snow Parascending, Snow Scooting, Snow Tubing, Snow Zorbing, Snow Kiting, Snowcat Driving, Snowcat Skiing, Tree Top Canopy Walking, Trekking (between 3,000 and 6,000 metre altitude), White Water Canoeing or Rafting (Grade 5 to 6), Yachting (racing / crewing) - outside Coastal waters but within European waters – Sole Purpose.

SCUBA DIVING ENDORSEMENT

Scuba diving to a maximum depth of eighteen (18) metres (see Category A) or thirty (30) metres (see category B) will be covered provided that you hold a British Sub Aqua Club (BSAC), Professional Association of Diving Instructors (PADI) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to BSAC or PADI codes of good practice; are not solo/cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair your fitness to dive, are not diving to depths greater than 9 metres (30 or 50 metres if additional premium paid), diving by persons under 12 years of age or over 65 years of age.

IF YOU NEED TO CLAIM

If you require a claim form, please download it on the internet at: <https://www.imglobal.com/member/assistance/claims>
Alternatively, please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL. Telephone: +44 (0)2920 474 138

You need to:

- produce your insurance certificate confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and Private Health Insurance).
- pass any and all correspondence relating to outstanding medical bills to us with your claim form, or if received afterwards, send them on to us quoting your claim reference number.
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We will:

- make your policy void where a false declaration is made, or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- pay a maximum of £80 for medical records/completion of a medical certificate
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom, Channel Islands or Isle of Man unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom, Channel Islands or Isle of Man

How Red Sands Insurance Company (Europe) Ltd and Ancile Insurance Group Ltd use your data:

Red Sand Insurance Company (Europe) Limited (“Red Sands”) holds your personal information in accordance with all applicable data protection laws. Red Sands are registered under the Data Protection Act in Gibraltar.

Ancile Insurance Group (“Ancile”) is registered under the Data Protection Act in the United Kingdom, number Z9640415.

• Purpose of collection

Both Red Sands and Ancile (together “We”) collect, store and use your personal information in order to consider your application for insurance and to administer insurance services to you, including claims investigation and management, Underwriting, Complaints handling, the detection and prevention of crime and customer service. We are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation (“Legislation”) in our respective jurisdictions. This notice sets out the basis on which We will process any personal data that We collect from you, or that you provide to us. For the purposes of the Legislation, Red Sands will qualify as the Data Controller and Ancile will qualify as the Data Processor in relation to any personal data you supply to us. We may also use this information for secondary purposes related to the purposes listed above, such as offering you additional insurance or insurance-related products or services that we believe you might be interested in considering. This will always be done as permitted by the relevant Legislation.

• Disclosure

In conducting business We may communicate your personal information to organisations to whom we may outsource certain functions or to associated companies to fulfill your insurance contract. Any such communication is performed with strict adherence to our Privacy Policy. You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

• Privacy Policy (Red Sands)

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information, however you can obtain more information about how We use your data by reviewing our full Privacy Policy. Our Privacy Policy is available on our website http://www.redsands.gi/en-GB/notice/privacy_legal_notice. Your data will always be treated in accordance with our Privacy Policy.

HOW TO COMPLAIN**Your right to complain**

If your complaint is regarding the selling of your policies Write to: Complaints Department Ancile Insurance Group Ltd, Kao Hockham Building, Edinburgh Way, Harlow, Essex, CM20 2NQ or email:

complaints@ancileinsurance.com

Or if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

Call +44 (0)1444 465590 email qualityassurance@global-response.co.uk or write to Quality Assurance Manager, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL.

If you are still not satisfied with the outcome you may:

Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.financial-ombudsman.org.uk

Red Sands Insurance Company (Europe) Limited (Red Sands), registered in Gibraltar under number 87598, registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services Act 2019 of Gibraltar.

Red Sands is a member of the Financial Services Compensation Scheme (FSCS) and the Association of British Insurers (ABI). If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100