



## Single Trip Policy Wordings

**If you need emergency medical assistance abroad or need to cut your trip short:  
In the UK contact Emergency Assistance Facilities on 0845 260 3 260  
Abroad contact Emergency Assistance Facilities on 0+44(0) 845 260 3 260**

**Where to obtain a claim form:  
Contact Travel Claims Facilities on 08453 707 133 or from the internet on:[www.travel-claims.net](http://www.travel-claims.net)**

**If you need legal advice:  
Contact Pannone LLP on 0161 228 3851**

This cover is for residents of the United Kingdom and the Channel Islands only  
Master policy numbers SJSAT40016-01 A & B  
Underwritten by Union Reiseversicherung AG UK Branch  
For policies issued from 1st January 2011 to 31st December 2011 with travel before 30th April 2012

For ease of reference please write your policy number below

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Underwritten by: Union Reiseversicherung AG. UK Branch

SJSAT40016-01 A&B

## SUMMARY OF POLICY COVER AND IMPORTANT CONTACT NUMBERS

Policy section	Cover provided	First amount you have to pay
<b>A. Cancellation charges</b>	up to your tour operator's final invoiced cost, up to a maximum of £3,000 (See note 1)	£60 Deposit only claims: £15

### TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
<b>B1. Departure delay</b>	£20 after first 12 hours, £10 after following 12 hours up to a maximum of £60	Nil
Abandonment after 24 hours	up to your tour operator's final invoiced cost, to a maximum of £3,000	£40
Organiser's expenses	up to £100 for necessary trip alteration	Nil
<b>B2. Personal possessions</b>	up to £200 for each individual item, up to an overall total of £200 for valuables	
	<i>Persons over 16</i> up to a maximum of £1,000 in total	£40
	<i>Persons under 16</i> up to a maximum of £500 in total	£40
Possessions delayed in transit for more than 12 hours	essential items up to £100	Nil
<b>B3. Personal money</b>	<i>Persons over 16</i> up to £200 in cash on your person up to £500 in total	
	<i>Persons under 16</i> up to £100 in total	£40
	<i>Party leaders</i> up to £1,000 of students money held up to £500 of emergency funds	£40
Loss of travel documents	travel and accommodation costs necessary to replace your lost travel documents up to £250	£40 Nil
<b>B4. Emergency medical expenses</b>	up to £2,000,000 outside your home country up to £1,000 within your home country	£40 £40
State hospital benefit	up to £10 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £150 (See note 2)	Nil
<b>B5. Curtailment</b> (cutting short trip)	unused portion of costs up to your tour operator's final invoiced cost, to a maximum of £3,000 (See note 2)	£60
<b>B6. Personal liability</b>	up to £2,000,000	rented property damage: £250 other claims: £40
<b>B7 Organisers liability</b>	up to £5,000,000	rented property damage: £250 other claims: £40
<b>B8. Personal accident</b>	<i>Persons over 16</i> £10,000 for your accidental death <i>Persons under 16</i> £5,000 for your accidental death <i>All insured persons</i> £10,000 for loss of arms or legs £10,000 if you are permanently unable to work after an accident on your trip (See note 3)	Nil Nil Nil

### PRE- TRAVEL POLICY

**Note 1.** Your policy does not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on 08 456 582 999 to see if cover is available. We will confirm any special terms in writing.

### TRAVEL POLICY

**Note 2.** Your policy does not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on 08 451 300 340 to see if cover is available. We will confirm any special terms in writing.

**Note 3.** Cover for accidental death is reduced to £1,000 if you are over 75. The benefit for inability to work does not apply if you are over 75.

#### If you need emergency medical assistance abroad or need to cut your trip short:

United Kingdom – Emergency Assistance Facilities on 0845 260 3 260  
Channel Islands & Abroad - Emergency Assistance Facilities on +44(0)845 260 3 260

#### If you need legal advice:

Contact Pannone LLP on 0161 228 3851

#### Where to obtain a claim form:

Contact Travel Claims Facilities on 08 453 707 133 or  
from the internet on: [www.travel-claims.net](http://www.travel-claims.net)

# Adventure Travel Insurance

Dear Policyholder,

Attached to this letter is your policy document which we would strongly advise that you read through carefully to make sure that you understand what is and what is not covered and that it is suitable for your needs. If the cover is not suitable please return the document to the place where you bought it within 14 days of purchase with a copy of your replacement policy that provides the cover and they will give you a refund of your premium.

The document contains two policies. The first policy, your **Pre-travel Policy**, provides pre-travel cover, cancellation charges, and this covers you from the time you purchase your policy until you leave home to start your trip. The second policy, your **Travel Policy**, provides your travel cover and this starts when you leave home to start your trip and ends when you return home or the policy ends, whichever is the first. If you purchase the Annual Multi Trip Policies the pre-travel cover applies to each trip you book until you leave home to start it and the travel cover applies to each trip as you take it, from the time you leave home until your return home or the end of the policy.

We have tried to keep the wording as simple as possible. There are conditions and exclusions applying to the **Pre-Travel Policy** and there are terms and conditions exclusions which apply to all parts of the **Travel Policy**. Each section tells you what is covered, what is not covered and what you need to do if you need to claim under that section. There are no hidden parts or small print.

Like most policies they exclude all pre-existing health conditions but if you do need the cover, unlike some other policies, you may be able to obtain cover for these conditions by calling Travellers HealthCheck on the lo-call number shown below the summary of cover overleaf. Cover is not available on all conditions and to include others we may need to charge you an additional premium or increase your policy excess for this condition, an excess is the first part of the claim cost. You should bear in mind that this excess will apply to everyone on your booking if they have to claim for cancellation or curtailment (cutting short the trip) due to your health condition. Cover is not available for conditions where you are under investigation or awaiting treatment. You also need to tell us about your close relatives if their ill health may make it necessary for you to cancel or cut short your trip to find out if we can cover their pre-existing conditions. **If you do not tell us about your pre-existing health conditions or those of a close relative they will not be covered at all and you will not be able to claim for anything caused by them.** Cover is not available for pre-existing health conditions of close relatives or business associates who are not travelling with you. **If you do not tell us about your pre-existing health conditions they will not be covered at all and you will not be able to claim for anything caused by them.**

Cancellation claims are paid at the time the event or the new diagnosis is made which makes it necessary for you to cancel. You must, therefore, cancel your trip immediately, firstly by phone and then confirm in writing. Any delay may mean that you will not receive as much as the holiday cancellation charges. If, at the time your full balance becomes due, you are not sure if you will be able to travel **do not pay the balance** as you may only get back the deposit if the event or diagnosis causing cancellation happened before the balance was due to be paid.

If your health changes after you have bought the policy you must call Travellers HealthCheck immediately. As you have two policies, cancellation under the **Pre-travel Policy** will be effective valid, but cover for the **Travel Policy**, which has not started, may change. Travel insurers require stability of health conditions whilst away so what cover is available will depend on the condition, the medication and the period of time before travel. In some instances the new condition may be excluded and on a few occasions we may agree to pay the cancellation charges at the time of diagnosis and recommend postponement of your trip.

The personal possessions section covers your items on a market value basis. This means that we will deduct an amount for age, wear and tear, to reflect the

expected life time of the item. The cover is limited to a maximum amount for each item, a maximum amount for items described as 'valuables' and has an overall limit for each person. Mobile telephones are not covered under your policy and cover on photographic equipment and jewellery is very limited. We do not recommend taking jewellery away on holiday at all. You will be required to pay the first amount (policy excess) on each claim for each person claiming.

The personal money section covers a wide variety of things but the cover on cash and currency is limited. This section also provides some cover for the loss of travel documents, the cover is for travel and accommodation charges to get to either a ticketing office or consulate for a lost passport. The cost of the ticket or passport is not covered on this extra cover.

**This is not a private health insurance** and the emergency medical expenses section is only there to cover genuine emergencies. Routine treatment and replacement of existing medication or dressings are specifically excluded, as is non-emergency dental treatment. You should make sure that our emergency assistance service has been advised of your hospitalisation within 48 hours of admission, the telephone number is at the bottom of the summary of cover overleaf. We will pay you an additional daily amount, detailed on the summary overleaf as hospital benefit, to cover newspapers, cost of visitor's taxis etc. if you are in a state hospital.

If you need to cut short your trip you must confirm this with our emergency assistance service ( details in the policy), (details overleaf) before arranging any travel. If you have been admitted to hospital they should already be aware of the situation and will deal with it as necessary. If you need to come home because of a close relative they should be contacted as soon as possible. They will arrange to either revalidate your tickets or purchase new tickets on your behalf by the best available carrier.

A brief summary of your policy cover is shown overleaf but we recommend that you read the policy fully.

We wish you have a pleasant trip and, having outlined explained the cover for you, hope you do not need to use it.

Branch Manager, URV UK Branch.

## OVERSEAS EMERGENCY MEDICAL TREATMENT

Within most countries in the European Economic Area medical treatment is free, or at a very reduced cost, if you use state facilities\*\*. with a European Reciprocal Health form (E111). In Malta there is only one state hospital which is St. Luke's. Please be careful, in many areas hotel staff and tour operator's representatives may direct you to private facilities. Whilst many of these resemble luxury private hospitals they can have very limited medical facilities and in the health conditions they can treat, the state facilities can usually treat everything and, if the condition requires specialist treatment, will transfer you to the specialist unit. Additionally your policy carries an **excess** under the emergency medical section, **this excess will be removed if you use a state hospital, saving you money.** Unfortunately any additional **excess** for a specific health condition will still apply. **\*\*In Malta there is only one state hospital which is St. Luke's.**

Similar arrangements apply in Australia, where you need to register for Medicare on arrival. There are Medicare centres in all major towns and cities in Australia and registration is free for UK nationals. This will give you free emergency treatment at Medicare hospitals and reduced rates at Medicare doctors (you save around 85% on visits and get reduced rates on prescriptions). In New Zealand you should use their state facilities which are free to UK passport holders.

## POLICY INFORMATION

Your insurance is covered under master policy numbers **SJSAT40016-01 A&B** specially arranged through and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the booking confirmation issued by your tour operator. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements. In this case you must return the policy, premium receipt with your alternative insurance policy to the place where you purchased it within 14 days of purchase for a refund to be considered.

Your policies do not include cover for claims that are due to the **pre-existing medical conditions of close relatives or close business associates** who are not travelling with you.

## OUR PLEDGE TO YOU

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.

## POLICY A – PRE-TRAVEL POLICY

### HOW YOUR POLICY WORKS

This part of your insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, information on what to do if you need to claim. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy that happens during the period from time of booking and purchase of the policy to date of travel for which you have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section. You are required to disclose any material facts otherwise your policy will not cover you and it may invalidate it altogether.

### WHEN YOUR POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the trip booking was made after the policy was issued and ends when you leave home. Your policy does not cover any further trips once you have returned home.

### DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from your **pre-existing medical conditions**, so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

**Pre-existing medical conditions** - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:

1. Have you, or anyone travelling with you, ever had treatment for:
  - any heart or circulatory condition;
  - a stroke or high blood pressure;
  - a breathing condition (including asthma);
  - any type of cancer;
  - any type of diabetes.
2. In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If you have answered 'Yes' to any of the above questions you must tell us, we may be able to offer some cover and may be able to cover your medical condition, although an increased premium may be required. To enable us to consider your medical condition please contact Travellers HealthCheck on **08456 582 999**. This will be charged as a local call from wherever you are calling in the **United Kingdom or the Channel Islands**. All calls will be treated in the strictest confidence.

3. You must also tell us if:
  - you are waiting for tests or treatment of any description.
  - your doctor alters your regular prescribed medication.

You need to keep copies of all letters we send you for future reference. Your failure to disclose any **material facts** may mean that your policy will not cover you and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us.

Should we require any additional premium, and you accept our offer, this should be paid to Travellers HealthCheck either by credit card or cheque, made payable to URV, and sent within **14 days** of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

#### Please note:

- We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- We are unable to provide cover for any claim arising from a known **pre-existing medical condition of a close relative or a close business associate** or any recognised complication caused by the **pre existing medical condition**.

## DEFINITION OF WORDS – APPLICABLE TO PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

<b>Insured-person/you/your</b>	means any person named on the premium receipt.
<b>We/our/us</b>	means Union Reiseversicherung AG.
<b>Organiser</b>	the person administering the trip on behalf of the school, college or university and either whose name is shown on the tour operator's or carrier's confirmation and deposit receipt, or who arranged the trip directly with the travel and accommodation providers.
<b>Pre-existing medical condition</b>	means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.
<b>Material fact</b>	a piece of important information that would increase the likelihood of a claim under your policy.
<b>Resident</b>	means a person who has had their main home in the <b>United Kingdom or the Channel Islands</b> and has not spent more than six months abroad in the year before buying this policy.
<b>Close relative</b>	means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, aunt, uncle, sister, child, grandchild or fiancé(e).
<b>Business associate</b>	means a business partner, director or employee of yours who has a close working relationship with you.
<b>Home</b>	means one of your normal places of residence in the <b>United Kingdom or the Channel Islands</b> .
<b>Trip</b>	means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover. Any subsequent holiday or journey that starts after you have returned home or to a hospital or nursing home (as described above) is not covered.
<b>Flight</b>	means a service using the same airline or airline flight number.
<b>Hazardous activity</b>	means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below 9 metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, winter sports and any other activity that requires skill and involves increased risk of injury, except where these form part of a published activity provided by the tour operator. If you are taking part in any sport not listed above please contact us to ensure you are covered..

<b>Manual labour</b>	means work involving the lifting or carrying of heavy items, work at a higher level than two storeys or any form of work underground.
<b>United Kingdom</b>	means England, Wales, Scotland, Northern Ireland, and the Isle of Man
<b>Channel Islands</b>	means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou
<b>Redundancy</b>	means being an employee where <b>you</b> or, in the case of a student (under 16), <b>your</b> parent/guardian qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.
<b>Winter sports</b>	means skiing, snow boarding and ice skating.

## GEOGRAPHICAL AREAS

- Area 1** United Kingdom where it is **your home country**
- Area 2** Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands and the **United Kingdom** where it is not **your home country**.
- Area 3** Worldwide *including* the United States of America, Canada and the Caribbean.

## CONDITIONS APPLYING TO PRE-TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING:

- being a **resident** of the **United Kingdom** or the **Channel Islands**.
- taking all possible care to safeguard against accident or injury as **if you had no insurance cover**.
- the **organiser** handling all claims and producing the booking confirmation and passenger manifest confirming insurance is in force before a claim is admitted.
- giving **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.
- providing 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).
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all **material facts** as soon as possible after the policy is issued.
- ensuring that all claims are notified within 3 months of the incident occurring.

### 2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- 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.
- give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.

- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- 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** or the **Channel Islands** unless **we** agree otherwise with **you**.
- maintain **your** personal details in connection with an anti-fraud claims checking system.

## POLICY EXCESS

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

## SECTION A - CANCELLATION CHARGES

**For each insured-person this insurance will pay:**

up to **your** tour operator's final cost, to a maximum of **£3,000** for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- the death, injury or illness of:
  - you** or a friend with whom **you** are travelling.
  - a **close relative** who lives in **your home country**.
  - a close **business associate** who lives in **your home country**.
  - a friend who lives abroad and with whom **you** were intending to temporarily stay,
- you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.
- you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- the requirements of H. M. Forces.

**For each insured person this insurance will not pay:**

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the first **£60** (reduced to **£20** on claims for deposits only) of any loss, charge or expense made
- on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close business associate.
  - your** failure to obtain the required passport, visa or ESTA.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure or mistake of any transport or accommodation provider, their agent or anybody who is acting as your agent.
  - the cancellation of **your trip** by the tour operator.
  - your carrier's refusal to allow you to travel for whatever reason.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances or unemployment except when it is due to redundancy that **you** received after buying this insurance.

## POLICY B - TRAVEL INSURANCE POLICY

### HOW YOUR POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

**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 or school insurance for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is *not* 'new for old' and an amount for age, wear and tear will be deducted.

**Your** policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**. All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

### WHEN YOUR COVER STARTS AND ENDS

The cover under all sections starts at the beginning of **your trip** as shown on **your** premium receipt and ends on **your return home** or expiry of the policy, whichever is the first. **Your** policy does not cover any further **trips** once **you** have returned home.

### EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

### CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08 451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis.

### DEFINITION OF WORDS

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

<b>Insured-person/you/your</b>	means any person named on the premium receipt.
<b>We/our/us</b>	means Union Reiseversicherung AG.
<b>Organiser</b>	the person administering the <b>trip</b> on behalf of the school, college or university and <i>either</i> whose name is shown on the tour operator's or carrier's confirmation and deposit receipt, or who arranged the <b>trip</b> directly with the travel and accommodation providers.
<b>Pre-existing medical condition</b>	means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.
<b>Material fact</b>	a piece of important information that would increase the likelihood of a claim under <b>your</b> policy.
<b>Resident</b>	means a person who has had their main <b>home</b> in the <b>United Kingdom</b> or the <b>Channel Islands</b> and has not spent more than six months abroad in the year before buying this policy.

- **your** disinclination to travel.
- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
- death or illness of any pets or animals.
- terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- cancellation of the **trip** on the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- the cost of Air Passenger Duty.
- cancellation for any claim arising from a recognised complication of a known pre-existing medical condition of a close relative
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
  - 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.
  - any **pre-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 during the last few years or for which **you** are awaiting or receiving treatment or under investigation where you are over **16** or travelling outside Europe unless **we** have agreed cover in writing and any additional premium has been paid.
- 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 in writing.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- any loss unless it is specified in the policy
- (iv) - any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

#### What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** general practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative** **you** will need to obtain a medical report from the patient's General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

<b>Close relative</b>	means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, child, grandchild or fiancé(e).
<b>Business associate</b>	means a business partner, director or employee of <b>yours</b> who has a close working relationship with <b>you</b> .
<b>Personal possessions</b>	means each of <b>your</b> suitcases and containers of a similar nature and their contents and articles <b>you</b> are wearing or carrying including <b>your valuables</b> (as shown below) and <b>your</b> passport.
<b>Valuables</b>	means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment ,laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.
<b>Pair or set</b>	means two or more items of <b>personal possessions</b> that are complementary purchased as one item or used or worn together.
<b>Personal money</b>	means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, travel tickets and ski pass, all of which are for <b>your</b> private use.
<b>Travel documents</b>	means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form E112.
<b>Home</b>	means one of <b>your</b> normal places of residence in the <b>United Kingdom</b> or the <b>Channel Islands</b>
<b>Trip</b>	means a holiday or journey that begins when <b>you</b> leave <b>home</b> and ends on <b>your</b> return to either (i) <b>your home</b> , or (ii) a hospital or nursing home in the <b>United Kingdom</b> following <b>your</b> repatriation, both during the period of cover.
<b>International departure point</b>	means the airport, international rail terminal or port where the outward <b>flight</b> , international train or sea vessel is boarded to destination and the return <b>flight</b> , take <b>you</b> from your home country to <b>your</b> start the final part of <b>your</b> journey to <b>your home country</b> .
<b>Flight</b>	means a service using the same airline or airline flight number.
<b>Public transport</b>	means buses, coaches, internal flights or trains that run to a published scheduled timetable.
<b>Hazardous activity</b>	means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below 9 metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, <b>winter sports</b> and any other activity that requires skill and involves increased risk of injury. If <b>you</b> are taking part in any sport not listed above please contact <b>us</b> to ensure <b>you</b> are covered.
<b>Manual labour</b>	means work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.
<b>United Kingdom</b>	means England, Wales, Scotland, Northern Ireland, and the Isle of Man

<b>Home country</b>	means both the country <b>you</b> live in within the <b>United Kingdom or the Channel Islands</b> and <b>your</b> country of nationality.
<b>Unattended</b>	means left away from <b>your</b> person where <b>you</b> are unable to clearly see and are unable to get hold of <b>your personal possessions</b> .
<b>Channel Islands</b>	means Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou

## GEOGRAPHICAL AREAS

- Area 1** **United Kingdom** where it is **your home country**
- Area 2** Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands and the **United Kingdom** where it is not. **your home country**.
- Area 3** Worldwide *including* the United States of America, Canada and the Caribbean.

## POLICY CONDITIONS

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING:

#### In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom or the Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage *as if **you** had no insurance cover*.
- (c) producing **your** premium receipt confirming **you** are insured before a claim is admitted
- (d) giving **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.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing 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).
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (i) accepting that **your** policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (k) ensuring that all claims are notified within 3 months of the incident occurring.

#### In respect of sections, **B4, emergency medical expenses and B5, curtailment, only.**

- (l) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (m) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (n) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (o) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (p) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (q) disclosing all **material facts** as soon as possible after the policy is issued.
- (r) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

#### In respect of sections **B2, personal possessions, and B3, personal money, only.**

- (s) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (t) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (u) complying with the carrier's conditions of carriage.
- (v) not abandoning any property to **us** or the claims office.

## 2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) 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.
- (d) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (e) 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.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- (h) not make any payment under sections **B6**, **B7** and **B8** for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under sections **B1**, **B2**, **B3**, **B4**, and **B5** where there is other insurance in force covering
- (j) the same risk and to require details of such other insurance.
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

## POLICY EXCESSES - IN RESPECT OF SECTIONS B1, DEPARTURE DELAY, B2, PERSONAL POSSESSIONS, B3, PERSONAL MONEY, B4, EMERGENCY MEDICAL EXPENSES, B5, CURTAILMENT, B6, PERSONAL LIABILITY, AND B7, ORGANISERS LIABILITY, ONLY.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess under sections **B4** and **B5** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

## EXCLUSIONS APPLYING TO ALL SECTIONS OF THE POLICY

### A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- (1) 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.
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (3) any known **pre-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 during the last 2 years 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.
- (4) 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 in writing.
- (5) curtailment of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (7) **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.

- (9) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

### B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.

## Section B1 - Departure delay (applicable to trips outside your home country)

For each **insured-person** this insurance will pay:

1. **you** £20 compensation if the departure of **your** international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of £10 for each complete period of 12 hours up to a maximum of £60
2. up to **your** tour operator's final invoiced cost, to a maximum of £3,000 for the cancellation of **your trip** if **your** possessions have been checked in and after 24 hours delay **you** wish to abandon the **trip**,

For each **insured-person** this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
  - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
1. - missed connections outside **your home country**
  - 1&2 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
    - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
    - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
    - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
    - the delay due to the diversion of aircraft after it has departed.
  2. - the first £40 of any claim made by **you**.
  - abandonment where the **trip** is of 2 days duration or less, or is a one-way **trip**.

### What you need to do if you wish to make a claim under this section of the policy:

**You** need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than 12 hours. Claims must be notified by the **organiser**.

## SECTION B2 - PERSONAL POSSESSIONS

For each **insured-person** this insurance will pay:

- (a) up to a total of £1,000 where **you** are aged over 16 or £500 where **you** are aged under 16 for **your personal possessions** to cover:
  - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
  - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of £100 to cover the purchase of **essential** items if **your personal possessions** are misplaced, lost or stolen on **your** outward journey for over 12 hours from the time **you** arrived at **your trip** destination. **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.

#### For each insured-person this insurance will not cover:

- (a) - the first **£40** of each and every incident giving rise to a claim.
- more than **£200** for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
  - more than **£200** in total for **valuables** whether solely or jointly owned.
  - more than **£100** in respect of sunglasses, prescription glasses or spectacles.
  - more than **£100** for items lost or stolen from a beach or lido.
  - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
  - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
  - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
  - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
  - any claim that is the result of a domestic dispute.
  - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
  - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
  - the cost of replacing or repairing dentures.
- (a)&(b)- the loss, theft or damage to:
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
  - duty free items such as tobacco products, alcohol and perfumes.
  - perishable goods, bottles, cartons and any damage caused by them or their contents.
  - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
  - sports equipment whilst in use.
  - any items more specifically insured elsewhere.
  - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
  - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or **left out of sight** in **your** *locked* personal holiday or **trip** accommodation.
  - contact or corneal lenses or artificial limbs.
  - money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
  - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) 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 where entry was gained by violent and forcible means.

#### What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your** *outward* journey, **you** may need to buy some **essential** items, **you** must keep all the receipts to prove **your** claim.

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. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

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. Claims must be notified by the **organiser**.

## SECTION B3 - PERSONAL MONEY

#### For each insured-person this insurance will pay:

- (a) up to **£500** where **you** are aged over **16** or **£100** where **you** are aged under **16** for the loss or theft of **your personal money** during **your trip**.
- (b) up to **£1,000** in total for the loss or theft of **student money** carried by authorised party leaders during the **trip** applicable to educational establishments only.
- (c) up to **£500** in total for the loss or theft of **emergency funds** held by the **organiser** or other authorised party leader during the **trip** applicable to educational establishments only.
- (d) up to **£250** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your** travel documents are lost or stolen during **your trip**.

#### For each insured-person this insurance will not cover:

- the first **£40** of each and every incident giving rise to a claim.
  - for persons aged over **16** more than **£200** in total in cash or currency, whether solely or jointly owned, in addition to **student money** and **emergency funds** held by authorised party leaders.
  - for persons aged under **16** more than **£100** in total in cash or currency, whether solely or jointly owned.
  - loss or theft of **personal money, student money, emergency funds or travel documents** that are not:
    - on **your** person.
    - held in a safe or safety deposit box where one is available.
    - left **out of sight** in **your** *locked* personal **trip** accommodation.
  - any financial loss suffered as a result of your debit/credit card being lost or stolen.
  - more than the unused portion of your passport.
  - loss or theft of **personal money, student money or emergency funds** due to depreciation in value, currency changes or shortage caused by any error or omission.
  - loss or theft of travellers' cheques where the bank provides a replacement service.
  - any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (d) - any costs incurred before departure or after **you** return home.
- any costs which are due to any errors or omissions on **your travel documents**.
  - **your** failure to obtain the required passport, visa or ESTA.
  - any expenses for food or drink.

#### What you need to do if you wish to make a claim under this section of the policy:

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.

For loss of money **we** will also require (a) confirmation from **your** UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need 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. Claims must be notified by the **organiser**.

## SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

**Please note: If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and within 24 hours. There are also special outpatient arrangements within Europe.**

#### For each insured-person this insurance will pay:

to **you** or **your** legal representatives the following **necessary** emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

#### 1. Trips outside your home country:

- (a) up to **£2,000,000** for reasonable:
- (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
  - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any **one other person who is required for medical reasons** to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.

(iii) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,500**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**.

(b) up to **£100** to cover emergency dental treatment only to cure sudden pain.

(c) **£10** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under 1 (a) above.

## 2. Trips within the United Kingdom where it is **your home country**

up to **£1,000** for reasonable:

- additional transport and accommodation costs to be made for or by **you** and for any *one other person* who is required for medical reasons to stay with **you**, to travel to **you** from within the **United Kingdom** or to travel with **you**,
- costs following **your** death for the return of **your** ashes or **your** body to **your home**.

### For each insured-person this insurance will not cover:

- 1(a) - the first **£40** of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**. (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
- the cost of private treatment where adequate state facilities are available.
  - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
  - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.

1&2.- any claim that is caused by:

- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
- **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- The cost associated with the diversion of an aircraft due to **your** death injury or illness
- Repatriation unless this is deemed medically necessary by our appointed emergency medical assistance service.

1.(a)(i)- any services or treatment received by **you** within **your home country**.

- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.
- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
- any routine non-emergency tests or treatment.
- repairs to or for the provision of dentures, artificial limbs or hearing aids.
- any dental work involving the use of precious metals.
- in-patient treatment that has not been notified to and agreed by the emergency assistance service.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

1.(a)(iii)- **your** burial or cremation in **your home country**.

1.(b)- emergency dental work costing more than **£100**.

1.(c)- any payment when **you** are in a private hospital or clinic.

- more than **£150** in total for state hospital in-patient benefit.

2. - the first **£40** of each and every incident giving rise to a claim.

### NOTES:

1. **IF TRAVELLING WITHIN EUROPE YOU SHOULD CARRY A EUROPEAN HEALTH INSURANCE CARD (EHIC) AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.**
2. **IF TRAVELLING IN AUSTRALIA YOU SHOULD 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.**

### FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT

- **CONTACT EMERGENCY ASSISTANCE FACILITIES ON**

**0845 260 3 260**

### What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates. All claims must be notified by the **organiser**.

## SECTION B5 – CURTAILMENT (CUTTING SHORT YOUR TRIP)

### For each insured-person this insurance will pay:

up to **your** operator's final invoiced cost, to a maximum of **£3,000**, for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** curtailment of **your trip** due to :

- (a) the **trip** being cut short by **your** early return **home** because of:
  - (i) the death, injury or illness of:
    - **you** or a friend with whom **you** are travelling .
    - a **close relative** who lives in **your home country**.
    - a close **business associate** who lives in **your home country**.
    - a friend who lives abroad and with whom **you** were intending to stay.
  - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
  - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in the **your home country**, having suffered from burglary, serious fire, storm or flood.
- (b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

### For each insured-person this insurance will not cover:

- the first **£60** of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
  - **your** failure to obtain the required passport, visa or ESTA .
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - the curtailment of **your trip** by the tour operator.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances.
  - **your** loss of enjoyment of the **trip** however caused.
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - death or illness of any pets or animals.

- curtailment due to death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition** other than where it is an immediate parent or guardian and necessitates an immediate return **home**.
- terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- curtailment cover where the **trip** is of **2** days duration or less or is a one-way **trip**.
- curtailment due to any event caused by:
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

#### What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.  
Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.  
All claims must be notified by the **organiser**.

### SECTION B7 - ORGANISER'S LIABILITY (APPLICABLE ON EDUCATIONAL ESTABLISHMENTS ONLY)

*This cover only applies when your education authority or educational establishment does not carry this insurance protection.*

#### For each insured-person this insurance will pay:

up to **£5,000,000**, plus costs agreed between **us** in writing, for any event occurring during the period of this insurance where the **organiser** is legally liable to pay that relate to an incident caused by the **organiser** and that results in :

- (1) injury, illness or disease of any person.
- (2) loss of or damage to property that does not belong to the **organiser** and is not in the **organiser's** charge or control.
- (3) any liability described in (1) above falling on the Local Education Authority or, in the case of an independent school, the governing body in place of the **organiser**.

#### For each insured-person this insurance will not cover:

- (1) the first **£40** in respect of each and every event that causes a claim.
- (2) the first **£250** in respect of each and every event that causes a claim.
- (1)&(2)- any liability for loss of or damage to property or injury, illness or disease:
  - where an indemnity is provided to the **organiser** under any other insurance.
  - that is caused by any deliberate act or omission of the **organiser**.
  - that is caused by the **organiser's** employment, profession or business .
  - that is caused by the **organiser's** ownership, care, custody or control of any animal.
  - that falls on the **organiser** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by the **organiser**.
- compensation or any other costs caused by accidents involving the **organiser's** ownership, possession or control of any:
  - land or building or their use either by or on behalf of the organiser other than temporary **trip** accommodation.
  - mechanically propelled vehicles and any trailers attached to them.
  - aircraft, motorised waterborne craft or sailing vessel.
  - firearms or incendiary devices.

#### What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. Curtailment claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office. All claims must be notified by the **organiser**.

### SECTION B6 - PERSONAL LIABILITY

#### For each insured-person this insurance will pay:

up to **£2,000,000**, plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in :

- injury, illness or disease 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.
- loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

#### For each insured-person this insurance will not cover:

- (a)&(b)- the first **£40** in respect of each and every event that causes a claim.
- (c) - the first **£250** in respect of each and every event that causes a claim.
- any liability for loss of or damage to property or injury, illness or disease:
  - where an indemnity is provided under any other insurance.
  - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
  - that is caused by any deliberate act or omission by **you**.
  - that is caused by **your** own employment, profession or business or any member of **your** family.
  - that is caused by **your** ownership, care, custody or control of any animal.
  - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
  - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
  - mechanically propelled vehicles and any trailers attached to them.
  - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
  - firearms or incendiary devices.

#### What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.  
Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.  
All claims must be notified by the **organiser**.

### SECTION B8 - PERSONAL ACCIDENT BENEFIT

#### For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	amount of payment	
	persons aged over 16	persons aged under 16
(a) death	<b>£10,000</b>	<b>£5,000</b>
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	<b>£10,000</b>	<b>£10,000</b>
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind	<b>£10,000*</b>	<b>£10,000*</b>

all occurring within **12** months of the event happening.

#### For each insured-person this insurance will not cover:

- any event that is due to:
    - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
    - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
    - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
    - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
    - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for the treatment of drug addiction)
    - **your** abuse or prior abuse of solvents and alcohol.
    - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
  - more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment when **your** age is seventy-six (76) years or over at the time of the incident.
- (c) - any payment when **your** age is seventy-six (76) years or over at the time of the incident.

\*NB. Where **you** are not in any paid employment or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

#### What you need to do if you wish to make a claim under this section of the policy:

In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

### HOW TO OBTAIN MEDICAL ASSISTANCE

**IN CASE OF SERIOUS EMERGENCY** – first call an ambulance using the local equivalent of a 999 call. While **you** wait for the ambulance contact **our medical assistance service** which is open 24 hours a day and 7 days a week to offer **you** advice in this emergency situation. We strongly suggest **you** put their telephone number **+44 (0)845 260 3 260** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

**WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU** - when **you** call **our medical assistance service** in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted on in case **you** are cut off
- the name and age of the patient and as much information about the medical situation as **you** are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them
- tell them that **you** have a AdventureTravel policy, the booking reference number, the date **you** bought it, the name of the branch and **your** booked travel dates
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

**MINOR ILLNESS OR INJURY** - If **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or tour representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to NIL. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our medical assistance service** on **+44 0845 260 3 260**. Elsewhere it is advisable to seek advice on where to go for treatment from **our medical assistance service** if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our medical assistance service to move you to a more suitable facility**.

**HOW TO PAY FOR YOUR TREATMENT** - Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. **Our medical assistance service** will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

**WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS?** – don't worry, provided **you** have contacted **our medical assistance service** **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel home. **Our medical assistance service** will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

**WHAT IF YOU WANT TO COME HOME EARLY?** - This policy covers **you** to come home early because **you** are ill only if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **our medical assistance service** on **+44 0845 260 3 260** for advice first. If **you** need to come home for any other reason, such as the illness of a **close relative** in the UK then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** particular circumstances are included in the cover then call **Travel Claims Facilities** on **+44 8453 707187** between 9.00 am and 5.00 pm UK time for advice.

### WHERE TO OBTAIN A CLAIM FORM

We have appointed **Travel Claims Facilities** to look after **your** claim. If **you** require a claim form please advise the section of the insurance on which **you** want to claim and scheme reference to:

Telephone: **08453 707 133** fax: **0870 620 5001** or obtain a form from the internet at: **www.travel-claims.net**

Your right to complain

We sincerely hope **you** will not need to complain about **your** insurance policies or claims settlement. However, if **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

1. If **your** complaint is regarding the selling of **your** policies:
  - The Managing Director, Infinity Insurance Solutions,,  
2nd Floor, 145-157 St John Street, London, EC1V 4PY
  - If **you** are still unhappy **you** should contact
2. If **your** complaint is regarding policy cover or the claims or assistance service:
  - a) The Claims Manager, Travel Claims Facilities,  
PO BOX 420, Hadlow, Kent TN9 9DE.  
Should **you** still remain dissatisfied **you** may then pursue the following options:
  - (b) Write to the Branch Manager, URV,  
Oast Business Centre, North Frith Farm, Ashes Lane,  
Hadlow, Kent, TN11 9QU who will review the claims office decision. If **you** are still not satisfied with the outcome **you** may:
  - (c) Ask the Financial Ombudsman Service (FOS) to review **your** case.  
Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.  
Their telephone advice line is 0845 080 1800.

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