

YOUR TRAVEL INSURANCE POLICY

Reference Number: WHIIL/GOLDMEDALGROUP/05/2011 (11ANI)

STATUS DISCLOSURE INFORMATION

Netflights.com is a trading brand of Airline Network plc. Airline Network plc. is an Appointed Representative of White Horse Insurance Ireland Limited. White Horse Insurance Ireland Limited is authorised and regulated by the Central Bank of Ireland (Registration Number 33607). You can check this by visiting their website www.centralbank.ie.

Netflights.com Travel Insurance is underwritten by White Horse Insurance Ireland Limited and under our contract with them we can only provide you with information about these particular policies. You WILL NOT receive advice or a recommendation from us for Travel Insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Registered Office: The Trident Centre, Portway Ribble Docklands, Preston, Lancashire, PR2 2QG. Company Registration Numbers: 2624338, England.

DEMANDS AND NEEDS STATEMENT

Travel Insurance

This product meets the demands and needs of those travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.

Policy Summary – Netflights.com Travel Insurance Underwritten by White Horse Insurance Ireland Ltd



This policy summary does not contain full details and conditions of your insurance. These are located in your policy wording. This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Policy Certificate Number WHIIL/GOLDMEDALGROUP/05/2011 (11ANI).

Type of Insurance and Cover

Travel insurance for single or annual multi trips – Please refer to Your policy schedule for Your selected cover.

A range of optional covers are available - Please see the features and benefits table on the following pages for further information.

Conditions

- It is essential that You refer to the "Important Health Requirements" section in the policy wording as failure to comply with these conditions may jeopardise Your claims or cover.
- If You are travelling to Australia and You require medical treatment You must enrol with a local Medicare office.

Special conditions apply to each section of Your policy – Please refer to the policy wording for full details.

Features and Benefits

This table shows the maximum benefits You can claim. Some sections are optional and these are clearly marked. Your policy schedule will show any optional cover You have chosen.

SUMMARY OF COVER

Cover (per person unless otherwise shown)	Limits of Cover up to	Excess
Medical Emergency & Repatriation	£5,000,000	£50
Emergency Dental Treatment	£150	£50
Additional Accommodation & Travelling Costs	£5,000	Nil
Hospital Daily Benefit	£20 per complete 24 hours of inpatient treatment up to a maximum of £600	Nil
Cancellation Curtailment & Trip Interruption	£3,500	£50
Travel Delay & Abandonment	£25 for each full 12 hour delay up to a maximum of £250	Nil
UK Departure Assistance & Missed UK Connection	£1,000	Nil
Missed Departure on the Outward Journey	£1,000	Nil
Personal Luggage	£1,500	£50
• Single article, pair, set limit	£200	£50
• Valuables	£300	£50
Luggage Delay	In excess of 12 hours £250	Nil
Money & Passport	£500	£50
• Cash	£300	£50
Personal Liability	£2,000,000 per policy	£50
Personal Accident		Nil
• Death	£5,000	Nil
• Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£25,000	Nil
• Permanent Total Disablement	£25,000	Nil
Legal Protection	£50,000 per policy	£100
Mugging	£50 per complete 24 hours of inpatient treatment up to £500	Nil
Hijack	£50 per 24 hours up to a maximum of £500	Nil
Disaster	£1,000	£50
Optional Winter Sports Cover		
• Unused Ski-Pack	£300	Nil
• Skis, Ski-Equipment	£700	£50
• Ski Pass	£150	£50
• Ski Equipment Delay	£15 per 24 hours up to a maximum of £150	Nil
• Piste Closure	£20 per 24 hours up to a maximum of £500	Nil
• Avalanche or Landslide	In excess of 12 hours up to £500	Nil
Optional Golf Cover extension		
• Golf Equipment	£750	£50
• Golf Equipment Hire	In excess of 24 hours £30 for each 24 hour period up to £300	Nil
• Non Refundable Golfing Fees	£75 per 24 hours up to £300	Nil
Optional Business Cover extension		
• Business Equipment	£2,000	£50
• Business Equipment Hire	In excess of 12 hours £150 for each 24 hour period up to £750	Nil
• Business Money	£1,000	£50

Significant or unusual exclusions or limitations

Please refer to 'What is not covered' under each section of the policy wording for further details.

- The standard excesses You have agreed to pay will be shown within Your policy wording.
- Under annual multi trip policies there is no cover for trips over 31 days for Silver policies or 62 days for Gold policies. Irrespective of the number of trips You undertake in each period of insurance, the maximum number of days You can spend abroad in any one period of insurance must not exceed 125 days for Silver policies or 183 for Gold policies. Please refer to page 3, definition of period of insurance, for full details.
- If annual multi trip cover is selected, this policy is not available to anyone aged 65 or over at the time of commencement of this insurance policy. Please refer to page 2, age limit, for full details.
- If single trip cover is selected, this policy is not available to anyone aged 65 or over at the time of departure. Please refer to page 2, age limit, for full details.

General exclusions:

- War, risk of war, civil commotion or unrest, terrorism, (except under sections 1 (Medical Emergency & Repatriation) and 13 (Personal Accident)), sonic bangs, radioactive contamination.
- There are a number of activities, practices and winter sports that are excluded - please refer to the Sport & Activities section on page 4 and the general exclusions section of the policy wording on page 10.
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Self exposure to peril.
- Unlawful actions and any subsequent legal proceedings brought against You.
- Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.
- Any circumstances known prior to the date this insurance is purchased or the time of booking any Trip which could reasonably be expected to give rise to a claim.

Exclusions under Section 1 – Medical Emergency & Repatriation:

- Any claim arising directly or indirectly as a result of a Pre-Existing Medical Condition.
- Treatment or surgery which in the opinion of our Medical Officer can wait until Your return to Your Home.
- Expenses incurred as a result of a Medical Condition where the recommended inoculations have not been undertaken.

Exclusions under Section 2 – Emergency Dental Treatment

- Treatment which in the opinion of our Medical Officer can wait until Your return to Your Home.
- Treatment or surgical/medical procedures which are not for the purpose of relieving or curing acute pain or distress in eating.

Exclusions under Section 5 – Cancellation, Curtailment & Trip Interruption:

- Any claim arising directly or indirectly as a result of a Pre-Existing Medical Condition.
- Any claim from actual or planned strike or industrial action which was common knowledge at the time You made travel arrangement for the Trip.
- Any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport and any required visa in time for the booked Trip.

Exclusions under Section 9 – Personal Luggage:

- Theft of Valuables from an unattended motor vehicle.
- Hearing aids, musical instruments, pedal cycles, coupons and other items are excluded – Please refer to the policy wording for the full list.
- Business goods, samples or merchandise related to a trade or profession.

Exclusions under Section G – Personal liability:

- Pursuit or exercise of any trade, profession or gainful occupation or the supply of goods and services by You.
- Ownership or use of any aircraft; horse drawn, motorised, mechanically propelled or towed vehicles; vessels; sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms.

Duration

This is an annually renewable or single trip policy – Please refer to Your policy schedule for Your selected cover.

Cancellation Period

Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Claim notification

To make a claim please call, 0871 664 7995 (Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra.)

When You contact Us please ensure You have the following information available to You as We will require it to process Your claim:

- Master Policy Certificate number of WHIIL/GOLDMEDALGROUP/05/2011 (11ANI).
- Your policy number and Your booking reference number
- Date of purchase of Your policy
- Travel itinerary
- Country and resort You visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of Your claim
- Value of Your claim

Please note that Your claim may be delayed if You are unable to provide Us with the above information.

Customer Satisfaction

Any complaint concerning Your policy, please call the Travel Helpline on 0844 493 4962.

Any complaint concerning a claim should be addressed to the Claims Manager, White Horse Administration Services Ltd.

If You are not satisfied with the way Your complaint has been dealt with, You should write to the General Manager, White Horse Insurance Ireland Ltd.

If the complaint is still not resolved, You can approach The Financial Services Ombudsman's Bureau.

Full details of addresses and contact numbers can be found within the "Customer Satisfaction" section of Your policy wording.

Financial Services Compensation Scheme (FSCS)

White Horse Insurance Ireland Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet Our obligations to You. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your booking invoice very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, and that this meets Your requirements.

Cooling Off Period: Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0844 493 4962.

Please quote 11ANI which relates to the Insurance Policy You have purchased.

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YOUR TRAVEL POLICY

We will provide the services and benefits described in this Policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this Policy
- to persons who habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the Policy)
- following payment of the appropriate premium for the level of cover selected

Benefits under this Policy are underwritten by White Horse Insurance Ireland Limited of Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland.

You and We are free to choose the laws applicable to the policy. We propose the laws of the Republic of Ireland and by purchasing this policy, You have agreed to this.

White Horse Insurance Ireland Limited are authorised and regulated by the Central Bank of Ireland. This can be checked with the Central Bank of Ireland by visiting their website www.centralbank.ie.

IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available
- Material Facts:** You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us. Please refer to the definition of a 'Material Fact' in the Meaning of Words.
- Health:** This Policy excludes cover for ALL Pre-existing Medical Conditions. If You are in any doubt as to whether You would be covered by the Policy please call the Travel Helpline.

• **Standard Sports and Activities:** Please see Our Standard Sports and Activities definition under the Meaning of Words. If You are going to take part in any other sports and activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline.

• **Age Limit:** No section of this Policy shall apply in respect of any person who has reached the age of 65 years at the time of commencement of the Period of Insurance for an Annual Multitrip Policy or at the time of departure for a Single Trip Policy

• **Trip Limits:** This Policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure.

• **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible, before incurring expenses in excess of £500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

• **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 3, 4 and 5 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.

• **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an aircraft, no liability cover will apply under this Policy and You must ensure that cover for third party injury or property damage is included with the cost of hire.

• **Personal Possessions:** While this Policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this Policy for Valuables owned per Insured Person is limited to £300 (or £100 if the Insured Person is aged under 16). Personal Luggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.

• **Policy Limits:** Most Sections of Your Policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your Policy.

• **Policy Excess:** Under most Sections of the Policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident. A definition of Policy Excess is in the Meaning of Words.

• **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may, cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

- To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
- The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
- The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
- The insurance will NOT cover You if You have any undiagnosed symptoms that may require attention or investigation in the future (i.e. symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations and where the underlying cause has not been established).

No claim arising directly or indirectly from ANY Pre-existing Medical Condition affecting You will be covered.

You should also refer to the General Exclusions.

IMPORTANT LIMITATIONS – CANCELLATION, CURTAILMENT & TRIP INTERRUPTION COVER

This policy will NOT cover any claims under Section 5 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition (known to You prior to the commencement of the Period of Insurance), affecting any:

- Close Relative who is not travelling as an Insured Person under this policy; or
- travelling companion who is not insured under this policy; or
- person with whom You intend to stay whilst on Your Trip.

You should also refer to the General Exclusions.

EMERGENCY ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by Your Policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover. Give Your name, booking invoice number, and as much information as possible. Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us on 0044 (0) 871 895 0100 or 0044 (0) 1733 402 046. within 48 hours.

Please quote WHIL/GOLDMEDALGROUP/05/2011 (11ANI) which relates to the Insurance Policy You have purchased.

RECIPROCAL HEALTH AGREEMENTS

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CM1 from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

Please note: For claims under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines by more than Your Excess amount.

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom or Ireland and will need to show Your British or Irish passport with an appropriate visa, and acceptable identification (for example a driving licence). If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare you MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

If You hold an Irish passport You are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

For more information You should contact:
Health Insurance Commission
PO Box 1001, Tuggeranong, ACT 2901, Australia
or visit their website at: www.hic.gov.au

MEANING OF WORDS

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

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb or Loss of Sight or the Permanent Total Disablement of an Insured Person.

Business Equipment: Communication devices and other business related equipment which is carried by You in the course of Your Trip.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special conditions and terms.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Close Relative: Spouse or common law partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Couple: Two people (regardless of sexuality) who live together on a permanent basis travelling together on the same itinerary

Curtailment: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Family: The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 18 years of age at the time of departure (in full-time education and residing with them).

Geographical Limits: The countries of the Area for which You have paid the appropriate premium, as specified on the booking invoice.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Trips solely within the UK Area are insured under Annual Multi-trip cover if You have pre-booked at least two consecutive nights paid accommodation.

Area 1: UK Area

Area 2: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Ukraine, and Vatican City

Area 3: All countries worldwide excluding the United States, Canada, Bermuda, the Caribbean, Hong Kong, India and South Africa.

Area 4: Australia and New Zealand

Area 5: All countries worldwide, except those countries or parts of countries where the Foreign & Commonwealth

Office (FCO) has advised against travel.

Golf Equipment: Golf clubs, golf bag, non-motorised golf trolley and golf shoes.

Home: Your principal place of residence in the UK Area, used for domestic purposes, and including garage(s) and other outbuilding(s).

Insured Person or You/Your: Each person named on the booking invoice and for whom the appropriate premium has been paid, resident in the UK Area, and at the time of commencement of the Period of Insurance being no more than 64 years of age for an Annual Multi-trip policy or being no more than 64 years of age at the time of departure for a Single Trip Policy.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance (and per Trip for Annual Multi-trip) is limited to the amount stated in each Section, per Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for Manual Work will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland, and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 meters above the ground, and cover for Personal Accident and Personal Liability is excluded. Cover excludes interaction with wild animals of any kind.

Material Fact: A fact likely to influence the acceptance or assessment of this insurance by Underwriters. If in doubt as to what constitutes a Material Fact, please contact Us.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling and Foreign currency in circulation and travellers cheques.

Pair or Set: A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the booking invoice. Subject to:

Single Trip Policies: Cancellation cover starts when You effect this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections applies for the duration of Your Trip, as stated on the booking invoice, and for which You have paid the appropriate premium, not exceeding a maximum of 365 days.

Annual Multi-trip Policies: Cover applies as for Single Trip Policies however, the Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period, on condition that:

- each Trip does not exceed a maximum of 31 consecutive days if You have purchased a Silver Annual Multi-trip policy or 62 consecutive days if You have purchased a Gold Annual Multi-trip policy.
- irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum number of days You can spend abroad must not exceed 125 if You have purchased a Silver Annual Multi-trip policy or 183 if You have purchased a Gold Annual Multi-trip policy.
- You are covered when taking part in Winter Sports for up to 17 days in total for the Period of Insurance.
- Trips solely within the UK Area are insured if You have pre-booked at least two consecutive nights paid accommodation.

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

There is no cover under the Cancellation Section of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-trip Policy then Cancellation cover will continue for that Trip provided You renew this Policy on or before its expiry date and there is no gap in cover.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment).
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

Policy Excess: The first £50 (or £100 in respect of Section 14 – Legal Protection) per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver.

Note 1: For claims under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines by more than Your Excess amount.

Note 2: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess.

Pre-existing Medical Condition:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip: **and**
2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a motor vehicle.

- The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single Parent Family: The Insured Person and their dependent Children/Infants (all aged under 18 at the time of departure) travelling on the same itinerary.

Standard Sports and Activities: This Policy will cover You when You are engaging in the following Sports and Activities on a non-competitive and non-professional basis during Your Trip:

You are required at all times to wear the appropriate safety equipment for that activity (for example protective clothing and/or suitable head protection). Please note that a General Exclusion of cover exists under Your policy with Us for claims arising directly or indirectly from Your "needless self exposure to peril". This means that We will not pay Your claim if You do not meet this policy condition.

STANDARD SPORTS & ACTIVITIES

Aerobics	Netball
Archery	Octopush
Archeological Digging	Orienteering
Assault Course	Outwardbound Pursuits
Badminton	Paintballing
Banana Boating	Parasailing (over water)
Baseball	Pony Trekking
Basketball	Power Boating (no racing or competition)
Beach games	Racquetball
Bungee Jump (up to 3)	Rambling
Billiards/Snooker/Pool	Refereeing
Black Water Rafting (grade 1-4)	Ringos
Blade Skating	River Canoeing
Bowls	Roller Blading (Line Skating / Skate boarding)
Burn Boarding	Rounders
Camel riding	Rowing
Canoeing (grade 3)	Running, Sprint / Long Distance
Catamaran Sailing	Safari
Clay Pigeon Shooting	Sail Boarding
Climbing (on Climbing Wall only)	Sailing (in territorial waters only)
Cricket	Sandboarding
Croquet	Sand Dune Surfing / Skiing
Curling	Sand Yachting
Cycle touring	Scuba Diving (max depth 30 metres)#
Cycling	Sledging
Deep Sea Fishing	Snorkelling
Dinghy Sailing	Soft Ball
Dry Skiing	Speed Sailing
Falconry	Squash
Fell Walking/Running	Surfing
Fencing	Swimming
Fishing	Swimming with Dolphins
Fives	Table Tennis
Flow Riding	Tennis
Football (amateur, not main purpose of trip)	Tenpin Bowling
Glass Bottom Boats/Bubbles	Trampolining
Golf	Track Events
Handball	Tree Canopy Walking
Helicopter Tours (fare paying, not for more than 2hrs)	Triathlon
Hiking / Trekking (under 2,000m altitude)	Volleyball
Horse Riding (no polo, hunting, jumping)	Wake Boarding
Hot Dogging (grades 1 - 3)	Walking
Hovercraft driving / passenger	Water Polo
Ice Skating	Water Skiing
Inner Tubing	Whale Watching
Jogging	White/Black Water Rafting (Grade 1 to 4)
Kite Surfing	Windsurfing
Korfball	Wind Tunnel Flying (pads & helmets must be worn)
Mountain Biking	Yachting - inside territorial waters
Marathons	Zorbing

Scuba diving is covered to the following provided depths You are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone

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

It is possible to obtain cover for the following activities, subject to payment of an additional premium.

If you wish to include cover for any of the activities listed below, please contact our Travel Helpline on 0844 493 4962.

THE FOLLOWING ARE SUBJECT TO AN ADDITIONAL PREMIUM

Absailing*	Jet boating*
American Football (amateur)*	Jet skiing*
Black Water Rafting (grade 5-6)*	Kayaking*
Boxing training (no contact)*	Martial Arts (Training Only)*
Camel trekking*	Micro Lighting*
Canyoning*	Motorcycling (under 125cc)*
Caving*	Paragliding*
Dog Sledding*	Parasailing*
Elephant riding or trekking*	Parasailing (over land)*
Flying as a passenger (private / small aircraft)*	Rock Climbing (under 2,000 metres)*
Gliding*	Rock Scrambling (under 4,000 metres)*
Go karting (recreational use)*	Rugby (amateur)*
Gorge Walking*	Scuba Diving (max depth 50 metres)*
Hand Gliding*	Sea Canoeing*
High Diving (amateur, excluding cliff diving)*	Spearfishing (without tanks)*
Hiking / Trekking (over 2,000m under 6,000m altitude)*	Tandem Skydive (up to 2 jumps per trip)*
Hockey*	Tobogganning*
Horse Jumping (no polo, hunting)*	Trekking (4,001-6,000 metres)*
Hot air ballooning*	Via Ferrata*
Hurling (amateur)*	White/Black Water Rafting (Grade 5 to 6)*
	Yachting (Racing/Crewing) - outside territorial waters*

*No cover is provided for personal liability.

SPORTS & ACTIVITIES NOT COVERED

Any form of motor racing, speed, performance or endurance test	Polo
Base jumping	Professional sports
Cave diving / Caving	Quad biking
Cliff Diving	Rock climbing (Over 2,000 metres)
Flying as a pilot	Rock scrambling (Over 4,000 metres)
Heli-skiing	Shark feeding / Cave diving
Horse racing	Skeleton
Hunting / Shooting	Ski acrobatics
Hunting on horseback	Ski flying
Ice hockey	Ski jumping
Luge	Ski racing (unless organised as part of a ski lesson)
Martial arts (competition)	Skiing off piste outside a recognised & authorised area
Micro-lighting	Skiing stunting
Motor racing (all types)	Steeple chasing
Mountaineering	Team sports played in competitive contests
Point-to-point	Wrestling

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance:

- Single Trip Policies: the maximum number of days for which You have paid the appropriate premium not exceeding a maximum of 365 days; or
- Annual Multi-trip Policies: a maximum of 31 consecutive days if You have purchased a Silver Annual Multi-Trip policy or 62 consecutive days if You have purchased a Gold Annual Multi-trip policy.
- Note 1. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Note 2. Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure

UK Area: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables: Cameras, photographic and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: White Horse Insurance Ireland Limited, Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland.

Winter Sports: The activities listed under the Optional Winter Sports Cover Section of this policy.

You/Your: Each person named on the booking invoice and for whom the appropriate premium has been paid, resident in the UK Area, and at the time of commencement of the Period of Insurance being no more than 64 years of age for an Annual Multi-trip policy or being no more than 64 years of age at the time of departure for a Single Trip Policy.

UPGRADES

This Policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your booking invoice. Please read the wording and ensure the cover reflects Your requirements.

Upon the payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing any of the following prior to commencement of Your Trip:

- **Excess Waiver**
Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.
Note 1. In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess.
- **Winter Sports Cover**
Your Single Trip Policy can be extended to cover Winter Sports. You are covered when taking part in Winter Sports for up to 17 days in total under Your Annual Multi-Trip Policy.
- **Golf Cover extension**
Your Policy can be extended to cover golf benefits.
- **Business Cover extension**
Your Policy can be extended to cover business benefits.

SECTION 1 MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay the following costs, up to **£10,000,000**, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside the UK Area:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are doctor's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised medical practitioner.
- Burial or cremation of a deceased Insured Person abroad up to **£2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary. We will pay the additional travelling costs (not exceeding any economy/tourist class air travel costs) and accommodation costs (not exceeding the cost of the room) incurred in returning Home each Insured Person accompanying You on the Trip, up to the limit shown under Section 3 (Additional Accommodation & Travelling Costs).

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this Section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) costs in excess of £500 which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- c) any pre-planned or pre-known or expected medical or diagnostic procedure;
- d) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- h) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this Policy;
- i) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication
- j) any costs incurred in the UK Area other than in connection with transportation of You or Your remains to Home from abroad;
- k) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- l) any costs incurred in the Channel Islands which are recoverable under the local health service;
- m) any costs where the transportation Home has not been arranged by Us;
- n) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- o) air-sea rescue and transfer costs;
- p) the Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines by more than Your Excess amount;
- q) any costs incurred when engaging in Standard Sports and Activities which is subject to an additional payment unless You have paid the appropriate Standard Sports & Activities premium;
- r) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- s) anything mentioned in the General Exclusions.

UK MEDICAL TRANSFER COVER

You will be covered under your Annual Multi-trip Policy for each Trip You undertake solely within the UK Area provided You have pre-booked a **minimum of 2 consecutive nights** in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply.

You will be covered under Your Single Trip Policy where the Geographical Limits, as specified on the booking invoice, are for cover in the UK Area only. All conditions and exclusions (except where these are amended below) continue to apply.

What is covered:

Medical Transfer if You are hospitalised 50 miles or more from Home, either through sudden illness or accident, in the course of a Trip within the UK Area. We will arrange and pay for Your transfer to a suitable hospital near Your Home when it becomes medically feasible. As necessary We will also arrange and pay for a medical escort to accompany You.

What is not covered:

- a) claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorisation that We will pay the costs;
- b) You being hospitalised less than 50 miles from Home;
- c) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- d) anything mentioned in the General Exclusion.

IN AN EMERGENCY

You should first check that the circumstances are covered by Your Policy. Having done this please contact the number shown below, giving Your name, booking invoice number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

For assistance outside U.K. dial: 0044 (0) 871 895 0100 or 0044 (0) 1733 402 046.

If travelling alone, We recommend that You should carry Your insurance documents with You at all times.

Please quote WHIL/GOLDMEDALGROUP/05/2011 (11ANI) which relates to the Insurance Policy You have purchased.

SECTION 2 EMERGENCY DENTAL TREATMENT

What is covered:

We will pay up to £150 per Insured Person per Trip for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- d) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute pain or distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or the use of other oral hygiene products;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or artificial teeth or the use of precious metals;
- i) any costs incurred in the UK Area;

- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) the Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines by more than Your Excess amount;
- l) any costs incurred when engaging in Standard Sports and Activities which is subject to an additional payment unless You have paid the appropriate Standard Sports & Activities premium;
- m) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- n) anything mentioned in the General Exclusions.

SECTION 3 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

In the event of a valid claim for repatriation under Section 1 – Medical Emergency & Repatriation, We will pay up to £5,000 in total per Trip for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to stay with You or fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside the UK Area following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this Policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

What is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- d) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) anything mentioned in the General Exclusions.

SECTION 4 HOSPITAL DAILY BENEFIT

What is covered:

In the event of a valid claim under Section 1, when You are admitted to a recognised hospital abroad as an in-patient for **more than 24 continuous hours**, We will pay You a benefit of £20 per complete 24 hours of in-patient treatment up to a maximum of £600 per Insured Person per Trip.

What is not covered:

- a) any claim arising in connection with a Trip solely within the UK Area;
- b) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- c) anything mentioned in the General Exclusions.

SECTION 5 CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

Cancellation & Curtailment

What is covered:

We will reimburse up to a maximum of £3,500 per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay cover (Section 6).

Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to the UK Area, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

What is covered:

- Unforeseen illness, injury or death of You, a close relative, or any person with whom You have arranged to travel or stay during the Trip, or upon whom Your Trip depended.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward flight, sea-crossing or international coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You made travel arrangements for the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of £1,500 and Your presence is required by the Police in connection with such events.
- A Government directive prohibiting all travel to, or recommending evacuation from, the country or area You were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, floods, hurricanes) or epidemic(s).
- Your compulsory quarantine.

Trip interruption

What is covered:

On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailment claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

Trip interruption cover applies when You need to make an unscheduled return journey to the UK Area during a Trip because of:

- The death, imminent demise, or hospitalisation due to serious accident or illness, of a Close Relative;
- Accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, when a loss in excess of £1,500 is involved and when Your presence is required by the Police in connection with such events.

If You cannot recoup the cost of any pre-paid accommodation You may be able to submit a pro-rata Curtailment claim under this Section for such costs.

The maximum amount We will pay under Section 5 in total for cancellation, Curtailment and Trip interruption claims is **£3,500** per Insured Person.

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or interruption of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that this prevented You from travelling.

If Your outward flight, sea-crossing or international coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to the UK Area.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **'What is Covered'**;
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You;
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip;
- d) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- g) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- h) failure by the provider of any part of the booked Trip to actually supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
- i) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current legislation;
- j) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- k) any Cancellation, Curtailment or Trip Interruption caused by work commitment or amendment of Your holiday entitlement by Your employer;
- l) any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges;
- m) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport and any required visa in time for the booked Trip;
- n) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- o) the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium). If You are claiming only for loss of deposit then the excess is reduced to £10 per Insured Person per claim;
- p) the cost of this Policy;
- q) anything mentioned in the General Exclusions.

SECTION 6 TRAVEL DELAY

What is covered:

If the departure of Your first outward or final inward flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For **more than 12 hours** beyond the intended **departure** time: We will pay the sum of £25 per Insured Person **for the first 12 hours** Your departure is delayed and a further **£25 per Insured Person for each subsequent full 12 hours** delay, up to a maximum of **£250** in all per Insured Person per Trip; or
- For **more than 12 hours** beyond the intended **departure** time: You can choose instead to abandon Your Trip and submit a Cancellation claim under Section 5.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual (or planned) Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) anything mentioned in the General Exclusions.

SECTION 7 UK DEPARTURE ASSISTANCE & MISSED UK CONNECTION

What is covered:

We will pay up to a maximum of **£1,000** per Insured Person to meet the additional costs incurred should You be delayed or miss Your connection as follows:

On Your Outward Journey from the UK:

If after leaving Your Home You are delayed during Your internal/connecting journey to the airport, port, coach or rail terminal, as a result of disruption, cancellation, delay, curtailment, suspension, failure or alteration of public transport, or breakdown or accident immobilising the private vehicle in which You are travelling:

- We will provide assistance to enable You to continue Your journey to the UK international departure point.
- Where necessary We will provide alternative transport or emergency local help, including the towing of Your vehicle to the nearest garage.

On Your Return to the UK:

If Your main international air, sea, coach or rail Carrier is delayed and You miss Your planned UK internal travel connection by scheduled public transport We will:

- Assist You to reach Home from the point where You transfer from the main international air, sea, coach or rail Carrier.
- Liaise with the onward transport provider to advise of Your late arrival and will, if necessary, make alternative travel arrangements to enable You to get Home within a reasonable time.

Should You arrive at the UK transfer point on time but You are unable to continue Home as planned due to the disruption, cancellation, delay, curtailment, suspension, failure or alteration of Your planned internal travel connection by scheduled public transport; or the immobilisation or loss of the private vehicle, left in the country of departure or at the transfer point, and in which You proposed to travel We will:

- Provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to Home or overnight accommodation whilst awaiting repairs to the private vehicle.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

If the private vehicle in which You are travelling or intending to travel is immobilised by breakdown or accident, then You will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.

You must take every reasonable step to commence and complete the journey to the UK international departure point on time.

What is not covered:

- a) claims arising from Strike or Industrial Action which had started, or for which a starting date had been announced, before You made any travel arrangements for Your Trip;
- b) claims due to You allowing insufficient time to complete Your journey to the departure point;
- c) withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country - You should direct any claim to the transport operator involved;
- d) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- e) immobilisation or loss of any vehicle You have taken abroad on Your Trip;
- f) anything mentioned in the General Exclusions.

SECTION 8 MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum under this policy of **£1,000** per Insured Person per Trip:

If You arrive at the airport, port or international coach or rail terminal too late to commence the outward journey abroad of Your booked Trip, as a result of:

- Breakdown of or accident involving the vehicle in which You are travelling; or
- Cancellation or Curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, derangement or accident; then

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual (or planned) Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country - You should direct any claim to the transport operator involved;
- c) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- d) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- e) claims under this Section in addition to claims under Section 6 (Travel Delay);
- f) claims due to You allowing insufficient time to complete Your journey to the departure point;
- g) anything mentioned in the General Exclusions.

SECTION 9 PERSONAL LUGGAGE

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of **£1,500** per Insured Person per Trip under this Policy.

Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£200**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to **£300** (or **£100** if the Insured Person is aged under 16). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **£150** per Insured Person. The maximum We will pay for mobile telephones is limited to **£100** per Insured Person.
- The maximum We will pay for Personal Luggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per Insured Person.
- The maximum We will pay for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' or replacement cost; thus a deduction is made for normal wear, tear and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for stolen or lost items You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may delay the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local Police or to the Carrier, as appropriate. (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any loss of Personal Luggage stolen from an unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- c) theft of Valuables from an unattended motor vehicle;
- d) loss, theft or damage to Valuables from checked-in luggage left in the custody of an airline and/or Valuables packed in luggage left in the baggage hold or storage area of another Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) dentures, bonds, securities, stamps or documents of any kind, including driving licences and passports, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- j) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- k) sports gear whilst in use;
- l) equipment used in connection with any Winter Sports or Standard Sports and Activities unless You have paid the appropriate additional premium to extend Your policy;
- m) loss or theft of or damage to Money (please see Section 11);
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
- o) the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- p) anything mentioned in the General Exclusions.

SECTION 10 LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of **12 hours** but less than 48 hours, then You can claim an amount of **£250** for the purchase of essential items. You must provide receipts.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage Section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claim arising in connection with a Trip solely within the UK Area;
- b) anything mentioned in the General Exclusions.

SECTION 11 MONEY AND PASSPORT

What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will indemnify You up to an overall maximum of **£500** per Insured Person in total.

The maximum We will pay for bank notes, currency notes and coins is **£300** per Insured Person.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 16 is **£50**.

- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to **£250** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not pay for the cost of replacing the passport itself.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or travel documents to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) anything which can be replaced by the issuer;
- c) the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- d) anything mentioned in the General Exclusions.

SECTION 12 PERSONAL LIABILITY

What is covered:

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will indemnify You (or in the event of Your death, Your legal personal representatives) against:

- All sums which You shall become legally liable to pay as compensation; and
- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of **£2,000,000** per Trip under this Policy. This limit applies to any and all claimants in any one Trip affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of Your Family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your Family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your Family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: aircraft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts;
- f) liability or material damage for which indemnity is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an Insured Person engaging in any Standard Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether any Standard Sports and Activities or the Winter Sports premium has been paid);
- j) the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- k) anything mentioned in the General Exclusions.

SECTION 13 PERSONAL ACCIDENT

What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

COVER	Benefits
Death	£5,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£25,000
Permanent Total Disablement	£25,000

What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) any payment per Insured Person in excess of **£25,000**;
- e) any payment in excess of **£1,500** arising from death of Insured Persons under 16 years;
- f) an Insured Person engaging in any Standard Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether any Standard Sports and Activities or the Winter Sports premium has been paid);
- g) anything mentioned in the General Exclusions.

SECTION 14 LEGAL PROTECTION

What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during the Trip, or if Your Home in the UK Area suffers damage during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and **We consider that You are likely to obtain a reasonable settlement:**

We will advance on Your behalf:

- Up to **£50,000** in total per Insured Person per Trip (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a Court outside the UK Area requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum per Insured Person of **£250**.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£50,000** in total per Insured Person per Trip (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Special conditions relating to claims

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

What is not covered:

- a) costs or expenses incurred without prior authorisation by Us;
- b) any incident, which may give rise to a claim, not notified to Us within 90 days;
- c) the pursuit of a claim against a Travel Agent, Tour Operator, Carrier, Airline, Medical Establishment, Us, the Emergency Assistance Service or their agents, someone You were travelling with, a person related to You, a travelling companion or another Insured Person.
- d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- e) any advice or any claim arising in connection with a Trip solely within the UK Area;
- f) the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- g) anything mentioned in the General Exclusions.

SECTION 15 MUGGING

What is covered:

We will pay You a benefit of **£50 per complete 24 hours** for which You are hospitalised up to a maximum of **£500**, if You sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 12 hours of the incident occurring;
- You must produce independent evidence in writing in support of any claim.

What is not covered:

- a) You being under the influence of intoxicating liquor, drug, drugs or substance or solvent abuse;
- b) Your intentional self injury or Your wilful exposure or Your deliberate acts;
- c) anything mentioned in the General Exclusions.

SECTION 16 HIJACK

What is covered:

We will pay **£50 per complete 24 hours** up to a maximum of **£500** if the aircraft or sea vessel in which You are travelling is hijacked for more than 24 hours on the original, pre-booked, outward journey or return journey.

What is not covered:

- a) any claim resulting from You acting in a way which could cause a claim under this Section;
- b) You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- c) anything mentioned in the General Exclusions.

SECTION 17 DISASTER

What is covered:

We will pay up to **£1,000** for the cost of providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

What is not covered:

- a) any expenses that You can get back from any tour operator, airline, hotel or other provider of services;
- b) any expenses that You would normally have to pay during the period of Your journey/holiday;
- c) any claim resulting from You travelling against the advice of the appropriate national or local authority You must give Us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- d) any event that results in a claim under this Section which was known about before You left from Your international departure point;
- e) You must give Us evidence of all the extra costs You had to pay;
- f) the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- g) anything mentioned in the General Exclusions.

OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain winter sports and activities. Your policy can be extended to cover some of these sporting activities when You have paid the additional Winter Sports premium. Your policy can be extended before departure from the UK Area.

You are required at all times to wear the appropriate safety equipment for that activity (for example protective clothing and/or suitable head protection). Please note that a General Exclusion of cover exists under Your policy with Us for claims arising directly or indirectly from Your "needless self exposure to peril". This means that We will not pay Your claim if You do not meet this policy condition.

When are You covered for Winter Sports?

If You have purchased a Single Trip policy, You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance.

If You have purchased an Annual Multi-trip policy, You are covered when taking part in Winter Sports for one Trip of up to 17 consecutive days during the Period of Insurance.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium:

Ice-skating (outdoor)	On-piste skiing
Off-piste skiing on designated off-piste terrain or accompanied by a qualified instructor or guide	On-piste snowboarding
Off-piste snowboarding on designated off-piste terrain or accompanied by a qualified instructor or guide	Tobogganing

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0844 493 4962.

What is covered?

Benefits under the Sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended below) continue to apply for all Sections in respect of Winter Sports. You must read these extensions in conjunction with Sections 1-17 and refer back to them when appropriate for full cover details.

SECTION 18 CANCELLATION & CURTAILMENT AND UNUSED SKI-PACK

What is covered in addition to Section 5

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a medical practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay up to a total of **£300** per Insured Person in respect of charges for unused ski-pack.

SECTION 19 - SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to Section 9

- We will pay up to **£700** per Insured Person if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- We will pay up to **£150** per Insured Person if Your ski pass You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and ski equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them unattended at any time in a place to which the public has access.

What is not covered:

- a) the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- b) anything mentioned in the General Exclusions.

SECTION 20 - SKI EQUIPMENT DELAY

What is covered

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip in excess of 12 hours, then You can claim up to **£15 per complete 24 hours**, with a maximum payable per Trip under this Policy of **£150** per Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

What is not covered:

- a) anything mentioned in the General Exclusions.

SECTION 21 - PISTE CLOSURE

What is covered

If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), You can claim up to **£20 per complete 24 hours**, with a maximum payable per Trip under this policy of **£500** per Insured Person:

- For all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; or
- As a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- b) Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) anything mentioned in the General Exclusions.

SECTION 22 - AVALANCHE OR LANDSLIDE

What is covered

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed for **more than 12 hours** We will pay up to **£500** per Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

- a) anything mentioned in the General Exclusions.

OPTIONAL GOLF COVER EXTENSION

If You have paid the additional premium to include Golf Cover extension and the cover is shown on Your booking invoice, cover under Sections 23 to 25 will apply.

SECTION 23 - GOLF EQUIPMENT

What is covered

We will pay up to **£750** per Insured Person, for Accidental loss, theft of or damage to Golf Equipment which You own.

What is not covered:

- a) the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- b) more than £50 per single item, up to a maximum of £150 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance validation which was obtained prior to the loss;
- c) Golf Equipment which is over three years old;
- d) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- e) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- h) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- i) damage to, loss or theft of Golf Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- j) any claim for damage to Golf Equipment whilst in use;
- k) anything mentioned in the General Exclusions.

SECTION 24 - GOLF EQUIPMENT HIRE

What is covered

If Your own Golf Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 24 hours We will pay You **£30** for the cost of hiring the necessary Golf Equipment for each 24 hour period You are without Your own golf equipment, up to **£300** per Insured Person.

What is not covered:

- any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- damage to, loss or theft of Golf Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- anything mentioned in the General Exclusions.

SECTION 25 - NON REFUNDABLE GOLFING FEES

What is covered

We will pay You **£75 per complete 24 hours** up to **£300** per Insured Person for the proportionate value of any non-refundable;

- Pre-paid green fees; or
- Golf Equipment hire fees; or
- Tuition hire fees.

Which are not used due to:

- You being involved in an Accident; or
- Your sickness; or
- Adverse weather conditions which causes the closure of the golf course.

What is not covered:

- any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming Your inability to play golf;
- anything mentioned in the General Exclusions.

OPTIONAL BUSINESS COVER EXTENSION

If You have paid the additional premium to include Business Cover extension and the cover is shown on Your booking invoice, cover under Sections 26 to 28 will apply.

SECTION 26 - BUSINESS EQUIPMENT

What is covered

We will pay up to **£2,000** in total per Trip, for Accidental loss, theft or damage to Your Business Equipment. We will also pay for any emergency courier expenses You have incurred, in obtaining any Business Equipment which is essential to Your intended business itinerary.

The maximum We will pay for any one article or samples is **£500**.

The maximum We will pay for computer equipment is **£1,500**.

We will pay up to **£500** in total per Trip for the purchase of essential items, if Your Business Equipment is delayed or lost in transit on Your outward journey for **more than 24 hours**.

What is not covered:

- Your engaging in manual work in conjunction with any profession, business or trade during the Trip;
- the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- more than **£50** per single item, up to a maximum of **£150** in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance validation which was obtained prior to the loss;
- wear tear or depreciation;
- any claim for loss or theft of Your Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- any breakage of fragile articles, unless the breakage is caused by fire or an Accident involving the vehicle in which You are being carried;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of Your Business Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8pm-8am local time and there is evidence of forced entry, which is confirmed by a police report;
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- any claim for Business Equipment delay, if You cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of the delay;
- anything mentioned in the General Exclusions.

SECTION 27 - BUSINESS EQUIPMENT HIRE

What is covered

If Your Business Equipment is lost, stolen, damaged, misdirected or delayed in transit by **more than 12 hours** We will pay You **£150** for the cost of hiring the necessary Business Equipment **per complete 24 hours** period You are without Your Business Equipment, up to a maximum of **£750** in total per Trip.

What is not covered:

- any claim for loss or theft of Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft of Your own Business Equipment occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- claims arising from Your own Business Equipment being delayed, detained, seized or confiscated by Customs or other officials;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;

- damage to, loss or theft of Your own Business Equipment, which is being carried on a vehicle roof rack;
- damage to, loss or theft of Your own Business Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8pm-8am local time and there is evidence of forced entry, which is confirmed by a police report;
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- anything mentioned in the General Exclusions.

SECTION 28 - BUSINESS MONEY

What is covered

We will pay up to **£1,000** in total under this Policy for the loss or theft of Your business money during Your Trip.

The maximum We will pay for cash is **£500**.

What is not covered:

- the Policy Excess in respect of each and every claim (except where You have paid the Excess Waiver premium);
- any claim for loss or theft of business money if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft of Your own Business Equipment occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- any loss if You have not taken reasonable steps to prevent a loss happening;
- loss or theft of business money that is:
 - not on Your person; or
 - not deposited in a safe, a safety deposit box or similar fixed container in Your Trip accommodation;
 - loss or theft of business money that does not belong to:
 - Your employer; or
 - You, if You are self employed;
 - loss or theft of travellers cheques, if the issuer provides a replacement service;
 - depreciation in value, currency changes or shortage caused by any error or omission;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- anything that can be replaced by the insurer;
- anything mentioned in the General Exclusions.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

- You must declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us.
- You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
- You must avoid needless self-exposure to peril unless You are attempting to save human life.
- We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
- You must comply in full with the terms and conditions of this Policy before a claim will be paid. Please read this Policy carefully, and if unsure as to what is covered or excluded, contact the Travel Helpline on 0844 493 4962.
- In the event of an emergency or any occurrence that may give rise to a claim for more than **£500** under this insurance, You must contact Us as soon as possible. You must make no admission, offer, promise or payment without Our prior consent. Please Telephone Us first.
- We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
- We may, at any time, pay to You Our full liability under this Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
- Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
- You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
- In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.
- You must notify Us in writing of any event which may lead to a claim, within 30 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
- If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
- We may give 7 days notice of cancellation of this Policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid.
- You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this Policy.
- This policy is subject to the laws of the Republic of Ireland unless We agree otherwise. The courts of the Republic of Ireland alone shall have jurisdiction in any disputes.
- You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- When engaging in any sport or holiday activity (not excluded under General Exclusions 15) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and eye protection.
- Standard Sports and Activities and Winter Sports are covered only if You have paid the appropriate additional premium required before departure from the UK Area.
- Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the Insurer consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No Section of this Policy shall apply in respect of:

- Any person who has reached the age of 65 years at the time of commencement of the Period of Insurance for an Annual Multi-trip Policy or at the time of departure for a Single Trip Policy.
- Claims arising from a Material Fact or facts, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the Period of Insurance (or, in the case of Annual Multi-trip cover, prior to the commencement of any Trip).
- Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this Policy, be insured by any other existing Certificate, policy or any motoring organisation's service. If you have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 13.
- Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
- We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if you lose your keys.
- Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 1 (Medical Emergency & Repatriation), Section 3 (Additional Accommodation & Travelling Costs), Section 5 (Cancellation, Curtailment & Trip Interruption) or Section 11 (Money & Passport)).
- Any deliberately careless or deliberately negligent act or omission by You.
- Any claim arising or resulting from Your own illegal or criminal act.
- Needless self-exposure to peril except in an endeavour to save human life.
- Any claim arising directly or indirectly from drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).
- Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self injury.
- You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
- You engaging in any sports or activities which are listed in the Standard Sports and Activities as being subject to an additional premium where the additional premium has not been paid.
- You engaging in or practising in the excluded activities under the Standard Sports and Activities definition. **If you are undertaking a hazardous sport, activity or pursuit which is not listed in this policy or are in any doubt as to whether cover will apply, please call the Travel Helpline on 0844 493 4962.**
- Participation in any organised competition involving any Standard Sports and Activities or Winter Sports.
- If You have purchased a Single Trip Policy, an Insured Person engaging in Winter Sports unless the appropriate Winter Sports premium has been paid.
- You fighting except in self-defence.
- Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 1 (Medical Emergency & Repatriation) and Section 13 (Personal Accident).
- You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
- Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section 1 (Medical Emergency & Repatriation), and Section 13 (Personal Accident).
- Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 2 (Medical Emergency & Repatriation), and Section 14 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
- Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Loss of any kind arising from the provision of, or any delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated.
- Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on Our part can be demonstrated.

MAKING A CLAIM ON RETURN HOME

First, check Your booking invoice and the appropriate Section of Your Policy to make sure that what You are claiming for is covered.

You must notify Us preferably by phone at the address given below:

White Horse Administration Services Limited
 PO Box 5633
 Walsall
 WS6 9BB
 Tel: 0871 664 7995

Please quote WHIL/GOLDMEDALGROUP/05/2011 (11ANI) which relates to the Insurance Policy You have purchased

All claims must be submitted within 30 days of Your return on a Policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your Policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, White Horse Insurance Ireland Limited shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

1 Denied boarding and cancelled flights

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

2 Long delays

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

3 Luggage

If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

CUSTOMER SATISFACTION

Making Yourself heard

If You have cause for complaint, it is important that You know that We are committed to providing You with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens, We want to hear about it so that We can try to put things right.

Who to contact?

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

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

When You contact Us:

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

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

Step One – initiating Your complaint:

Does Your complaint relate to:

- Your policy?
- a claim on Your policy?

If A, You need to call the Travel Helpline on 0844 493 4962.

If B, You need to contact:

The Claims Manager
 White Horse Administration Services Ltd
 PO Box 5633
 Walsall
 WS6 9BB
 Telephone: 0871 664 7995

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

Step Two – contacting White Horse Insurance Ireland Limited:

If Your complaint is one of the few that cannot be resolved by this stage, please write to the General Manager who will arrange for an investigation:

General Manager
 White Horse Insurance Ireland Limited
 Bay 89.2
 Free Zone West
 Shannon
 Co. Clare
 Republic of Ireland

Step Three – beyond White Horse Insurance Ireland Limited

If You are still not satisfied with Our decision after following the above procedure, You may then write to:

Financial Services Ombudsman's Bureau
 3rd Floor
 Lincoln House
 Lincoln Place
 Dublin 2
 Republic of Ireland

Telephone: + 353 (1) 6620899

Fax: + 353 (1) 6620890

Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

Our promise to You:

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

We may record or monitor telephone calls.

Please note the Ombudsman will not consider Your case until You have followed the complaints procedure by writing to White Horse Insurance Ireland Limited, as outlined above.

Please quote Your policy number and Your claim number in all Your correspondence to all parties involved with this procedure. This procedure is intended to provide You with a prompt and practical service with any complaints that You may have.

CANCELLATION PROVISIONS

Right to return the insurance document Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid and will recover from you any payments we have made.

Cancellation by the Insured Person If You subsequently give notice in writing or by telephone to Us to cancel this Policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accord with the remaining term of the policy less an administration fee.

Cancellation by Us We may give 7 days notice of cancellation of this Policy by recorded delivery letter to You at Your last known address.

Premium position upon cancellation by Us, or in respect of an Annual Multi-trip Policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant prorata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This Policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998 as amended, for the purpose of providing insurance and handling claims, if any, which may necessitate such information being provided to third parties.

TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

- Do You know of any Pre-existing Medical Condition?
- If You have answered 'Yes' to the above question, this policy will not cover You. (This may also apply to any Close Relative (whether travelling or not), travelling companion, or person with whom You will be staying whilst on Your Trip. You will find that the Policy explains what We mean by a Pre-existing Medical Condition under the Meaning of Words.)
- If You have purchased an Annual Multi-trip Policy, will the duration of any Trip exceed 31 days?
- Do You intend to engage in any Winter Sports whilst on Your Trip?
- Do You intend to engage in any sports and activities whilst on Your Trip?
- Do You need the golf cover extension?
- Do You need the business cover extension?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact the Travel Helpline on 0844 493 4962.

CONTACT NUMBERS - EMERGENCY TELEPHONE AND HELPLINE NUMBERS

Travel Helpline	0844 493 3962
Emergency Assistance Service	0044 (0) 871 895 0100 or 0044 (0) 1733 402 046
Claims	0871 664 7995

In all circumstances, please quote reference WHIL/GOLDMEDALGROUP/05/2011 (11ANI)

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

SUMMARY OF COVER

Cover (per person unless otherwise shown)	Limits of Cover up to	Excess
Medical Emergency & Repatriation	£5,000,000	£50
Emergency Dental Treatment	£150	£50
Additional Accommodation & Travelling Costs	£5,000	Nil
Hospital Daily Benefit	£20 per complete 24 hours of inpatient treatment up to a maximum of £600	Nil
Cancellation Curtailment & Trip Interruption	£3,500	£50
Travel Delay & Abandonment	£25 for each full 12 hour delay up to a maximum of £250	Nil
UK Departure Assistance & Missed UK Connection	£1,000	Nil
Missed Departure on the Outward Journey	£1,000	Nil
Personal Luggage	£1,500	£50
• Single article, pair, set limit	£200	£50
• Valuables	£300	£50
Luggage Delay	In excess of 12 hours £250	Nil
Money & Passport	£500	£50
• Cash	£300	£50
Personal Liability	£2,000,000 per policy	£50
Personal Accident		Nil
• Death	£5,000	Nil
• Loss of one or more Limbs, or total and irrecoverable		
• Loss of Sight in one or both eyes	£25,000	Nil
• Permanent Total Disablement	£25,000	Nil
Legal Protection	£50,000 per policy	£100
Mugging	£50 per complete 24 hours of inpatient treatment up to £500	Nil
Hijack	£50 per 24 hours up to a maximum of £500	Nil
Disaster	£1,000	£50
Optional Winter Sports Cover		
• Unused Ski-Pack	£300	Nil
• Skis, Ski-Equipment	£700	£50
• Ski Pass	£150	£50
• Ski Equipment Delay	£15 per 24 hours up to a maximum of £150	Nil
• Piste Closure	£20 per 24 hours up to a maximum of £500	Nil
• Avalanche or Landslide	In excess of 12 hours up to £500	Nil
Optional Golf Cover extension		
• Golf Equipment	£750	£50
• Golf Equipment Hire	In excess of 24 hours £30 for each 24 hour period up to £300	Nil
• Non Refundable Golfing Fees	£75 per 24 hours up to £300	Nil
Optional Business Cover extension		
• Business Equipment	£2,000	£50
• Business Equipment Hire	In excess of 12 hours £150 for each 24 hour period up to £750	Nil
• Business Money	£1,000	£50

