

2016

True Traveller Insurance



Allianz 

Global Assistance

Policy Wording  
Valid from 1 April 2016

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## SUMMARY OF COVER

The following table is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions and to understand when these benefits may apply. The cover level selected is shown on **your** Validation Certificate.

SECTION	BENEFIT	True Value		Traveller		Traveller Plus	
		Insured up to	Excess	Insured up to	Excess	Insured up to	Excess
<b>A</b>	<b>Medical &amp; Repatriation Expenses</b>	£2,500,000	£125*	£5,000,000	£75*	£10,000,000	£35*
	Emergency Dental Treatment	£250	£125	£350	£75	£500	£35
	Outpatient Physiotherapy	£250	£125	£350	£75	£500	£35
	Funeral Expenses Abroad	£1,000	£0	£2,500	£0	£3,500	£0
<b>B</b>	<b>Cash in Hospital</b>	£10 a day up to £100	£0	£15 a day up to £150	£0	£25 a day up to £250	£0
	Mugging Benefit	£25 a day up to £250	£0	£50 a day up to £500	£0	£75 a day up to £750	£0
<b>C</b>	<b>Accidental Disability</b>	£10,000	£0	£15,000	£0	£25,000	£0
	Accidental Death	£5,000	£0	£10,000	£0	£15,000	£0
	Accidental Death (aged under 16)	£1,000	£0	£1,000	£0	£1,000	£0
<b>D</b>	<b>Cancellation</b>	£1,000	£125	£3,000	£75	£6,000	£35
	Loss of Deposit only		£0		£0		£0
<b>E</b>	<b>Curtailement</b>	£1,000	£125	£3,000	£75	£6,000	£35
<b>F</b>	<b>Travel Delay &amp; Abandonment</b>	N/A	N/A	£25 for every 12 hours up to £100	£0	£35 for every 12 hours up to £140	£0
	Trip Abandonment (after 24-hours)	N/A	N/A	£1,500	£0	£3,000	£0
<b>G</b>	<b>Missed Departure</b>	N/A	N/A	£500	£0	£1,000	£0
<b>H</b>	<b>Hijack</b>	N/A	N/A	£50 per day up to £1,500	£0	£100 per day up to £3,000	£0
<b>I</b>	<b>Personal Liability</b>	£1,000,000	£125	£2,000,000	£75	£2,000,000	£35
<b>J</b>	<b>Legal Expenses</b>	£7,500	£125	£15,000	£75	£25,000	£35
<b>Section K only applies if the appropriate premium has been paid and is shown on the Validation Certificate.</b>							
<b>K</b>	<b>Baggage, Money &amp; Travel Documents</b>						
<b>K (i)</b>	Overall Limit	£1,000	£125	£2,000	£75	£2,500	£35
	Single Item Limit	£100		£250		£300	
	Total Valuables Limit	£200		£350		£400	
	Specified Items (optional)	£450 per item		£450 per item		£750 per item	
	Delayed Baggage (after 12 hours)	£25 for every 12 hours up to £75	£0	£35 for every 12 hours up to £105	£0	£50 for every 12 hours up to £150	£0
<b>K (ii)</b>	Money & Documents	£450	£125	£650	£75	£1,000	£35
	Cash Limit	£150	£125	£250	£75	£500	£35
<b>K (iii)</b>	Passport/Visa & Driver's Licence Expenses	£150	£125	£250	£75	£500	£35
<b>Section L only applies if the appropriate premium has been paid and is shown on the Validation Certificate.</b>							
<b>L</b>	<b>Winter Sports Cover</b>						
	Equipment	£300	£125	£450	£75	£600	£35
	Hired total	£150		£225		£300	
	Ski Hire	£150	£125	£200	£75	£350	£35
	Ski Pack	£200	£125	£250	£75	£375	£35
Piste Closure	£15 per day up to £150	£0	£20 per day up to £200	£0	£30 per day up to £300	£0	
<b>Section M Adventure/Extreme Adventure Packs only apply if the appropriate premium has been paid and is shown on the Validation Certificate.</b>							
<b>M</b>	<b>Sports and Activities</b>						
	Traveller Pack	Covered		Covered		Covered	
	Adventure Pack	Optional		Optional		Optional	
	Extreme Adventure Pack	Optional		Optional		Optional	
<b>Section N only applies to the True Value &amp; Traveller Policy if the appropriate premium has been paid and is shown on the Validation Certificate.</b>							
<b>N</b>	<b>Travel Disruption</b>	Optional		Optional		Optional	
<b>O</b>	<b>Financial Failure Protection</b>	N/A		£1,500	£0	£5,000	£0

**\* Please note:** The Policy Excess is increased to £750 in respect of medical emergency repatriation by air ambulance or helicopter services within Nepal. (This increased Policy Excess will not be waived if the Excess Waiver option has been purchased and is shown on **your** Validation Certificate).

## IMPORTANT CONTACT DETAILS

<b>General Enquiries</b>	<b>Telephone</b>	<b>E-mail</b>
For policy sales, coverage inquiries or amendments	<b>+44 333 999 3140</b> (from overseas) <b>0333 999 3140</b> (within UK)	insurance@truetraveller.com
Medical Screening Service	<b>+44 330 660 0563</b> (from overseas) <b>0330 660 0563</b> (within UK)	healthcheck@truetraveller.com
<b>Claims Service</b>	<b>Telephone</b>	<b>E-Mail</b>
24-hour Emergency Medical Assistance Service	<b>+44 20 7183 3751</b> (from overseas) <b>020 7183 3751</b> (within UK)	assistance@truetraveller.com
For claim enquiries after the claim is submitted	<b>+44 330 660 0549</b> (from overseas) <b>0330 660 0549</b> (within UK)	claims@truetraveller.com
Financial Failure Protection Claims Also visit <a href="http://www.ipplondon.co.uk">www.ipplondon.co.uk</a>	<b>+44 20 8776 3752</b> (from overseas) <b>020 8776 3752</b> (within UK)	info@ipplondon.co.uk
<b>Other Useful Contacts</b>	<b>Telephone</b>	<b>Website</b>
Foreign & Commonwealth Office	<b>+44 20 7008 1500</b> (from overseas) <b>020 7008 1500</b> (within UK)	<a href="http://www.gov.uk/fco">www.gov.uk/fco</a>
European Health Insurance Card	<b>+44 300 330 1350</b> (from overseas) <b>0300 330 1350</b> (within UK)	<a href="http://www.ehic.org.uk">www.ehic.org.uk</a>
Department of Health – Advice	<b>+44 20 7210 4850</b> (from overseas) <b>020 7210 4850</b> (within UK)	<a href="http://www.dh.gov.uk/travellers">www.dh.gov.uk/travellers</a>
Medicare Australia	<b>+613 6222 3455</b> (from overseas) <b>0800 1695 865</b> (within UK)	<a href="http://www.humanservices.gov.au">www.humanservices.gov.au</a>

## IMPORTANT INFORMATION

Thank **you** for taking out **your** travel insurance from True Traveller.

This policy wording, **your** Validation Certificate and any endorsements form a contract of insurance between **you** (the insured named on the Validation Certificate) and **us**, Millstream Underwriting Ltd on behalf of AWP P&C S.A. (Sections A-N) and International Passenger Protection Ltd on behalf of Certain underwriters at Lloyd's (Section O only) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid Validation Certificate and have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details of **your** Validation Certificate and send any general enquiries by email to [insurance@truetraveller.com](mailto:insurance@truetraveller.com) or telephone **0333 999 3140** (within UK) or **+44 333 999 3140** (from overseas).

### Who is Covered

The persons insured as named on the Validation Certificate.

Cover is only available to:

i. Permanent Residents or **Citizens** of the **EEA**, The Channel Islands and Isle of Man. **You** must have a permanent residential address in and unrestricted right of entry to **your Country of Residence**.

### What is Covered

**You** are covered for:

1. Holidays, leisure trips and business travel, but excludes cover for persons permanently residing outside of the **EEA**, The Channel Islands and Isle of Man.

**Single Trip** is for continuous one-off trips to European & Worldwide destinations outside of **your Country of Residence**.

For One Way Travel, all cover ceases on arrival at final destination.

**Multi-Trip** covers multiple trips from and back to **your Country of Residence** for a whole year. For travel within **your Country of Residence**, cover is available as long as the trip is for a minimum of 2 nights and have pre-booked transport or accommodation. Note Section A (Medical & Repatriation Expenses), Section B (Cash in Hospital) and Section K (iii) (Passport/Visa & Driver's Licence Expenses) shall be inoperable when travelling within **your Country of Residence**.

One Way travel is not available on Multi-Trip policies. **You** cannot take out Multi-Trip cover if **you** have already left **your Country of Residence**.

2. Trips that include paid manual work when **you** take out an Adventure Pack if **you** have paid the appropriate additional premium.

3. Trips within the Geographical Region as shown on **your** Validation Certificate.

**You** must observe travel advice provided by the UK Foreign & Commonwealth Office (FCO). No cover is provided under any section of this policy if **you** choose to travel to a destination to which the FCO has advised against all or all but essential travel, unless **we** agree in writing to include. Travel advice can be obtained from the Foreign & Commonwealth Office. Telephone: **+44 20 7008 1500**; Website: [www.gov.uk/fco](http://www.gov.uk/fco)

4. Participating in Sports and Activities as detailed in Section M under the Traveller Pack
5. Participating in Sports and Activities as detailed in Section M when **you** have selected the Adventure Pack or Extreme Adventure Pack and paid the appropriate additional premium. **You** are not covered for hazardous activities, other than as specified, unless **we** agree in writing to include them and it is shown on **your** Validation Certificate.
6. Winter Sports activities if **you** have paid the appropriate premium and it is shown on **your** Validation Certificate

### Limits of Cover

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. **Your** Validation Certificate shows the level of cover chosen, **your** policy coverage period, the applicable sections of the policy and cover limits, the people who are covered and if **you** have upgraded **your** cover to include Winter Sports, Sports and Activities or specified **your** personal belongings.

### Policy Excess

This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, to a maximum of two excesses being charged per insured incident, and can be summarised as follows:

Medical and Repatriation Expenses; Personal Liability; Legal Expenses	£125/£75/£35
Cash in Hospital, Accidental Disability, Delayed Baggage, Travel Delay, Avalanche Closure, Cancellation Loss of Deposit	No Excess Applicable
Nepal Air Ambulance/Helicopter Services	£750

**NOTE:** An excess waiver may apply to this policy if **you** have paid the appropriate premium and it is shown on the Validation Certificate. A higher excess of £750 applies in respect of medical emergency repatriation by air ambulance or helicopter services being required within Nepal. (This increased policy excess will not be waived if the excess waiver option has been purchased and is shown on **your** Validation Certificate)

If **your** return **home** is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 31 consecutive days as a maximum from the expiry date listed on the policy without an additional premium being charged.

If **you** are **hijacked**, cover shall continue whilst **you** are subject to the control of the person(s) or their associates making the **hijack** during the period of insurance for a period not exceeding twelve months from the date of the **hijack**.

### When cover starts and ends

**Single Trip.** Cover under Section D – Cancellation starts from the date of issue stated on **your** Validation Certificate and ends when **you** leave **your home** to commence travel. Cancellation cover shall only apply for a period of up to 12 months prior to the trip departure date stated on **your** Validation Certificate.

Cover under all other sections of the policy starts when **you** leave **your home** to commence your trip. All cover ends on your return **home**, within 24-hours of your return to **your Country of Residence**, at the expiry of the Period of Insurance, or upon taking up permanent residency in a country other than **your Country of Residence**, whichever occurs first.

If **you** want to return to **your Country of Residence** during the Period of Insurance for any reason that is not due to a claim, cover under this policy will be suspended from the time that **you** arrive at **your home**, or 24-hours after **you** arrive at **your Country of Residence**, whichever is earlier. Cover under all sections will resume when **you** leave **your home** to resume your trip overseas.

If **you** end **your** trip early for any reason, there is no refund for any unused part of **your** policy.

**NOTE:** Travelling on a one-way ticket: **We** will not pay **you** for expenses **you** would usually have. This includes a return ticket **home** if **you're** travelling on a one-way ticket. If **you** do not have an original return ticket, and **your** repatriation is necessary then **we** will pay for the additional costs over and above the cost of an equivalent return journey had **you** originally purchased a return ticket **home**.

### **Buying after you have left home**

If cover has been taken out after **you** have left **home** to commence your trip, there is a waiting period of 48 hours before the insurance takes effect. Any illness or injury occurring during this waiting period will be considered a pre-existing medical condition and not covered under the terms of this policy. In the event of serious injury in connection with an accident, **you** will be covered from the date **you** take out cover subject to the accident being witnessed and verified by an independent third party. The Policy Endorsement "Already Travelling" must be shown on **your** Validation Certificate.

**NOTE:** If **you** buy this policy after **you** have left **your Country of Residence**, there is no cover provided for Cancellation (Section D) of **your** trip

**Multi-Trip.** For True Value and Traveller Policies, the maximum duration of any one trip shall not exceed 30 days. For Traveller Plus Policies, the maximum duration of any one trip shall not exceed 70 days. For any trip known to be exceeding the maximum duration, the entire period of travel including the first 70/30 days will not be insured.

Cover under Section D – Cancellation starts from either the date of issue shown on **your** Validation Certificate, or the booking date of each individual trip to which this insurance relates, whichever is later.

Cover under all other sections of the policy starts from start date shown on **your** Validation Certificate, or the time

**you** leave your **home** to commence **your** trip on the departure date of each individual trip to which this insurance relates, whichever is the latter. Cover for each trip ends on **your** return **home** or within 24-hours of **your** return to **your Country of Residence**, whichever is first. All cover under the Policy ends on the expiry of the Period of Insurance as shown on **your** Validation Certificate.

### **Cancellation Rights: Your cooling off period**

If **you** cover does not meet **your** requirements, please notify True Traveller within 14 days of receiving **your** policy for a refund of **your** premium. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

If **you** have taken out this policy after **you** have left **your Country of Residence**, the 14 day cooling off period does not apply.

### **Statement of Fact**

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**. **You** must, to the best of **your** knowledge, have given accurate answers to the questions **you** have been asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact True Traveller as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

### **Medical Conditions**

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

**You** are advised to read the Health Warranty contained in this policy. If **you** are in any doubt as to whether a medical condition is covered, **you** must contact the Medical Screening Service on **+44 330 660 0563** (from overseas) or **0330 660 0563** (within UK).

**We** will not cover medical problems referred to in the Health Warranty unless this was declared to **us** and accepted by **us** in writing.

**TRUE VALUE** policies only, **you** are not covered for any additional medical conditions other than those Automatically Covered Pre-existing Medical Conditions listed below. For all other policies the Health Warranty applies.

### **HEALTH WARRANTY**

**You** must advise **us** to the best of **your** knowledge if any of the following apply to **you**, a travelling companion, an **immediate relative, close business associate** or someone upon whom the trip depends, (whether they are travelling with **you** or not ). If **you** say 'YES' to any of the following questions, the Medical Screening Service must be contacted on **+44 330 660 0563** (from overseas) or **0330 660 0563** (within UK):

1. **You/they** were aware of any reason why the trip could be cancelled or **curtailed** or of any medical condition which could result in a claim.
2. **You/they** have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
3. **You/they** were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
4. **You/they** have been diagnosed as having a terminal illness.
5. **You/they** were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. **You/they** were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

If cover can be provided for **your** condition, **you** will be given a screening reference number and a letter will be sent to **you** upon receipt of payment. Any additional premiums must be paid directly to the Medical Screening Service.

### **Automatically Covered Pre-Existing Medical Conditions**

**You** do not need to call the Medical Screening Service in respect of the following automatically covered medical conditions as they will be covered for no additional premium provided that **you** do not also have another pre-existing medical condition which is not on this list.

If **you** have a pre-existing medical condition in addition to any of the following automatically covered medical conditions, **you** must contact the Medical Screening Service on **+44 330 660 0563** (from overseas) or **0330 660 0563** (within UK) and declare all conditions.

Provided the following requirement is met, the list of automatically covered medical conditions are:

- **You** have not been hospitalized (including day surgery or emergency department attendance) for that condition in the past 24 months.

Acne
Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance and Hay Fever
Asthma, providing that <b>you</b> : <ul style="list-style-type: none"><li>• have no other lung disease</li></ul>
Bell's Palsy
Benign Positional Vertigo
Breast Cancer/Prostate Cancer provided <b>you</b> : <ul style="list-style-type: none"><li>• were diagnosed more than 12 months before <b>you</b> purchased this policy</li><li>• have not had any chemotherapy or radiotherapy in the 12 months before <b>you</b> purchased this policy and the cancer has not spread outside the breast or prostate at any time</li><li>• in the case of cancer of the prostate <b>you</b> must also have a PSA of 3.0 or less when purchasing this policy</li></ul>
Bunions
Carpal Tunnel Syndrome
Cataracts
Coeliac Disease
Congenital Blindness
Congenital Deafness
Diabetes Mellitus (Type 1)*, providing that <b>you</b> : <ul style="list-style-type: none"><li>• were diagnosed over 12 months ago; and</li><li>• have no eye, kidney, nerve, or vascular complications; and</li><li>• do not also suffer from a known Cardiovascular Disease, Hypertension, Hyperlipidaemia, or Hypercholesterolaemia; and</li><li>• are under the age of 60 on the date you buy the policy</li></ul>
Diabetes Mellitus (Type 2), providing that <b>you</b> : <ul style="list-style-type: none"><li>• were diagnosed over 12 months ago; and</li><li>• have no eye, kidney, nerve, or vascular complications</li></ul>
Dry Eye Syndrome
Folate Deficiency
Gastric Reflux
Glaucoma
Goitre
Gout
Hiatus Hernia
If <b>you</b> suffer from more than one of the following three conditions, <b>you</b> must contact the Medical Screening Service on <b>+44 330 660 0563</b> (from overseas) or <b>0330 660 0563</b> (within UK) and declare all conditions.
Hypercholesterolaemia (High Cholesterol)*, provided that <b>you</b> do not also suffer from a known Cardiovascular Disease and/or Diabetes
Hyperlipidaemia (High Blood Lipids)*, provided that <b>you</b> do not also suffer from a known Cardiovascular Disease and/or Diabetes
Hypertension (High Blood Pressure)*, provided that <b>you</b> do not also suffer from a known Cardiovascular Disease and/or Diabetes
Incontinence
Insulin Resistance
Macular Degeneration
Meniere's Disease
Migraine
Nocturnal Cramps
Osteopaenia
Osteoporosis
Pernicious Anaemia
Plantar Fasciitis
Raynaud's Disease
Sleep Apnoea
Solar Keratosis
Tinnitus
Trigeminal Neuralgia
Trigger Finger
Vitamin B12 Deficiency

\* Diabetes (Type 1), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for Cardiovascular Disease. If **you** have a history of Cardiovascular Disease and it's a pre-existing medical condition, then these conditions are not automatically covered and should be declared to the Medical Screening Service.

### Change in Health

If any of the reasons stated in the Health Warranty above occur between the date the policy is issued and before the first day of **your** trip, including prior to booking any individual journey in respect of a Multi Trip Policy, **you** must notify the Medical Screening Service immediately on **+44 330 660 0563** (from overseas) or **0330 660 0563** (within UK).

**You** must advise **us** to the best of **your** knowledge about anything which **you** think could give rise to a claim, particularly where **your** own health is concerned. In particular, **we** will not cover medical problems referred to in the Health Warranty unless this is declared to **us** and accepted by **us** in writing.

**We** will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively, **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

**We** reserve the right not to extend the policy where the booked trip could be detrimental to **your** wellbeing.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

### Pregnancy

As is consistent with the treatment of all pre-existing medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery.

### This is not a Private Medical Health Insurance Policy

**We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or our representatives will require unrestricted access to all of **your** medical records and information.

## DEFINITIONS

Whenever the following words appear in **bold** in this policy they will always have these meanings:

**Appointed adviser** the solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

**Citizen** A Passport Holder who has a permanent residential address and unrestricted right of entry to that country.

**Close Business Associate** Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

**Couple** The lead insured, spouse (or co-habiting partner) named on the Validation Certificate.

**Country of Residence** an **EEA** country, the Channel Islands or the Isle of Man.

**Curtailed/Curtailment** Return early to **home** before the scheduled return date.

**EEA country:** Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

**Expert Witness** A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

**Family You** and **your** spouse (or co-habiting partner) and **your** financially dependent children, aged 18 years or less in full time education, at the inception date of **your** policy all normally resident with **you** and named on the Validation Certificate.

**Hazardous Activities** Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section M).



**Hijack** The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

**Home Your** residential address in **your Country of Residence**.

**Immediate Relative** Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister.

**Insurer** for Sections A-N AWP P&C S.A. For section O International Passenger Protection Limited underwritten by certain underwriters at Lloyd's.

**Legal action** Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:  
- to the European Court of Justice, European Court of Human Rights or similar International body; or  
- to enforce a judgement or legally binding decision.

**Legal costs** Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

**Loss of limb** Physical, permanent and total loss of use at or above the wrist or ankle.

**Loss of sight** the complete, irrecoverable and irremediable loss of all sight in one or both eyes.

**Medical Practitioner** A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person with whom **you** are travelling or intending to stay with.

**Money** Cash, any legal currency, travellers' cheques, cheques, postal and money orders held by **you** for social domestic and/or pleasure purposes.

**Non Manual/Clerical Work** Means any professional, clerical or administrative work or working as a classroom teacher, classroom assistant, au pair, child-minder, bar and restaurant work.

**Permitted Manual Work** Means general farm work and fruit picking. This includes driving tractors and other similar farm vehicles so long as you comply with any appropriate license requirements; doctor, nurse, midwife and care work (including medical elective trips but not dental elective); light building and DIY e.g. painting, decorating or basic construction work using light power tools only. Permitted Manual Work is not covered if it involves the use of plant/trade/industrial machinery, non-domestic power tools or working at a height of over 2 metres.

**Permanent total disablement** Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

**Personal Accident** Accidental bodily injury caused solely and directly by outward violent and visible means.

**Personal baggage Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip. (Not including any specified items unless shown on **your** Validation Certificate).

**Public Transport** Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

**Redundancy** Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

**Scuba Diving** Conventional scuba diving only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, any dive for gain or reward, or any dive below 18 metres under any circumstances (40 metres Adventure pack and 50 metres Extreme Pack unless an additional premium is paid). **You** are limited to **your** current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of **your** chosen Diving association. **You** must hold a current B.S.A.C. (British Sub Aqua Club) or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times. No air travel is permitted with 24-hours of scuba diving.

**Single Parent Family** You and your financially dependent children aged 18 years or less and in full time education, at the inception date of your policy, all normally resident with you and named on the Validation Certificate.

**Unattended** When you are not in full view of and not in a position to prevent unauthorised interference with your property.

**Valuables** Watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, tablets, e-readers, games & gaming consoles), mobile telephones, video equipment, camcorders and audio equipment including personal stereos, DVD, iPods and MP3 players, CDs, DVDs, tapes, films, cassettes, cartridges, headphones, televisions and satellite navigation equipment.

**Volunteering** Means your participation in community or wildlife based conservation/project work when arranged by a professional organisation. This may include caring, teaching or nursing. It may also cover community/charity based supervised building/renovation projects or other **Permitted Manual Work**, provided the activity does not involve the use of plant/trade/industrial/agricultural machinery (other than tractors), non-domestic power tools or working at a height of over 2 metres.

**We/us/our** For Sections A-N Millstream Underwriting limited on behalf of AWP P&C S.A. For section O International Passenger Protection Limited on behalf of certain underwriters at Lloyds.

**Winter Sports** Conventional skiing/snowboarding only. We do not cover any competition, free-style skiing, ski jumping, ski-flying, ski acrobatics/aerials, ski stunting, parapenting, use of bobsleighs or skeletons, repetitive travel in ski run helicopters.

**Winter Sports Equipment** Skis, bindings, ski boots, ski poles and snowboards.

**You/your** each insured person as shown on your Validation Certificate.

## **GEOGRAPHICAL AREAS**

### **Area 1: UNITED KINGDOM ONLY**

### **Area 2: EUROPE**

Europe means the continent of Europe West of the Ural Mountains, and includes the Isle of Man, the Channel Islands, Iceland, Jordan, Madeira, the Canary, Azores and Mediterranean Islands as well as all countries bordering the Mediterranean.

### **Area 3: AUSTRALIA and NEW ZEALAND**

(a) For any period of cover purchased Area 3 can include a 48-hour stop-over anywhere in the World for both outward and return travel.

(b) If the period of cover purchased is two months or more Area 3 can be extended to include a maximum of 7 days/nights anywhere in the World.

(c) If the period of cover purchased is six months or more Area 3 can be extended to include a maximum of 14 days/nights anywhere in the World.

Should you require medical treatment in Australia, residents of the United Kingdom, the Netherlands, Sweden, Slovenia, Norway, Finland, Italy, Malta, Belgium and the Republic of Ireland MUST enrol with MEDICARE.

### **Area 4: WORLDWIDE EXCLUDING NORTH AMERICA**

North America means the USA & Canada

(a) For any period of cover purchased Area 4 can include a 48-hour stop-over anywhere in the world for both outward and return travel.

(b) If the period of cover purchased is two months or more Area 4 can be extended to include a maximum of 7 days/nights anywhere in the World.

(c) If the period of cover purchased is six months or more Area 4 can be extended to include a maximum of 14 days/nights anywhere in the World.

### **Area 5: WORLDWIDE**

Includes travel to the USA and Canada.

## SECTION A. MEDICAL & REPATRIATION EXPENSES

**You** must contact the 24-hour Emergency Medical Assistance Service as soon as possible in the event of a serious injury, illness or hospitalisation, or immediately if repatriation has to be considered. Phone: **+44 20 7183 3751** (from overseas) or **020 7183 3751** (from within UK) Email: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk)

NOTE: This is an accident and emergency cover only and is not a private health insurance policy. It only covers **you** if there is a sudden and unexpected accident or if **you** become ill during a trip. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

NOTE: If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. Apply by calling 0300 330 1350 from within the UK or online at [www.ehic.org.uk](http://www.ehic.org.uk). Application forms are also available at the post office. If you are travelling in Australia and require medical treatment, **you** must enrol with Medicare. For more information on Medicare visit [www.humanservices.gov.au](http://www.humanservices.gov.au).

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

If **you** are admitted to hospital as an in-patient or require on-going outpatient treatment overseas, the 24-hour Emergency Medical Assistance Service must be notified immediately.

If cover is confirmed, the 24-hour Emergency Assistance Service will deal directly with the hospital and arrange the payment of any bills.

Repatriation by specially equipped air ambulance will be available where medically necessary.

**You** must maintain contact with the 24-hour Emergency Medical Assistance Service until **you** return **home** or until **you** no longer require treatment or assistance.

If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £500 **you** must refer to the 24-hour Emergency Medical Assistance Service for authorisation.

24-hour Emergency Medical Assistance Service telephone number: **+44 20 7183 3751**

**OUT-PATIENT LESS THAN £500** in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal.

If **you** need out-patient medical treatment and the costs are likely to be less than £500 please provide a copy of **your** Validation Certificate to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.

Contact for ChargeCare International [admin@chargecare.net](mailto:admin@chargecare.net)

**OUT-PATIENT LESS THAN £500** in all other countries not listed above.

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations/treatment/medication etc. should be retained and submitted to support **your** claim.

**NOTE:** Travelling on a one-way ticket: **We** will not pay **you** for expenses **you** would usually have. This includes a return ticket **home** if **you're** travelling on a one-way ticket. If **you** do not have an original return ticket, and **your** repatriation is necessary then **we** will pay for the additional costs over and above the cost of an equivalent return journey had **you** originally purchased a return ticket **home**.

### **Covered**

**You** are covered up to the limit as shown on the Summary of Cover for costs incurred

1. normal and necessary receipted expenses of emergency medical or surgical treatment incurred outside **your Country of Residence** including, specialists, hospital, nursing attendance charges, physiotherapy, decompression chambers, ambulance/ necessary transport charges (including helicopter rescue/air ambulance charges if necessary on medical grounds and authorised by the 24-hour Emergency Medical Assistance Service). **We** reserve the right to repatriate **you** to **your Country of Residence** when in the opinion of the 24-hour Emergency Medical Assistance Service **you** are fit to travel.

2. emergency dental treatment, to relieve pain only, limited to the amount shown on the Summary of Cover;

3. outpatient physiotherapy treatment will be limited to the amount shown on the Summary of Cover;

4. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;

5. reasonable travel and accommodation expenses (room only) for one of **your immediate relatives** to travel to be with **you** if their presence is considered medically necessary on the advice of the treating **medical practitioner**.

6. in the event of death, reasonable cost for the conveyance of the body or ashes to **your Country of Residence** (the cost of burial or cremation is not included), or local funeral expenses abroad limited the amount shown in the Summary of Cover.

### Not Covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the 24-hour Emergency Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
  - a) surgery or medical treatment which in the opinion of the attending **medical practitioner** and the 24-hour Emergency Medical Assistance service can be reasonably delayed until **your return home**;
  - b) medication and or treatment which at the time of departure or start date of **your** policy cover, whichever is the later, is known to be required or to be continued during **your** trip;
  - c) undertaking an activity against the advice of a **medical practitioner**;
- 5a. **TRUE VALUE** policies do not cover any pre-existing medical conditions other than the Automatically Covered Pre-existing Medical Conditions listed on page 6;
- 5b. For all other policies if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see Health Warranty);
6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending medical practitioner or the 24-hour Emergency Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. further costs **you** incur if **we** wish to bring **you** back **home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the 24-hour Emergency Assistance Service **you** are fit to travel);
11. anything mentioned in the General Exclusions.

### SECTION B. CASH IN HOSPITAL

This benefit is payable only if the hospital admission has been covered under the terms of Section A Medical & Repatriation Expenses. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. **your** taxi fares, **your** internet access and **your** telephone calls while in hospital). This policy does not provide compensation for loss of holiday/enjoyment.

#### Covered

1. **You** are covered up to the limit as shown on the Summary of Cover of payment of the amount shown for each complete 24-hours **you** spend in hospital as the result of being admitted as an inpatient to a registered hospital overseas. This is in addition to any medical expenses incurred under Section A Medical & Repatriation Expenses.
2. **You** are covered if **you** suffer bodily injury as a result of mugging, the benefit under this section is increased to the limit as shown on the Summary of Cover. **You** must obtain a police report of the mugging incident which necessitated **your** admission into hospital.

#### Conditions

In the event of a claim, **you** must provide documentation confirming the date and time of admission and discharge.

#### Not Covered

Anything mentioned in the General Exclusions.

### SECTION C. ACCIDENTAL DISABILITY

#### Covered

**You** are covered up to the limit as shown on the Summary of Cover in respect of loss of limb, loss of sight, permanent total disablement, if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent disability.

**We** will only pay the benefit for **permanent total disablement** if **your medical practitioner** confirms that **you** cannot do any work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

**NOTE:** The **permanent total disablement** benefit will not apply if **you** are aged under 16 years at the time of the accident.

#### Not Covered

1. any claim for loss or disablement caused directly or indirectly by:
  - a) disease or any physical defect or illness; or
  - b) an injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

## **SECTION D. CANCELLATION**

**NOTE:** Cancellation cover under this section is only available before **you** leave **home**. If the policy is purchased after **you** have left **your home**, there is no cover provided for Cancellation of **your** trip under this section. Also refer to Section E Curtailment.

### **Covered**

**You** are covered up to the limits as shown on the Summary of Cover for loss of travel, accommodation, tour expenses and tuition/course fees, which were cancelled before **you** were due to leave **your home** in **your Home Country** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the Period of Insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**;
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**);
3. **redundancy** for **you** or for any person with whom **you** had arranged to travel;
4. **your home** or place of business being made uninhabitable, within 14 days of travel;
5. the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
6. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory quarantine.

### **Conditions**

**You** must comply with the terms of contract of the travel agent, tour operator or provider of transport, accommodation and/or the course organiser and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract and where applicable exercise **your** rights under consumer protection legislation to obtain a refund and / or compensation.

**Note:** Check the General Conditions & Claims Procedure for further details.

### **Not Covered**

1. the policy excess shown on the Summary of Cover of any incident. The excess is applicable per person, per policy section, to a maximum of two excesses being charged per insured incident;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from elsewhere. For example, payments recoverable from **your** credit or debit card issuer;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see the Health Warranty)
7. any costs incurred on behalf of other party members who are not specified on **your** Validation Certificate;
8. any costs claimed under another section of this policy;
9. any costs as a result of **your** failure to obtain the required passport or visa;
10. your carriers' refusal to allow **you** to travel for whatever reason;
11. anything mentioned in the General Exclusions.

## **SECTION E. CURTAILMENT**

**You** must contact the 24-hour Emergency Assistance Service immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered. Their authorisation must be obtained before **you** cut **your** trip short. The 24-hour Emergency Assistance Service telephone number is: **+44 20 7183 3751** (from overseas) or **020 7183 3751** (within UK)

### **Covered**

**You** are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel, accommodation expenses and tuition/course fees, calculated from the date of **your** early return to **your** home in **your Country of Residence** or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid by **you**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below.

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**.
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.

Travelling on a one-way ticket: **We** will not pay **you** for expenses **you** would usually have. This includes a return ticket **home** if **you're** travelling on a one-way ticket. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.

### **Conditions**

1. **you** must contact the 24-hour Emergency Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **you** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.

return.

3. if **you** require the 24-hour Emergency Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.

4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover

#### **Not Covered**

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the 24-hour Emergency Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** confirming it medically necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the 24-hour Emergency Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the 24-hour Emergency Assistance Service;
5. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see the Health Warranty)
6. any costs claimed under another section of this policy;
7. anything mentioned in the General Exclusions.

### **SECTION F. TRAVEL DELAY & ABANDONMENT**

(Cover not applicable to **TRUE VALUE** policies)

This section does not apply to trips within **your Country of Residence**.

#### **Covered**

**You** are covered if **your** initial outward or final return flights, sea crossing, coach or train departure to or from **your Country of Residence** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, and or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel then **you** are covered to a benefit of:

1. £25 per person for each complete 12 hours **you** are delayed up to a maximum of £100 or
2. up to the limits as shown on the Summary of Cover for Trip Abandonment if **you** abandon the trip having been delayed on **your** outward journey for more than 24-hours.

#### **Conditions**

1. In the event of a claim due to delayed **public transport you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. **you** must check in, according to the itinerary supplied to **you** unless **your** transport provider/operator has requested **you** not to travel to the airport / port.

#### **Not Covered**

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. If **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from **your Country of Residence**
5. Internal flights
6. anything mentioned in the General Exclusions.

### **SECTION G. MISSED DEPARTURE**

(Cover not applicable to **TRUE VALUE** policies)

This section does not apply to trips within **your Country of Residence**.

#### **Covered**

**You** are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to **your country of residence** if **you** fail to arrive in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within **your country of residence** on the return journey **home** as a result of:

1. the failure of other **public transport**;
2. strike or industrial action;
3. adverse and unforeseeable weather conditions;
4. the vehicle in which **you** are travelling being involved in an accident or breakdown, or **you** being delayed as a result of a major accident on a motorway. In the event of a claim due to vehicle breakdown or a road accident, **you** must obtain a police or roadside assistance report;

NOTE: If the same expenses are also covered under Section F – Travel Delay and Abandonment **you** can only claim for these under one section for the same event.

### Conditions

1. **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with details of any alternative transport offered.
2. **you** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

### Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
6. any costs claimed under another section of this policy
7. anything mentioned in the General Exclusions.

## SECTION H. HIJACK

(Cover not applicable to TRUE VALUE policies)

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for the duration of the **hijack**.

### Not Covered

1. if **you** or **your family** or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

## SECTION I. PERSONAL LIABILITY

**You** must NOT admit liability at any time.

The Claims Service must be notified immediately:

E-mail: [claims@mstream.co.uk](mailto:claims@mstream.co.uk)

Phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (from within UK)

**NOTE:** If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance for third party liability.

### Covered

**You** are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your family** or household or employed by **you** or a travelling companion;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your family**, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your family**, household or employee.

**NOTE: We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

### Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
  - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
  - b) injury, loss or damage arising from:
    - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
    - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
    - iii) the carrying out of any work, trade or profession;
    - iv) racing of any kind;
    - v) any deliberate act;
    - vi) suicide, attempted suicide, self-inflicted injury, alcohol or drug abuse, alcoholism, drug addition, solvent

- abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
- c) liability covered under any other insurance;
- 4. anything mentioned in the General Exclusions.

## **SECTION J. LEGAL EXPENSES**

If **you** require legal services, **our** Claims Service must be notified immediately by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK)

### **Covered**

**You** are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

1. nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an alternative resolution facility;
2. for each event giving rise to a claim pay up to the amount shown on the Summary of Cover for **legal costs** for **legal action** for **you** (but no more than the limits shown on the Summary of Cover in total for all persons insured on the policy).

### **Conditions**

1. **You** must conduct **your** claim in the way requested by the **appointed adviser**.
2. **You** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**.
3. **We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent.
4. **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

### **Not Covered**

#### 1. Any claim:

- a) reported to **us** more than 60 days after the event giving rise to the claim;
- b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
- c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
- d) where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- e) against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.

#### 2. Legal Costs:

- a) for **legal action** that **we** have not agreed to;
- b) if **you** refuse reasonable settlement of **your** claim. **You** should use alternative resolution facilities such as mediation in this situation;
- c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- d) that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- e) awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with court rules and protocols);
- f) for bringing **legal action** in more than one country for the same event;
- g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
- h) anything mentioned in the General Exclusions.

## **SECTION K. BAGGAGE, MONEY & TRAVEL DOCUMENTS**

**NOTE:** Items of value may be more appropriately covered under a household All Risks Section or a separate All Risks policy where the full replacement value may be insured.

### **Covered**

#### **(i) Baggage**

If **you** have paid the appropriate additional premium to include and if shown on **your** Validation Certificate (please refer to **your** Validation Certificate and Summary of Cover) **you** are covered up to the limit on the Summary of Cover for the value or repair to any of **your personal baggage** **you** take with **you** or buy on **your** trip (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- a) the single item limit as shown on **your** Summary of Cover for any one item, pair or set of items;
- b) the **valuables** limit as shown on **your** Summary of Cover for all **valuables** combined, in total; or
- c) specified items value where personal items are specifically shown on **your** Validation Certificate and the appropriate additional premium is paid.

#### **Delayed Baggage**

**You** are covered up to the limit on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc.) or tour representative. Receipts will be necessary in the



event of a claim.

### Conditions

1. any amount **we** pay **you** under Delayed Baggage will be deducted from the final claim settlement if **your baggage** is permanently lost.
2. **you** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24-hours of the discovery in the event of loss, burglary or theft of the **baggage**. Failure to do so may result in **your** claim being declined.
3. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. NOTE: Failure to do so may result in a claim being denied.
4. in the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. if the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

### Not Covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any item left **unattended** or where **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**;
3. any item, pair or set of items with a value of over £100, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
  - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report (PIR) in the case of an airline); or
  - b) follow up in writing within 7 days of the loss, damage or delay to obtain a written carrier's report (or Property Irregularity Report (PIR) in the case of an airline) if **you** are unable to obtain one immediately.
5. loss, destruction, damage or theft of the following property:
  - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
  - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments;
  - c) dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
  - d) tools of trade;
  - e) perishable items such as food;
  - f) **valuables** and specified items shown on **your** Validation Certificate left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
  - g) pedal cycles unless declared as a specified item and it is specifically shown on **your** Validation Certificate and the appropriate additional premium is paid.
6. loss, destruction, damage or theft:
  - a. due to confiscation or detention by customs or other officials or authorities;
  - b. due to wear and tear, denting or scratching, moth or vermin;
  - c. transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
7. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
8. **personal baggage** stolen from:
  - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry; or
  - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
9. any shortage due to error, omission or depreciation in value;
10. any property more specifically insured or recoverable under any other source;
11. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind;
12. sports or activity equipment whilst in use, other than Ski Equipment under Section L unless an additional premium has been added and this is shown on **your** Validation Certificate.
13. anything mentioned in the General Exclusions.

### (ii) Money & Documents

#### Covered

If **you** have paid the appropriate additional premium to include and if shown on **your** Validation Certificate (please refer to **your** Validation Certificate and Summary of Cover) **you** are covered up to the limit on the Summary of Cover for accidental loss or theft of **your own money** whilst being carried on **your** person or left in a locked safety deposit box. **We** will only pay up to the limit shown on the Summary of Cover for cash. This is limited to £50 if **you** are under 16 years. **You** are covered up to the amount shown on the Summary of Cover for accidental loss or theft of air tickets or other travel documents including reasonable expenses incurred as a result of loss, theft or damage.

#### Conditions

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/withdrawal slips, bank/credit card statements).

#### Not Covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;

2. if **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
3. if **you** do not obtain a written police report within 24-hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions

### **(iii) Loss of Passport/Visa & Driving Licence Expenses**

This section does not apply to trips within **your Country of Residence**.

#### **Covered**

If **you** have paid the appropriate additional premium to include and if shown on **your** Validation Certificate (please refer to **your** Validation Certificate and Summary of Cover) **you** are covered up to the limit on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/visa or driving licence.

**You** are covered for the equivalent value of the remaining period of **your** passport if it is lost or stolen on **your** trip.

#### **Conditions**

**You** must provide receipts for all costs incurred.

#### **Not Covered**

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24-hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

## **SECTION L. WINTER SPORTS COVER**

#### **Covered**

If **you** have paid the appropriate additional premium to include and if shown on **your** Validation Certificate (please refer to **your** Validation Certificate and Summary of Cover) **you** are also covered for:

#### **(i) Winter Sports Medical**

The Medical and Repatriation section of this policy is extended to cover **you** whilst participating in **Winter Sports**

#### **(ii) Winter Sports Liability**

The Personal Liability section of this policy is extended to cover **you** whilst participating in **Winter Sports**

#### **(iii) Winter Sports Equipment**

**You** are covered up to the amount shown on the Summary of Cover for the value or repair of **your** own **winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired winter sports equipment, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

In the event of a claim **you** must provide the following documentation:

1. Loss or theft: a report from the police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
2. Damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

#### **(iv) Equipment Hire**

**You** are covered up to the amount shown on the Summary of Cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own **winter sports equipment** has been returned to **you**, if:

- a) **your** equipment is lost or broken; or
- b) **your** equipment is delayed for at least 12 hours on **your** outward journey.

#### **Conditions**

In the event of a claim **you** must provide the following documentation:

1. Loss or theft: a report from the police, resort management or tour operator; plus receipts showing original and additional hire charges.
2. Damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. Delay: confirmation from the airline or transport company that **your** equipment was delayed over 12 hours on the outward journey plus a receipt showing the original and additional hire charges.

#### **(v) Winter Sports Pack**

**You** are covered up to the amount shown on the Summary of Cover for the value of the unused portion of **your** resort pass, ski school, and lift pass costs if:

- a) **you** have an accident or **you** are ill;
- b) **your** resort pass is lost or stolen.

#### **Conditions**

In the event of a claim **you** must provide the following documentation:

1. Accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost.
2. Loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

#### **(vi) Piste Closure**

**You** are covered up to the amount shown on the Summary of Cover if during the period of **your** stay, on-piste skiing

at the resort that **you** had pre-booked is not available due to a lack of snow or excessive snow or avalanche conditions, then **we** will pay:

- a) up to the amount shown on the Summary of Cover per day towards transport costs to reach another resort or,
- b) compensation of up to the amount shown on the Summary of Cover per full day if skiing is unavailable due to the total closure of all on-piste skiing activity

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

#### **Not Covered**

1. the policy excess as shown on the Summary of Cover. This applies to each person making a claim;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in the Baggage Section (applicable to Part L iii & Liv above);
4. anything not covered in the Medical and Repatriation Expenses Section (applicable to Part Li & Lv above)
5. anything not covered in the Personal Liability Section;
6. ski jumping, the use of bobsleighs and skeletons; taking part in International and National events and their heats and officially organised practice or training for these events;
7. anything mentioned in the General Exclusions.

### **SECTION M. SPORTS & ACTIVITIES**

Subject to the General Exclusions and the relevant exclusions under each section of this Policy Document, which continue to apply; the following recreational, non-professional (amateur), non-competitive activities detailed under **Traveller Pack** are automatically covered at standard premiums.

**Adventure Pack, Extreme Adventure Pack** and **Winter Sports** activities are only covered where the appropriate applicable additional premium has been paid and is detailed on **your** Validation Certificate. If the **Extreme Adventure Pack** has been selected, **you** are also covered for **Adventure Pack** activities.

To establish if cover can be provided for any professional or competitive activity, please refer to The True Traveller for a quotation as an additional premium may be payable. Call us on **0333 999 3140**.

<b>Traveller Pack</b>	
<b>Activity &amp; Special Conditions</b> (if applicable)	<b>Exclusions</b>
Abseiling (a)	
Aerobics	
Athletics	
Archery (a) or (b)	No Personal Liability Cover
Badminton	
Ballet	
Banana Boating (a)	
Baseball	
Basketball	
Black Water Rafting (grades 1-3) (a)	
Bowls	
Bungee Jumping (2 jumps) (a)	
Camel riding (day tour) (a)	No Personal Liability Cover
Canoeing (inland/coastal – grades 1-3)	
Caving (sightseeing/tourist attraction) Recreational Visit only	
Cheerleading	
Clay pigeon shooting (a) or (b)	No Personal Liability Cover
Cricket	
Croquet	
Cruising (Cruise Ship) (a)	
Curling	
Cycling (incidental to the trip)	
Cycling (on an organised tour) (a)	No Intercontinental touring
Dodge Ball	
Dragon Boating (inland/coastal waters)	
Dune Bashing (a) or (b)	No Accidental Disability Cover, No Personal Liability Cover
Elephant riding (a)	No Personal Liability Cover
Field Hockey	
Fitness Training	
Fishing (inland/coastal waters)	Sports/Leisure fishing only – no commercial or rock fishing
Floorball	
Flying (as a fare paying passenger in a licenced scheduled or chartered aircraft or helicopter)	
Football (Soccer)	
Go Karting (a)	No Personal Liability Cover
Golf	

Gymnastics	
Horse riding (leisure/social/non-competitive)	No racing/jumping
Hot Air ballooning (a)	No Personal Liability Cover
Ice skating (indoor)	
Ice skating (outdoor) on a commercially managed rink (a)	
Jet boating (inland/coastal waters) (a) or (b)	No Personal Liability Cover
Jet skiing (inland/coastal – grades 1-3) (a) or (b)	No Personal Liability Cover
Kayaking (inland/coastal – grades 1-3)	
Kite boarding (on land or water)/Kite surfing	
Lacrosse	
Martial Arts training (non-contact)	
Motorcycling (on road under 125cc) (b) (Helmet must be worn)	No touring where the motorbike is the main mode of transport. No Accidental Disability Cover, No Personal Liability Cover
Netball	
Non Manual/Clerical Work (f)	No Personal Liability Cover
Orienteering	
Outdoor endurance courses up to 3 miles	
Outward Bound Pursuits	
Paint Balling/Airsoft	
Parachuting (1 jump)	No Accidental Disability Cover, No Personal Liability Cover
Parasailing/Parascending (Over water) (a) or (b)	No Personal Liability Cover
Racquetball	
Rifle range/Sports shooting (a) or (b)	No Personal Liability Cover
River Boarding/Hydro Speeding (grades 1-3) (a)	
Roller Skating/Rollerblading	No cover for stunting
Rounders	
Rowing/Sculling (inland/coastal waters – no white water)	
Running/Jogging (up to half marathon distance)	
Safari Travel (a)	
Sailing (inland/coastal waters) (a) or (b)	No Personal Liability Cover
Sandboarding/Sand Skiing	
Scuba Diving (up to 18 metres in depth) (e)	See Special Exclusion (ii)
Segway Tours (a) (Helmet must be worn)	No Accidental Disability Cover, No Personal Liability Cover
Skateboarding (ramp, half pipe, skate park, street)	
Snorkelling	
Snowshoeing (Flat Terrain)	
Softball	
Speed Boating (inland/coastal waters – no white water) (a) or (b)	No Personal Liability Cover
Squash	
Stand up Paddle Surfing/Paddle Boarding	
Surfing	
Swimming (pool; enclosed, inland/coastal waters)	
Swimming with Dolphins/Whales/Whale Sharks (a)	
Table Tennis	
Tandem Skydive (1 jump)	No Accidental Disability Cover, No Personal Liability Cover
Tennis	
Trampolining	
Trekking up to 2,500 metres	
Triathlon up to Sprint Distance	
Tubing on rivers (grades 1-2) (a)	No Personal Liability Cover
Ultimate Frisbee	
Volleyball	
Wall Climbing (Man-made Climbing Walls) (a)	No Soloing, No Accidental Disability Cover
Water Polo	
White Water Rafting (grades 1-3) (a)	
Windsurfing (inland/coastal)	No Personal Liability Cover
Yoga	
Zip Lining (a)	
<b>Adventure Pack</b>	
Aerial Safari (a)	No Accidental Disability Cover
Bicycle Polo	
Black Water Rafting (grades 4-5) (a)	No Accidental Disability Cover
Bouldering	No Soloing, No Accidental Disability Cover
Boxing (training only)	
Bungee Jumping (3 or more jumps) (a)	

Camel Trekking (overnight/main mode of transport)	No Personal Liability Cover
Canyon Swinging (a)	
Canoeing (inland/coastal – grades 4-5)	
Canyoning (a)	No Accidental Disability Cover, No Personal Liability Cover
Cycle Touring	No Intercontinental touring
Dirt Boarding	No Personal Liability Cover
Dogsledding (on recognised trails) (a)	No Racing, time trials, endurance events
Elephant Trekking (overnight/main mode of transport) (a)	No Personal Liability Cover
Fencing	No Personal Liability Cover
Fishing (outside coastal waters/deep sea) (a) and (c)	Sport/Leisure Fishing only
Fly By Wire (a)	
Glacier Walking (a)	
Kayaking (inland/coastal – grades 4-5)	
Kite Buggy /Kite Wing (land, water)	No Personal Liability Cover
Land Surfing	No Personal Liability Cover
Marathons	
Martial Arts - Judo/Karate only (training only) (a)	No Accidental Disability Cover, No Personal Liability Cover
Motorcycling (on road over 125cc) (b) (Helmet must be worn)	No touring where the motorbike is the main mode of transport. No Accidental Disability Cover, No Personal Liability Cover
Mountain Biking (off road/cross country)	
Outdoor endurance courses up to 8 miles	
Outrigger canoeing (inland/coastal waters)	
Quad Biking (a) or (b) (Helmet must be worn)	No Accidental Disability Cover, No Personal Liability Cover
Permitted Manual Work (g)	No Personal Liability Cover
Rock Climbing (outdoor/traditional/sport climbing/bolted/aid climbing)	No Soloing, No Accidental Disability Cover
Roller Hockey	
Sailing (outside coastal waters) (a) or (b) and (c)	No Personal Liability Cover
Scuba Diving (up to 40 metres in depth) (e)	See Special Exclusion (ii)
Shark Cage Diving (e)	See Special Exclusion (ii)
Spearfishing	No Personal Liability Cover
Trekking up to 4,500 metres	
Triathlon to Middle Distance	
Via Ferrata	
Volunteering (h)	No Personal Liability Cover
Water Skiing/Wakeboarding/Wake Skating (a) or (b)	No jumping, No Personal Liability Cover
White Water Rafting (grades 4-5) (a)	No Accidental Disability Cover
Zorbing (a)	No Accidental Disability Cover, No Personal Liability Cover
<b>Extreme Adventure Pack</b>	
American Football	No Accidental Disability Cover
Australian Rules Football (AFL)	No Accidental Disability Cover
Caving / Potholing (as part of a group, not ice; known routes only)	No Accidental Disability Cover, No Personal Liability Cover
Cycle Racing/Time Trial	
Cycling - BMX	
Flying (as pilot or passenger of a private light aircraft)	No Stunt/Aerobatics or Commercial flying. No Accidental Disability Cover, No Personal Liability Cover
Gliding	No Accidental Disability Cover, No Personal Liability Cover
Horse Riding (Equestrian, Dressage, Show Jumping, Eventing)	No Accidental Disability Cover
Motorcycling/Trail Biking (off-road under 250cc) (b) (Helmet must be worn)	No touring where the motorbike is the main mode of transport. No Accidental Disability Cover, No Personal Liability Cover
Mountain Biking (using downhill trails and/or mechanical lifts)	
Outdoor endurance courses up to 13 miles	
Rugby (League/Union)	No Accidental Disability Cover
Scuba Diving (up to 50 metres in depth) (e)	See Special Exclusion (ii)
Trapeze/High Wire (a)	No Accidental Disability Cover
Trekking over 4,500 metres	
Water Skiing (Barefoot) (a) or (b)	No Personal Liability Cover
<b>Winter Sports</b>	
Cat Skiing (d)	See Special Exclusion (i)
Ice Hockey (Indoor)	No Accidental Disability Cover, No

	Personal Liability Cover
Kite Wing (Snow)	No Accidental Disability Cover, No Personal Liability Cover
Skiing (Cross Country/Nordic Skiing on Marked Trails) (d)	See Special Exclusion (i)
Skiing (Snowblading) (d)	See Special Exclusion (i)
Skiing/Snowboarding (d)	See Special Exclusion (i)
Skiing/Snowboarding (Backcountry/Outside of Resort Boundary/Alpine Ski Touring) (d)	See Special Exclusion (i). No Accidental Disability Cover
Skiing/Snowboarding (Terrain Parks (beginner/intermediate only, no jumps aerals or acrobatics))	See Special Exclusion (i). No Accidental Disability Cover
Sledding/Tobogganing/Snow Sleds/Snow Sleighs (on snow)	No Accidental Disability Cover, No Personal Liability Cover
Snow biking (on/off Piste within Resort Boundaries)	See Special Exclusion (i). No Accidental Disability Cover
Snow Rafting (a)	No Accidental Disability Cover, No Personal Liability Cover
Snowmobiling (No Remote Areas, Racing, Time Trials or Endurance Events)	No Accidental Disability Cover, No Personal Liability Cover
Snowshoeing (Rolling/Mountain Terrain)	See Special Exclusion (i). No Accidental Disability Cover

### SPECIAL CONDITIONS

The following conditions and exclusions apply to individual sports and activities where highlighted in the list above.

- (a) Provided **you** are supervised by a qualified instructor/licensed operator or hold the appropriate membership, certification and/or licence from an accredited organisation for the activity.
- (b) Provided **you** have the appropriate certification or licence to do this sport of activity in **your Country of Residence**. If operating a motor vehicle, the driver must have the appropriate valid licence for the machine in **your Country of Residence**.
- (c) Provided **you** remain within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas).
- (d) Conventional skiing/snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however **you** must follow the International Ski Federation code or resort regulations. It is also recommended that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment.
- (e) **You** must hold a British Sub Aqua Club certificate or equivalent and follow the relevant Club rules and guidelines at all times, or must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times. No air travel is permitted with 24-hours of **scuba diving**.
- (f) Means any professional, clerical or administrative work or working as a classroom teacher, classroom assistant, au pair, child-minder, bar and restaurant work.
- (g) Means general farm work and fruit picking. This includes driving tractors and other similar farm vehicles so long as **you** comply with any appropriate license requirements; doctor, nurse, midwife and care work (including medical elective trips but not dental elective); light building and DIY e.g. painting, decorating or basic construction work using light power tools only. Permitted Manual Work is not covered if it involves the use of plant/trade/industrial machinery, non-domestic power tools or working at a height of over 2 metres.
- (h) Means **your** participation in community or wildlife based conservation/project work when arranged by a professional organisation. This may include caring, teaching or nursing. It may also cover community/charity based supervised building/ renovation projects or other **Permitted Manual Work**, provided the activity does not involve the use of plant/trade/industrial machinery, non-domestic power tools or working at a height of over 2 metres.

### SPECIAL EXCLUSIONS

- (i) No cover for any competition, free-style skiing/snowboarding, ski/snowboard jumping, ski-flying, ski/snowboard acrobatics, ski/snowboard stunting, or ski racing or national squad training, the use of skeletons.
- (ii) No cover for any unaccompanied dive, any dive in overhead environments or any dive for gain or reward.

### Not Covered

1. Competing at international events as a national representative.
2. Racing or participating in speed or time trials.
3. Motorbike touring or where a motorbike is the main mode of transport.
4. Mountaineering ordinarily necessitating the use of ropes, picks or other specialist climbing equipment.
5. Taking part in expeditions or the crewing of a vessel more than 60 miles from a safe haven.
6. Anything listed in the General Exclusions.

## **SECTION N. TRAVEL DISRUPTION**

If **you** have paid the appropriate additional premium to include and if shown on **your** Validation Certificate (please refer to **your** Validation Certificate and Summary of Cover) **you** are covered for:

### **Covered**

**You** are covered from **your** latest overseas departure time to commence **your** journey back to **your Country of Residence** as shown on **your** booking confirmation/itinerary. For annual cover each trip is considered a separate insurance, and is subject to the limits of cover, exclusions and conditions as set out in this document and each trip must fall entirely within the 12-month period from the commencement date of this insurance. **We** will pay **you** the following irrecoverable costs incurred, if upon **your** scheduled return to **your Country of Residence**, **you** are delayed for more than 24-hours beyond the time of international departure shown on **your** itinerary for reasons beyond **your** control, subject to the conditions of this insurance policy.

**You** are covered up to the following limits for travel disruption to **your** journey back to **your Country of Residence** for the following:

1. Up to £50 per day limited to £1,000 total for additional accommodation to the same rating as originally booked.
2. Up to £50 per day limited to £1,000 total for the purchase of food or meals but not drinks or alcohol.
3. Up to £350 in total to make alternative travel arrangements for **your** independent return back to **your Country of Residence**.
4. Up to £100 in total to obtain and or purchase essential medication prescribed to **you** prior to **your** departure.
5. Up to £10 per day limited to £100 in total for the purchase of essential items or services only but not food or drink.
6. Up to £25 in total for additional transport costs to get **you** from **your** accommodation to **your** point of international departure as shown on **your** original itinerary in the event that the pre-paid provider fails to turn up at **your** accommodation within the first 45 minutes of the scheduled time.
7. Up to £100 in total for additional transport costs to collect **your** vehicle from **your** original point of international departure in **your Country of Residence**, if **your** return to **your Country of Residence** is somewhere other than the scheduled point of return.
8. Up to £50 in total for additional parking incurred in **your Country of Residence** following **your** delayed return.
9. Up to £100 in total for additional kennel/cattery fees incurred in **your Country of Residence** following **your** delayed return.

NOTE: For a **COUPLE** or **FAMILY** cover the maximum payment for all persons insured (in total and not each) is 200% of the benefits shown within this policy contract.

### **Not Covered**

1. any claim arising in the first 24-hours of delay, calculated from the time of international departure shown on **your** original booking itinerary.
2. any claim due to an event that has occurred within 31 days prior to that date of booking the trip and/or commencement of this insurance.
3. any claim not supported by i) original receipts ii) documentation confirming the cause and duration of delay, iii) proof of travel.
4. any costs which are recoverable from **your** tour operator, carrier, travel insurance or under any EU Directive irrespective if **your** tour operator or carrier denies liability as beyond their control, unforeseeable or unavoidable.
5. costs of travel or accommodation to a higher standard than those originally booked
6. any claim arising from:
  - i) withdrawal of service due to safety reasons of bankruptcy,
  - ii) withdrawal of service due to strike or industrial action publicly declared prior to commencement of this insurance or prior to the holiday booking,
  - iii) any incident where the insured person has not obtained written authority from their carrier to make alternative travel arrangements,
  - iv) any incident where a carrier or tour operator has offered alternative arrangements
  - v) **your** failure to meet the scheduled dates and or times shown in their original travel documents, their negligence or their disinclination to travel,
  - vi) **You** can only claim under one section of the policy, either Section F, G or N.

## **SECTION O. FINANCIAL FAILURE PROTECTION**

(Cover not applicable to **TRUE VALUE** policies)

Applicable only available to residents of the United Kingdom.

**NOTE:** This section provides cover for the insolvency of any travel arrangements booked before departure, which do not form part of an inclusive holiday or are booked or insured already.

These would include: Scheduled Airlines / Hotels / Car ferries / Villas abroad & cottages in the United Kingdom / Railway journeys including the Eurostar / Coach journeys / Car hire / Caravan Sites / Campsites / Mobile Homes / Camper rental / Safaris / Excursions / Eurotunnel / Theme parks such as Disneyland Paris.

### **Covered**

**You** are covered up to the limit shown on the Summary of Cover for:

1. Irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure.

2. In the event of insolvency after departure:

- a) additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard to that originally booked;
- b) if **curtailment** of the trip is unavoidable – the cost of return transportation to **your home** to a similar standard to that originally booked.

### Conditions

In the case of insolvency after departure as set out in 2a) and 2b) above where practicable **you** should obtain **our** approval prior to incurring the relevant costs.

### Not Covered

1. Travel or Accommodation not booked prior to departure from the United Kingdom.
2. The Financial Failure of:
  - a) any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date the policy is issued or date the booking is made (whichever is the later).
  - b) any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
  - c) any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation.
3. any loss for which a third party is liable or which can be recovered by other legal means.
4. any losses which are not directly associated with the incident that caused the insured to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the financial failure of an airline.

## GENERAL CONDITIONS

1. all claims must be submitted within 60 days of the incident which gave rise to the claim. If **you** are unable to provide the required documentation, **your** claim will be put on hold until the documentation can be supplied.
2. original receipts and/or proof of ownership and value must be supplied in the event of a claim.
3. **you** must take all reasonable steps to recover any lost or stolen articles.
4. damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being denied.
5. if **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. in the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **you** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **we** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **we** may at any time pay to **you our** full liability under this insurance, after which no further payment will be made in any respect.
10. if at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
11. if any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.

## GENERAL EXCLUSIONS

**You** are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **you** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy
2. **you** travelling to a destination which the Foreign & Commonwealth Office has advised against all or all but essential travel, unless **we** agree in writing to include. Travel advice can be obtained from the Foreign & Commonwealth Office: Telephone: **+44 20 7008 1500** Website: [www.gov.uk/fco](http://www.gov.uk/fco)
3. A set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
4. If a Multi-trip cover, **you** being 66 years of age or over at the inception / renewal date of **your** policy (limited to 50 years for True Value Policies) or if a Single trip cover **you** being 66 years of age or over (limited to 50 years for True Value Policies) when **you** purchase the policy;
5. Any criminal act by **you**;
6. Failure to comply with the laws applicable to the country in which **you** are travelling;
7. Bankruptcy/liquidation of a tour operator, travel agent or Transportation Company other than additional accommodation cover as set out under Section N-Travel Disruption;
8. Any other costs that are caused by the event that led to the claim unless specifically stated in the policy;
9. Any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
10. Any trip that is undertaken:
  - a) for the purpose of obtaining medical treatment (whatever the nature of this treatment);
  - b) against the advice of a medically qualified doctor;
  - c) after being given a terminal prognosis;
11. Suicide, deliberate self-injury, being under the influence of drink or drugs (unless prescribed by a **medical**



**practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);

12. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery;

13. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover **you** for drinking so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result;

14. **You** climbing on top of or jumping from a vehicle, or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external parts of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life;

15. Any claim arising from sexually transmitted diseases;

16. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital;

17. Any epidemic or pandemic;

18. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:

a. Ionizing radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;

b. The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;

c. Pressure waves from aircraft and other flying objects travelling faster than the speed of sound;

19. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power;

20. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft, or if covered by a specific activity under Section M where an additional premium has been paid and it is shown on **your** Validation Certificate).

21. Planned sports activities unless **you** have paid the appropriate additional premium and it is shown on **your** Validation Certificate.

## **CLAIMS PROCEDURES**

All claims must be submitted within 60 days of the incident giving rise to the claim. First check this wording to make sure **your** claim is valid.

### **CANCELLATION CLAIMS**

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms/receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK) when **you** return **home**. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

### **CURTAILMENT CLAIMS**

Call the 24-hour Emergency Medical Assistance Service on **+44 20 7183 3751**. Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK) when **you** return **home**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the **curtailment**).

### **MEDICAL CLAIMS**

#### **IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £500**

If serious injury is incurred in which **you** are admitted to hospital, call **our** 24-hour Emergency Medical Assistance Service on **+44 20 7183 3751** as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations / treatment / medication etc. should be retained and submitted to support **your** claim.

#### **OUT-PATIENT LESS THAN £500 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal**

If **you** need out-patient medical treatment and the costs are likely to be less than £500 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.



Contact for ChargeCare International  
[contact@chargecare.net](mailto:contact@chargecare.net)

#### **OUT-PATIENT LESS THAN £500 in all other countries not listed above**

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK). They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc. should be retained and submitted to support **your** claim.

### **OTHER MINOR MEDICAL AND OUT-PATIENT TREATMENT**

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK) when **you** return **home**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc. should be retained and submitted to support **your** claim.

If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £500 **you** must refer to the Emergency Medical Assistance Service for authorisation.

### **BAGGAGE CLAIMS**

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24-hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. For all item(s), pair or sets of items over £100, **you** will also be asked to provide the original receipts. If **you** cannot find original receipts, other proof of ownership (such as bank / credit card statements and photographs of yourself wearing the item) might be offered to support **your** claim instead.

If **personal baggage** is delayed obtain a written report from the carrier (e.g. airline, shipping company etc.) detailing the length and the cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased.

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK) when **you** return **home**.

## **MONEY CLAIMS**

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24-hours of the loss/theft. **You** might be asked to provide proof of the withdrawal of the **money** from the bank. Please remember that the loss of **money** must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK).

## **TRAVEL DELAY CLAIMS**

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- a) strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause)
- b) adverse weather conditions
- c) the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK)

## **MISSED DEPARTURE CLAIMS**

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK).

## **PERSONAL LIABILITY AND LEGAL ASSISTANCE CLAIMS**

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on **+44 330 660 0549** (from overseas) or **0330 660 0549** (within UK).

## **FINANCIAL FAILURE PROTECTION CLAIMS**

To claim, either visit the IPP website at [www.ipplondon.co.uk](http://www.ipplondon.co.uk) and download a claim form or write to IPP Claims Office, 22-26 Station Road, West Wickham, Kent BR4 0PR, tel **+44 20 8776 3752**, email [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk). The claim should be advised to **us** as soon as reasonably practicable and in any event within 14 days. IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six-month period will NOT be processed.

## **COMMENTS & COMPLAINTS**

**We** aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to: -

Millstream Underwriting Limited

PO Box 18381

London

EC3V 4QT

(quoting the policy number on **your** Validation Certificate)

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

If **you** are still dissatisfied, at this stage **you** may contact:

Insurance Division

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

You can also raise a dispute about any of our online services via the Online Dispute Resolution platform at [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr).

For complaints relating to Financial Failure Protection:

In the first instance please contact The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.

## **GOVERNING LAW**

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We**, the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights of Third Parties) Act 1999.

## **DETAILS ABOUT OUR REGULATOR**

True Traveller Insurance is arranged by The True Traveller Limited and underwritten by Millstream Underwriting Limited on behalf of AWP P&C S.A., Dutch Branch, trading as Allianz Global Assistance Europe.

Section O-Financial Failure Protection is insured by certain underwriters at Lloyd's and is administered by International Passenger Protection Limited (IPP). Certain underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority (FCA), for further information contact IPP.

The True Traveller Limited (FCA Firm Ref: 756107), Millstream Underwriting Limited (FCA Firm Ref: 308584) and International Passenger Protection Limited (FCA Firm Ref: 311958) are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C S.A. is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the FCA. Details about the extent of **our** authorisation and regulation by the FCA are available from **us** on request. Their registration can be checked on the financial services register at [www.fca.org.uk](http://www.fca.org.uk) or **you** can contact them on 0800 111 6768.

Millstream Underwriting Limited will act as agent for AWP P&C S.A. with respect to the receipt of customer **money** and for the purpose of settling claims and handling premium refunds.

The True Traveller Limited act as agents for Millstream Underwriting Limited with respect to the receipt of customer **money** and for the purpose of handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 145 Leadenhall Street, London EC3V 4QT.

International Passenger Protection Limited will act as agents for certain underwriters at Lloyd's with respect to the receipt of customer **money** and for the purpose of settling claims.

On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer **money** and handling premium refunds.

## **FINANCIAL SERVICES COMPENSATION SCHEME**

In the event that the insurer is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme Website at [www.fscs.org.uk](http://www.fscs.org.uk).

## **DATA PROTECTION**

Information about **your** policy may be shared between The True Traveller Limited, Millstream Underwriting Limited, AWP P&C S.A., International Passenger Protection Limited and certain underwriters at Lloyd's for underwriting purposes.

Please note that sensitive health and other information **you** provide may be used by **us**, **our** representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely.

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

