2018 Policy Wording
Valid from 1 April 2018
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</table>
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.

<table>
<thead>
<tr>
<th>SECTION</th>
<th>BENEFIT</th>
<th>True Value</th>
<th>Traveller</th>
<th>Traveller Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Medical &amp; Repatriation Expenses</td>
<td>£2,500,000</td>
<td>£125*</td>
<td>£5,000,000</td>
</tr>
<tr>
<td></td>
<td>Search &amp; Rescue</td>
<td>N/A</td>
<td>N/A</td>
<td>£15,000</td>
</tr>
<tr>
<td></td>
<td>Emergency Dental Treatment</td>
<td>£250</td>
<td>£125</td>
<td>£350</td>
</tr>
<tr>
<td></td>
<td>Outpatient Physiotherapy</td>
<td>£250</td>
<td>£125</td>
<td>£350</td>
</tr>
<tr>
<td></td>
<td>Funeral Expenses Abroad</td>
<td>£1,000</td>
<td>£0</td>
<td>£2,500</td>
</tr>
<tr>
<td>B</td>
<td>Cash in Hospital</td>
<td>£10 a day up to £100</td>
<td>£0</td>
<td>£15 a day up to £150</td>
</tr>
<tr>
<td></td>
<td>Mugging Benefit</td>
<td>£25 a day up to £250</td>
<td>£0</td>
<td>£50 a day up to £500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>£75 a day up to £750</td>
</tr>
<tr>
<td>C</td>
<td>Accidental Disability</td>
<td>£10,000</td>
<td>£0</td>
<td>£15,000</td>
</tr>
<tr>
<td></td>
<td>Accidental Death</td>
<td>£5,000</td>
<td>£0</td>
<td>£10,000</td>
</tr>
<tr>
<td></td>
<td>Accidental Death (aged under 16)</td>
<td>£1,000</td>
<td>£0</td>
<td>£1,000</td>
</tr>
<tr>
<td>D</td>
<td>Cancellation</td>
<td>£1,000</td>
<td>£125</td>
<td>£3,000</td>
</tr>
<tr>
<td></td>
<td>Loss of Deposit only</td>
<td>£0</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>E</td>
<td>Curtailment</td>
<td>£1,000</td>
<td>£125</td>
<td>£3,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>£6,000</td>
</tr>
<tr>
<td>F</td>
<td>Travel Delay &amp; Abandonment</td>
<td>N/A</td>
<td>N/A</td>
<td>£25 for every 12 hours up to £100</td>
</tr>
<tr>
<td></td>
<td>Trip Abandonment (after 24-hours)</td>
<td>N/A</td>
<td>N/A</td>
<td>£3,000</td>
</tr>
<tr>
<td>G</td>
<td>Missed Departure</td>
<td>N/A</td>
<td>N/A</td>
<td>£500</td>
</tr>
<tr>
<td>H</td>
<td>Hijack</td>
<td>N/A</td>
<td>N/A</td>
<td>£50 per day up to £1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>£1,000</td>
</tr>
<tr>
<td>I</td>
<td>Personal Liability</td>
<td>£1,000,000</td>
<td>£125</td>
<td>£2,000,000</td>
</tr>
<tr>
<td>J</td>
<td>Legal Expenses</td>
<td>£7,500</td>
<td>£125</td>
<td>£15,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>£25,000</td>
</tr>
</tbody>
</table>

Section K only applies if the appropriate premium has been paid and is shown on the Validation Certificate.

K Baggage, Money & Travel Documents

| K (i) | Overall Limit | £1,000 | £125 | £2,000 | £75 | £2,500* |
|      | Single Item Limit | £100 | £0 | £250 | £75 | £300 |
|      | Total Valuables Limit | £200 | £125 | £350 | £75 | £400 |
|      | Specified Items (optional) | £450 per item | £125 | £450 per item | £75 | £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 |

| K (ii) | Money & Documents | £450 | £125 | £650 | £75 | £1,000* |
|        | Cash Limit | £150 | £125 | £250 | £75 | £500 |

Section L only applies if the appropriate premium has been paid and is shown on the Validation Certificate.

L Winter Sports Cover

| L | Equipment | £300 | £125 | £450 | £75 | £600 |
|   | Hired total | £150 | £225 | £250 | £500 |
|   | Ski Hire | £150 | £200 | £250 | £350 |
|   | Ski Pack | £200 | £250 | £350 | £450 |
|   | Piste Closure | £15 per day up to £150 | £0 | £20 per day up to £200 | £0 | £30 per day up to £300 |

Section M Adventure, Extreme & Ultimate Packs only apply if the appropriate premium has been paid and is shown on the Validation Certificate.

M Sports and Activities

<table>
<thead>
<tr>
<th>M</th>
<th>Covered</th>
<th>Covered</th>
<th>Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traveller Pack</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adventure Pack</td>
<td>Optional</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td>Extreme Pack</td>
<td>Optional</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td>Ultimate Pack</td>
<td>Optional</td>
<td>Optional</td>
<td>Optional</td>
</tr>
</tbody>
</table>

Section N only applies to the True Value & Traveller Policy if the appropriate premium has been paid and is shown on the Validation Certificate.

N Travel Disruption | Optional | Optional | Optional |
| Trip Interruption | N/A | N/A | £1,500 |

Section P Collision Damage Waiver Excess only applies if the appropriate premium has been paid and is shown on the Validation Certificate.

P Collision Damage Waiver Excess (Up to a maximum of 31 days for any one rental period)

| P | Accident Damage Excess | £1,500 | £0 | £1,500 |
|   | Rental Car Key Cover | £500 | £0 | £500 |

* 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

<table>
<thead>
<tr>
<th>General Enquiries</th>
<th>Telephone</th>
<th>E-mail</th>
</tr>
</thead>
<tbody>
<tr>
<td>For policy sales, coverage inquiries or amendments</td>
<td>+44 333 999 3140 (from overseas) 0333 999 3140 (within UK)</td>
<td><a href="mailto:insurance@truetraveller.com">insurance@truetraveller.com</a></td>
</tr>
<tr>
<td>Medical Screening Service</td>
<td>+44 330 660 0563 (from overseas) 0330 660 0563 (within UK)</td>
<td><a href="mailto:healthcheck@truetraveller.com">healthcheck@truetraveller.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claims Service</th>
<th>Telephone</th>
<th>E-Mail</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-hour Emergency Medical Assistance Service</td>
<td>+44 20 7183 3751 (from overseas) 1 800 457 7930 (within USA/Canada) 020 7183 3751 (within UK)</td>
<td><a href="mailto:assistance@truetraveller.com">assistance@truetraveller.com</a></td>
</tr>
<tr>
<td>For claim enquiries after the claim is submitted</td>
<td>+44 330 660 0549 (from overseas) 0330 660 0549 (within UK)</td>
<td><a href="mailto:claims@truetraveller.com">claims@truetraveller.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Useful Contacts</th>
<th>Telephone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign &amp; Commonwealth Office</td>
<td>+44 20 7008 1500 (from overseas) 020 7008 1500 (within UK)</td>
<td><a href="http://www.gov.uk/fco">www.gov.uk/fco</a></td>
</tr>
<tr>
<td>European Health Insurance Card</td>
<td>+44 300 330 1350 (from overseas) 0300 330 1350 (within UK)</td>
<td><a href="http://www.ehic.org.uk">www.ehic.org.uk</a></td>
</tr>
<tr>
<td>Department of Health – Advice</td>
<td>+44 20 7210 4850 (from overseas) 020 7210 4850 (within UK)</td>
<td><a href="http://www.dh.gov.uk/travellers">www.dh.gov.uk/travellers</a></td>
</tr>
<tr>
<td>Medicare Australia</td>
<td>+61 1352 011 (from overseas) 0800 1695 865 (within UK)</td>
<td><a href="http://www.humanservices.gov.au">www.humanservices.gov.au</a></td>
</tr>
</tbody>
</table>

IMPORTANT INFORMATION

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-P) and International Passenger Protection Ltd on behalf of Certain underwriters at Lloyd’s (Section Q 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 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 Policies are 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 Policies cover multiple trips from and back to your Country of Residence for a whole year. For travel within your Country of Residence, cover is available if 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. Website: www.gov.uk/foreign-travel-advice

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, Extreme or Ultimate 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 your 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 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 Policies.** 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 home during your trip for any reason that does not give rise to a claim under this policy (except if you have the Traveller Plus policy and are claiming under Section O Trip Interruption), and you then wish to recommence your trip, you can do so at your expense (unless claiming under Section O Trip Interruption) under the same policy before the end date shown on your Validation Certificate. If you return home early, this doesn't change the end date or duration of your policy. Cover ceases for your visit until you resume your trip overseas. You are not covered for any incidents or treatment while in your Home Country.

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

**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 relating to 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 Policies.** 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 may be granted for WINTER SPORTS up to a total of 30 days in all during the period of this insurance subject to the appropriate additional premium having been paid and shown on your Validation Certificate. 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 your 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.

**Disclosure of Facts**

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 Declaration 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 Declaration unless this was declared to us and accepted by us in writing.

**HEALTH DECLARATION**

This True Traveller Policy contains health restrictions, which you must read in order to comply with the terms of this policy. If you do not comply we may cancel the policy, decline a claim or reduce the amount of any claim payment.

**Exclusions**

If, at the time of taking out this policy, or when booking a trip, any of the following apply to you, this policy will not cover any related claim against Section A – Medical and Repatriation Expenses, Section D – Cancellation and Section E – Curtailment.

1. You are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you sought his/her advice).
2. You are travelling in order to get medical treatment, tests or consultations abroad.
3. You have been diagnosed as having a terminal illness.
4. You are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

**Medical Questions**

You must advise us to the best of your knowledge if any of the following apply to you. 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 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).

2. You were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.

3. You are aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim.

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 12 months.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acne</td>
<td></td>
</tr>
<tr>
<td>ADHD</td>
<td></td>
</tr>
<tr>
<td>Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance and Hay Fever</td>
<td></td>
</tr>
<tr>
<td>Arthritis (the affected person must be able to walk independently at home without the use of mobility aids)</td>
<td></td>
</tr>
<tr>
<td>Asthma, providing that you:</td>
<td>• have no other lung disease</td>
</tr>
<tr>
<td>Bell's Palsy</td>
<td></td>
</tr>
<tr>
<td>Benign Positional Vertigo</td>
<td></td>
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<tr>
<td>Breast Cancer/Prostate Cancer provided you:</td>
<td>• were diagnosed more than 12 months before you purchased this policy</td>
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<tr>
<td></td>
<td>• have not had any chemotherapy or radiotherapy in the 12 months before you purchased this policy and</td>
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<tr>
<td></td>
<td>• the cancer has not spread outside the breast or prostate at any time</td>
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<tr>
<td></td>
<td>• in the case of cancer of the prostate you must also have a PSA of 3.0 or less when purchasing this policy</td>
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<tr>
<td>Bunions</td>
<td></td>
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<tr>
<td>Carpal Tunnel Syndrome</td>
<td></td>
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<tr>
<td>Cataracts</td>
<td></td>
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<tr>
<td>Congenital Blindness</td>
<td></td>
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<tr>
<td>Congenital Deafness</td>
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<tr>
<td>Cystitis (providing there is no ongoing treatment)</td>
<td></td>
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<tr>
<td>Diabetes Mellitus (Type 1)*, providing that you:</td>
<td>• were diagnosed over 12 months ago; and</td>
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<tr>
<td></td>
<td>• have no eye, kidney, nerve, or vascular complications; and</td>
</tr>
<tr>
<td></td>
<td>• do not also suffer from a known Cardiovascular Disease, Hypertension, Hyperlipidaemia, or Hypercholesterolaemia; and</td>
</tr>
<tr>
<td></td>
<td>• are under the age of 60 on the date you buy the policy</td>
</tr>
<tr>
<td>Diabetes Mellitus (Type 2), providing that you:</td>
<td>• were diagnosed over 12 months ago; and</td>
</tr>
<tr>
<td></td>
<td>• have no eye, kidney, nerve, or vascular complications</td>
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<tr>
<td>Dry Eye Syndrome</td>
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<tr>
<td>Enlarged Prostate (benign only)</td>
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<tr>
<td>Essential Tremor</td>
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<tr>
<td>Folate Deficiency</td>
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<tr>
<td>Gastric Reflux</td>
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<tr>
<td>Glaucoma</td>
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<tr>
<td>Goitre</td>
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</tbody>
</table>
If you suffer from more than one of the following three 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.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hypercholesterolaemia (High Cholesterol)*</td>
<td>provided that you do not also suffer from a known Cardiovascular Disease and/or Diabetes</td>
</tr>
<tr>
<td>Hyperlipidaemia (High Blood Lipids)*</td>
<td>provided that you do not also suffer from a known Cardiovascular Disease and/or Diabetes</td>
</tr>
<tr>
<td>Hypertension (High Blood Pressure)*</td>
<td>provided that you do not also suffer from a known Cardiovascular Disease and/or Diabetes</td>
</tr>
</tbody>
</table>

* 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.

For an immediate relative, close business associate, a travelling companion or someone you plan to stay with on your trip, who is not insured but on whose health, your trip may depend

This policy will not cover any claims under Section D – Cancellation or Section E – Curtailment, that results directly or indirectly from any medical condition you knew of at the time of taking out this insurance policy or booking a trip. This affects:

- An immediate relative who is not travelling and not insured under this policy;
- A travelling companion who is not insured under this policy;
- A close business associate; or
- Someone you plan to stay with on your trip.

Subject to the policy terms and conditions, these claims may only be considered if the patient’s medical practitioner is prepared to state that at the date you took out this policy or of booking a trip, he/she would have seen no substantial likelihood of his/her patient’s condition deteriorating to such a degree that you would need to cancel or curtail your trip. If the medical practitioner will not confirm this, your claim may not be covered. In the event of a claim the medical practitioner must complete the medical certificate on the claim form.

Change in Health

If any of the reasons stated in the Health Declaration 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 Declaration 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.
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.

Curtail/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.

End Supplier means the company that owns and operates the services of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

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.

Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

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.


**Insurer** for Sections A-P, AWP P&C S.A. For section Q, 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 if the appropriate additional premium has been 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 within 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, drones, computers and or accessories (including laptops, games & gaming consoles), PDA’s and tablet devices (including iPad’s and eBooks) video cameras, audio visual equipment, musical instruments, televisions, mobile phones and satellite navigation devices.

**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-P, Millstream Underwriting limited on behalf of AWP P&C S.A. For section Q, 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 1 800 457 7930 (within USA/Canada). Email: assistance@truetraveller.com

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 European Union you should take a European health insurance card (EHIC). This may entitle you to free or reduced cost healthcare in the EU. These are free of charge and can be obtained or renewed by calling 0300 330 1350, picking up an application form from a post office or applying online at www.ehic.org.uk. If you are travelling to Australia and require medical treatment, you must enrol with Medicare. For more information on Medicare visit www.humanservices.gov.uk.

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 your 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 (from overseas) or 1 800 457 7930 (within USA/Canada).

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 newcliniccase@chargecare.net

OUT-PATIENT LESS THAN £500 in all other countries not listed above.
Please go to www.truetraveller.com/claims. You will be able to download a Medical Claim Form from here and read about 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.

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.

7. Up to the limits shown in the Summary of Cover for costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing you, following an injury or where weather or safety conditions are such that it becomes absolutely necessary for the local authorities or professional guide to instigate a search and rescue operation. This does not include the cost of medical evacuation (by the most appropriate transport) for a medical emergency, which is covered under Section A MEDICAL EXPENSES.

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;
5. if the Health Declaration is not complied with and you do not have an appropriate endorsement from the Medical Screening Service (see Health Declaration);
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. claims where you have not followed local safety advice and recommendations at the time.
11. claims where you have knowingly endangered either your own life or those in your party if your experience or skill levels fall below those required to participate in your activity, particularly when you are not with a professionally qualified guide or instructor.
12. for costs other than your proportion of a search and rescue operation.
13. for costs beyond the point where you are recovered by search and rescue or the time where the search and rescue authorities advise that continuing the search is no longer viable.
14. claims relating to an Adventure Pack, Extreme Adventure Pack or Winter Sports activity where the appropriate applicable additional premium has not been paid and detailed on your Validation Certificate.
15. 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);
16. Treatment and services provided by a hospital, private clinic, health spa, consultancy services, counselling services and rehabilitation centre, unless we have agreed that this is medically necessary.
17. 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.

The following cover only applicable to TRAVELLER PLUS policies

7. If you have to cancel your trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel to the country or specific area or event to which you were booked to travel, providing the directive came into force after you purchased this insurance or booked the trip (whichever is the later).

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 Declaration has not been complied with and you do not have an appropriate endorsement from the Medical Screening Service (see the Health Declaration)
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 1 800 457 7930 (within USA/Canada)

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.

The following cover only applicable to TRAVELLER PLUS policies
3. if you have to curtail your trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which you are travelling, providing the directive came into force after you purchased this insurance and after you have left your Country of Residence to commence the trip (whichever is the later).

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.
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.
5. This policy does not provide compensation for loss of holiday/enjoyment.

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 Declaration has not been complied with and you do not have an appropriate endorsement from the Medical Screening Service (see the Health Declaration)
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 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 on the Traveller Policy, or £35 per person for each complete 12 hours you are delayed up to a maximum of £140 on the Traveller Plus Policy, 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 from your country of residence 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;
5. you being denied boarding (because there are too many passengers for the seats available);

**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.
3. 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 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@truetraveller.com
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 (including drones), 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@truetraveller.com 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. Claims for loss, theft or damage to spectacles or sunglasses are limited to £100 per pair.

6. 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;
   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 has been 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:
1. 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;
2. any additional fees payable specifically for you to obtain the replacement passport itself over and above that payable in your Country of Residence;
3. The equivalent (pro rata) value of the remaining period of your original passport at the time of loss;
4. The replacement costs of any temporary passport, as well as Visa or Temporary Work permits which were issued in your original passport.

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) & L (iv) above);
4. anything not covered in the Medical and Repatriation Expenses Section (applicable to Part L (i) & L (v) 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) activities detailed under Traveller Pack are automatically covered at standard premiums.

Adventure Pack, Extreme Pack, Ultimate 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 Pack has been selected, you are also covered for Adventure Pack activities. If the Ultimate Pack has been selected, you are also covered for both the Adventure and Extreme 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.
<table>
<thead>
<tr>
<th>Activity</th>
<th>Personal Liability Cover</th>
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</thead>
<tbody>
<tr>
<td>Cheerleading</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Clay pigeon shooting (a) or (b)</td>
<td></td>
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<tr>
<td>Cricket</td>
<td></td>
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<tr>
<td>Croquet</td>
<td></td>
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<tr>
<td>Cruising (Cruise Ship) (a)</td>
<td></td>
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<tr>
<td>Curling</td>
<td></td>
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<tr>
<td>Cycling (incidental to the trip)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Cycling (on an organised tour) (a)</td>
<td>No Intercontinental touring, No Personal Liability Cover</td>
</tr>
<tr>
<td>Dodge Ball</td>
<td></td>
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<tr>
<td>Dragon Boating (inland/coastal waters)</td>
<td></td>
</tr>
<tr>
<td>Dune Bashing (a) or (b)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Walking with Elephants (a)</td>
<td>No Personal Liability Cover, No cover available for riding Elephants.</td>
</tr>
<tr>
<td>Field Hockey</td>
<td></td>
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<tr>
<td>Fitness Training</td>
<td></td>
</tr>
<tr>
<td>Fishing (inland/coastal waters)</td>
<td>Sports/Leisure fishing only – no commercial or rock fishing</td>
</tr>
<tr>
<td>Floorball</td>
<td></td>
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<tr>
<td>Flying (as a fare paying passenger in a licenced scheduled or chartered aircraft or helicopter)</td>
<td></td>
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<tr>
<td>Football (Soccer)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Go Karting (a)</td>
<td></td>
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<tr>
<td>Golf</td>
<td></td>
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<tr>
<td>Gymnastics</td>
<td></td>
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<tr>
<td>Horse riding (leisure/social/non-competitive)</td>
<td>No racing/jumping</td>
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<tr>
<td>Hot Air ballooning (a)</td>
<td>No Personal Liability Cover</td>
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<tr>
<td>Ice skating (indoor)</td>
<td></td>
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<tr>
<td>Ice skating (outdoor) on a commercially managed rink (a)</td>
<td></td>
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<tr>
<td>Jet boating (inland/coastal waters) (a) or (b)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Jet skiing (inland/coastal – grades 1-3) (a) or (b)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Kayaking (inland/coastal – grades 1-3)</td>
<td></td>
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<tr>
<td>Kite boarding (on land or water)/Kite surfing</td>
<td></td>
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<tr>
<td>Lacrosse</td>
<td></td>
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<tr>
<td>Martial Arts training (non-contact)</td>
<td></td>
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<tr>
<td>Motorcycling (on road up to 125cc) (b) (Helmet must be worn)</td>
<td>No touring where the motorbike is the main mode of transport. No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Netball</td>
<td></td>
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<tr>
<td>Non-Manual/Clerical Work (f)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Orienteering</td>
<td></td>
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<tr>
<td>Outdoor endurance courses up to 3 miles</td>
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<tr>
<td>Outward Bound Pursuits</td>
<td></td>
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<tr>
<td>Paint Bailing/Airsoft</td>
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<tr>
<td>Parachuting (1 jump)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Parasailing/Parascending (Over water) (a) or (b)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Racquetball</td>
<td></td>
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<tr>
<td>Rifle range/Sports shooting (a) or (b)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>River Boarding/Hydro Speeding (grades 1-3) (a)</td>
<td></td>
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<tr>
<td>Roller Skating/Rollerblading</td>
<td>No cover for stunting</td>
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<tr>
<td>Rounders</td>
<td></td>
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<tr>
<td>Rowing/Sculling (inland/coastal waters – no white water)</td>
<td></td>
</tr>
<tr>
<td>Running/Jogging (up to half marathon distance)</td>
<td></td>
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<tr>
<td>Safari Travel (a)</td>
<td></td>
</tr>
<tr>
<td>Sailing (inland/coastal waters) (a) or (b)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Sandboarding/Sand Skiing</td>
<td></td>
</tr>
<tr>
<td>Scuba Diving (up to 18 metres in depth) (e)</td>
<td>See Special Exclusion (ii)</td>
</tr>
<tr>
<td>Segway Tours (a) (Helmet must be worn)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Skateboarding (ramp, half pipe, skate park, street)</td>
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<tr>
<td>Snorkelling</td>
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<tr>
<td>Snowshoeing (Flat Terrain)</td>
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<tr>
<td>Softball</td>
<td></td>
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<tr>
<td>Speed Boating (inland/coastal waters – no white water) (a) or (b)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Squash</td>
<td></td>
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<tr>
<td>Activity &amp; Special Conditions (if applicable)</td>
<td>Exclusions</td>
</tr>
<tr>
<td>---------------------------------------------</td>
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<tr>
<td>Aerial Safari (a)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Bicycle Polo</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Black Water Rafting (grades 4-5) (a)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Bouldering</td>
<td>No Soloing, No Accidental Disability Cover</td>
</tr>
<tr>
<td>Boxing (training only)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Bungee Jumping (3 or more jumps) (a)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Camel Trekking (overnight/main mode of transport)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Canyon Swinging (a)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Canoeing (inland/coastal – grades 4-5)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Canyoning (a)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Cycle Touring</td>
<td>No Intercontinental touring, No Personal Liability Cover</td>
</tr>
<tr>
<td>Dirt Boarding</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Dogsledging (on recognised trails) (a)</td>
<td>No Racing, time trials, endurance events</td>
</tr>
<tr>
<td>Fencing</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Fishing (outside coastal waters/deep sea) (a) and (c)</td>
<td>Sport/Leisure Fishing only</td>
</tr>
<tr>
<td>Fly by Wire (a)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Glacier Walking (a)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Kayaking (inland/coastal – grades 4-5)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Kite Buggy</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Land Surfing</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Marathons</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Martial Arts - Judo/Karate only (training only) (a)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Motorcycling (on road over 125cc) (b) (Helmet must be worn)</td>
<td>No touring where the motorbike is the main mode of transport, No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Mountain Biking (off road/cross country)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Outdoor endurance courses up to 8 miles</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Outrigger canoeing (inland/coastal waters)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Quad Biking (a) or (b) (Helmet must be worn)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Permitted Manual Work (g)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Rock Climbing (outdoor/traditional/sport climbing/bolted/aid climbing). Excludes Cliff/Ice Climbing</td>
<td>No Soloing, No Accidental Disability Cover</td>
</tr>
<tr>
<td>Roller Hockey</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Sailing (outside coastal waters) (a) or (b) and (c)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Scuba Dving (up to 40 metres in depth) (e)</td>
<td>See Special Exclusion (ii)</td>
</tr>
<tr>
<td>Shark Cage Diving (e)</td>
<td>See Special Exclusion (ii)</td>
</tr>
<tr>
<td>Spearfishing</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Trekking up to 4,500 metres</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Extreme Pack</td>
<td></td>
</tr>
<tr>
<td>-------------</td>
<td></td>
</tr>
<tr>
<td><strong>Activity &amp; Special Conditions (if applicable)</strong></td>
<td><strong>Exclusions</strong></td>
</tr>
<tr>
<td>American Football</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Australian Rules Football (AFL)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Caving / Potholing (as part of a group, not ice; known routes only)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Cycle Racing/Time Trial</td>
<td></td>
</tr>
<tr>
<td>Cycling - BMX</td>
<td>No Stunt/Aerobatics or Commercial flying. No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Gaelic Football</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Gliding (a) or (b)</td>
<td>No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Horse Riding (Equestrian, Dressage, Show Jumping, Eventing)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Kite Wing (land, water only)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Motorcycling/Trail Biking (off-road under 250cc) (b) (Helmet must be worn)</td>
<td>No touring where the motorbike is the main mode of transport. No Accidental Disability Cover, No Personal Liability Cover</td>
</tr>
<tr>
<td>Mountain Biking (using downhill trails and/or mechanical lifts)</td>
<td>No Personal Liability Cover</td>
</tr>
<tr>
<td>Outdoor endurance courses up to 13 miles</td>
<td></td>
</tr>
<tr>
<td>Rugby (League/Union)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Scuba Diving (up to 50 metres in depth) (e)</td>
<td>See Special Exclusion (ii)</td>
</tr>
<tr>
<td>Tandem Paragliding (1 flight)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Trapeze/High Wire/Aerial Silks (a)</td>
<td>No Accidental Disability Cover</td>
</tr>
<tr>
<td>Trekking over 4,500 metres</td>
<td></td>
</tr>
<tr>
<td>Water Skiing (Barefoot) (a) or (b)</td>
<td>No Personal Liability Cover</td>
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</tbody>
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<tr>
<th>Ultimate Pack</th>
</tr>
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<tbody>
<tr>
<td><strong>Activity &amp; Special Conditions (if applicable)</strong></td>
</tr>
<tr>
<td>Climbing (Ice)</td>
</tr>
<tr>
<td>Hang Gliding (a)</td>
</tr>
<tr>
<td>Mountaineering to 6000 metres (with ropes, picks or specialist climbing equipment)</td>
</tr>
<tr>
<td>Parachuting (more than 1 jump) (a) or (b)</td>
</tr>
<tr>
<td>Paragliding/Parapenting (a) or (b)</td>
</tr>
<tr>
<td>Parasailing/Parascending (a) or (b)</td>
</tr>
<tr>
<td>Polo</td>
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<tr>
<td>Powerbocking</td>
</tr>
<tr>
<td>Sea Cliff Climbing</td>
</tr>
<tr>
<td>Skydiving/Tandem skydiving (over 1 jump) (a) or (b)</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>Triathlon to Full Distance</th>
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<tbody>
<tr>
<td><strong>Activity &amp; Special Conditions (if applicable)</strong></td>
</tr>
<tr>
<td>Cat Skiing (d)</td>
</tr>
<tr>
<td>Dogsledding (on recognised trails) (a)</td>
</tr>
<tr>
<td>Ice Hockey (Indoor)</td>
</tr>
<tr>
<td>Kite Wing (Snow)</td>
</tr>
<tr>
<td>Skiing (Cross Country/Nordic Skiing on Marked Trails) (d)</td>
</tr>
<tr>
<td>Skiing (Snowblading) (d)</td>
</tr>
</tbody>
</table>
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, aerials 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 within 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.
(iii) No cover for free mountaineering, climbing in remote or inaccessible regions, exploratory expeditions and new routes, high altitude climbing over 6,000 metres.

**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. Taking part in expeditions or the crewing of a vessel more than 60 miles from a safe haven.
5. 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 Multi-Trip policies, 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 you have not obtained written authority from your 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. TRIP INTERRUPTION

(Cover only applicable to TRAVELLER PLUS policies)

**Covered**

You are covered up to the limits as shown on the Summary of Cover for reasonable additional travel expenses (Economy Class) for you to resume your trip to the destination abroad if you have been:
1. repatriated home due to an accidental injury or serious illness; or
2. if you have had to return home due to the accidental injury, serious illness, death of an immediate relative or close business associate of yours as covered under Section E Curtailment; We shall pay for travel expenses equivalent to the cost of a return economy class airplane ticket to the destination where you would have been according to your original travel plan at the time you are resuming your trip.

Conditions
You must advise us within 30 days of your return home if you wish to resume your trip. The resumption of the trip and additional travel expenses must be agreed by us and must occur within the same insurance period as the incident.

Not Covered
1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. if the incident causing your return home was not covered under this policy;
3. travelling expenses incurred which are not authorised by the 24-hour Emergency Assistance Service;
4. resumption of the trip if it does not take place within the same insurance period as the incident;
5. any further expenses incurred as a result of the medical condition which resulted in your return home. The medical condition that caused you to return home will be deemed a pre-existing medical condition at the time you resume your trip and you must notify the Medical Screening Service on +44 330 660 0563 (from overseas) or 0330 660 0563 (within UK) in order to confirm cover.

SECTION P. COLLISION DAMAGE WAIVER EXCESS
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
We will pay up to the amount shown on the Summary of Cover for:
1. the reimbursement of the accidental damage or theft excess applied to your car hire insurance if the insured vehicle is stolen, damaged or involved in an accident during the rental period;
2. the cost of replacing rental car keys if these are lost, stolen or damaged during the rental period, this includes where necessary the costs to replace locks or for a locksmith to break in to the insured vehicle.

Not Covered
1. Any claim where you have not followed the terms of your rental agreement.
2. Any person aged under 21 years old.

SECTION Q. FINANCIAL FAILURE PROTECTION
(Cover not applicable to TRUE VALUE policies)

Covered
We will pay up to the amount shown in the Summary of Cover in total for you as named on the Validation Certificate for:
1. Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in your Country of Residence; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safari; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or;
2. In the event of Financial Failure after departure:
   a. additional pro rata costs incurred by you in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or;
   b. if curtailment of the holiday is unavoidable - the cost of return transportation to your home to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Not Covered
1. Travel or Accommodation not booked within your Country of Residence prior to departure.
2. Any End Supplier which is, or which any prospect of Financial Failure is known by you or widely known publicly at the date of your application under this policy.
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation.
5. Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the Financial Failure of an airline.
6. Anything mentioned in the general exclusions.
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, you 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 a claim made by you or anyone acting on your behalf is fraudulent or exaggerated, whether ultimately material or not, or any false declaration or statement is made or a fraudulent device is used in support of a claim, your claim will be rejected and your cover will be cancelled with effect from the date of such fraudulent or exaggerated claim, or the date of such false declaration or statement or use of such fraudulent device in support of a claim. Any amounts already paid by us in respect of any fraudulent or exaggerated claim must be repaid to us. We may in these circumstances report the matter to the Police.

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 are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you sought his/her advice).
2. You are travelling in order to get medical treatment, tests or consultations abroad.
3. You have been diagnosed as having a terminal illness.
4. You are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.
5. 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
6. 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
7. 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;
8. If a Multi-trip cover, you being 66 years of age or over at the inception / renewal date of your policy (limited to 40 years for True Value Policies) or if a Single trip cover you being 66 years of age or over (limited to 40 years for True Value Policies) when you purchase the policy;
9. Any criminal act by you;
10. Failure to comply with the laws applicable to the country in which you are travelling;
11. Bankruptcy/liquidation of a tour operator, travel agent or Transportation Company other than additional accommodation cover as set out under Section N-Travel Disruption;
12. Any other costs that are caused by the event that led to the claim unless specifically stated in the policy;
13. Any payment, which you would normally have made during your travels, if no claim had arisen;
14. 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);
15. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery;
16. 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;
17. 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;
18. Any claim arising from sexually transmitted diseases;
19. 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;
20. Any epidemic or pandemic;
21. 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;
22. 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;
23. 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).
24. 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. Go to www.truetraveller.com/claims where you can download a Cancellation Claim Form and find full instructions on how to make a claim.

CURTAILMENT CLAIMS
Call the 24-hour Emergency Medical Assistance Service on +44 20 7183 3751 or 1 800 457 7930 (within USA/Canada). 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. Go to www.truetraveller.com/claims where you can download a Curtailment Claim Form and find full instructions on how to make a claim.

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 or 1 800 457 7930 (within USA/Canada) 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
newcliniccase@chargecare.net
OUT-PATIENT LESS THAN £500 in all other countries not listed above

Go to www.truetraveller.com/claims where you can download a Medical Claim Form and find full instructions on how to make a 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.

Go to www.truetraveller.com/claims where you can download a Baggage Claim Form and find full instructions on how to make a claim.

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. Go to www.truetraveller.com/claims where you can download a Money Claim Form and find full instructions on how to make a claim.

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

Go to www.truetraveller.com/claims where you can download a Travel Delay Claim Form and find full instructions on how to make a claim.

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. Go to www.truetraveller.com/claims where you can download a Missed Departure Claim Form and find full instructions on how to make a claim.

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@truestraveller.com or by phone on +44 330 660 0549 (from overseas) or 0330 660 0549 (within UK).

COLLISION DAMAGE WAIVER EXCESS CLAIMS

Contact the Claims Service for a claim form by email on claims@truestraveller.com 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 incident giving rise to a claim). Invoices, original receipts and other documents confirming the amount you have paid in respect of the accident/damage or loss for which the vehicle rental company holds you responsible should be retained along with a copy of the rental contract and law enforcement / police report (if applicable) submitted to support your claim. A copy of the driving licence of the person involved in any accident (the driver) will also be required.
FINANCIAL FAILURE PROTECTION CLAIMS

To claim, either visit the IPP website at 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.

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
52-56 Leadenhall Street
London
EC3A 2EB
(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.

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 Q-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 (FRN 756107), Millstream Underwriting Limited (FRN 308584) and International Passenger Protection Limited (FRN 311958) are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C S.A. is authorised by Autorité de Contrôle Prudentiel et de Résolution 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 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: 52-56 Leadenhall Street, London EC3A 2EB.

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.

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.