

asua

All Seasons Underwriting Agencies



Travel Insurance Policy

Long Stay Travel Insurance

CONTACT DETAILS YOU MAY NEED

Emergency Medical Assistance:

Mayday Assistance

24-hour service phone number: + (44) (0) 1273 624 661

Email: operations@maydayassistance.com

All Other Claims:

Rightpath Claims

Airport House, Purley Way, Croydon, Surrey, CR0 0XZ

Telephone: +44 (0) 208 667 1600

Email: claim@rpclaims.com

ASUA Customer Helpline:

Tel: +44 (0)203 327 0555

Email: info@asuagroup.co.uk

ALL SEASONS TRAVEL INSURANCE

	PAGE(S)
WELCOME	3 - 4
PART A – IMPORTANT INFORMATION	6 - 8
- DECLARATION OF MEDICAL CONDITIONS AND HEALTH CHANGES	
- EXCLUSIONS RELATING TO HEALTH AND MEDICAL CONDITIONS	
- IMPORTANT INFORMATION YOU HAVE GIVEN US	
PART B – GENERAL CONDITIONS AND EXCLUSIONS	8 - 9
- GENERAL CONDITIONS	
- GENERAL EXCLUSIONS	
PART C – MAKING A CLAIM	10 -12
- WHAT TO DO IN A SERIOUS MEDICAL OR OTHER EMERGENCY ABROAD	
- REPORTING ALL OTHER CLAIMS	
- PROVIDING INFORMATION TO SUPPORT YOUR CLAIM	
- GETTING MEDICAL TREATMENT ABROAD	
- CLAIMS CONDITIONS	
-	
PART D – THE COVER	12 - 21
- POLICY EXCESSES	
- SECTION A: CANCELLATION OR CURTAILMENT CHARGES	
- SECTION B: EMERGENCY MEDICAL, REPATRIATION AND OTHER EXPENSES	
- SECTION B1: HOSPITAL CONFINEMENT BENEFIT	
- SECTION C: PERSONAL ACCIDENT	
- SECTION D: DELAYED DEPARTURE	
- SECTION D1: MISSED DEPARTURE	
- SECTION E: BAGGAGE	
- SECTION F: PERSONAL MONEY, PASSPORT AND DOCUMENTS	
- SECTION H: PERSONAL LIABILITY	
- SECTION I: LEGAL EXPENSES AND ASSISTANCE	
PART E – CANCELLATION OF THE POLICY	21 - 22
- YOUR RIGHT TO CANCEL THIS POLICY	
- THE INSURER'S RIGHT TO CANCEL THIS POLICY	
PART F – RENEWAL OF AN ANNUAL MULTI TRIP POLICY	22
PART G – HOW TO MAKE A COMPLAINT	22 - 23
PART H – LEGAL, REGULATORY AND OTHER INFORMATION	23 - 24
PART I – GENERAL DEFINITIONS	24 - 28
APPENDIX A – SPORTS & ACTIVITIES	28 - 31
APPENDIX B – SCUBA DIVING ENDORSEMENT	32

Welcome

Thank **you** for choosing **us** for **your** insurance. This document sets out what is and what is not covered. Certain words shown in **bold** in this document have specific meanings and these are explained in the [General Definitions Section](#).

All Seasons Underwriting Agencies arranged **your** insurance. Please contact them if **you** need any documents to be made available in braille and/or large print and/or in Audio format.

The insurers for this insurance are Lloyd's Syndicates 4444 which are managed by **Canopus Managing Agents Limited**.
Registered office: Gallery 9 One Lime Street, London, EC3M 7HA.
Registered in England and Wales No. 01514453. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Please check that the cover explained in this document, in the **Policy Schedule**, and in the Table of Benefits which accompanies the **Policy Schedule** meets **your** needs and that **you** understand it. If **you** have any questions about **your** insurance, please contact **COE Connections International** at coeconnect@blueyonder.co.uk or call 01702 587003.

Subject to the policy terms and conditions, this insurance lasts for either the duration of a single **trip** or for a year if **you** have chosen annual multi trip cover. **Your period of insurance** is shown on **your Policy Schedule**.

Please take time to read Part A "Important Information" in this document. It tells **you** about things **you** need to check, actions which **insured persons** need to take, and things which **insured persons** need to tell **us** about once the insurance has started.

This document gives details of many sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or **you** have paid an additional premium. The sections of cover which **you** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in **your Policy Schedule** and the accompanying Table of Benefits.

To request any extension of the **period of insurance** after the commencement of travel **you** must contact COE Connections International and advise of any circumstances which at the time of **your** request could reasonably be expected to cause a claim under this insurance. **We** do not guarantee that any extension of cover will be provided.

This insurance is only available to persons who are currently legally resident in the **United Kingdom**, European Union or European Economic Area (EEA) and registered with a **medical practitioner** or entitled to free public healthcare under reciprocal arrangements currently in place in the **United Kingdom**, European Union or EEA.

If an **insured person** is aged under 18 he/she is only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

You and all **insured persons** must observe travel advice provided by an EEA recognised Government body. (For residents of the **United Kingdom** this is the Foreign and Commonwealth Office (FCO)). No cover is provided under any section of this insurance in respect of travel to a destination to which the FCO or an EEA recognised Government body has advised against all or all but essential travel. For residents of the **United Kingdom**, travel advice can be obtained from the FCO on telephone number +44 (0)845 850 2829 or by visiting their website at www.fco.gov.uk.

All insurance documents and all communications from **us** about this insurance will be in English.

The Contract of Insurance

This document, together with **your Policy Schedule**, the Table of Benefits and the information provided on **your** insurance application, or when **you** made an amendment or at renewal, form a legally binding contract of insurance between **you** and **us**. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract.

The insurance provided by this document covers liability, loss, damage, death or disability that happens during any **period of insurance** for which **you** have paid, or agreed to pay, the premium. This insurance is provided under the terms and conditions contained in this document or in any amendment made to it.

This document, **your Policy Schedule** and the Table of Benefits are issued to **you** by Compass Underwriting Limited in its capacity as agent for the insurers, Lloyd's Syndicates 4444, under contract reference B6839/AH002.

Signed by



(Andrew Briant)

Authorised signatory for

Compass Underwriting Limited, 50 Mark Lane, London EC3R 7QR, United Kingdom

ENDORSEMENT FOR STUDY ABROAD

ENDORSEMENT: It is hereby noted and agreed that if **You** have purchased the Study Abroad option **You** are covered for four (4) return journeys to the **Home area** during the **Period of Insurance**. Cancellation and curtailment cover under Section A will only apply on the initial **outward journey**, and no cover will be provided whilst **You** are in the **Home area**. Cover will be re-instated each time **You** commence **Your Outward Journey** from the **Home area**.

It is hereby noted and agreed that **NO COVER** will apply to any of Section A – Cancellation or Curtailment, Section B - Emergency Medical & Other Expenses, Section B1 - Hospital Confinement Benefit, Section C - Personal Accident and Section H - Personal Liability detailed above with respect to injury claims incurred whilst **you** (the insured person) are participating in sports events and training (excluding Golf and tennis) organised through an institution of further education where **you** are enrolled as a student or taking place on campus facilities. Please ensure that the institution of further education **you** are enrolled with has made proper provision to cover **you**.

Such injuries will be deemed to have occurred as a result of **Hazardous Pursuits** not covered by this policy of insurance. This exclusion also applies to playing competitive sports in leagues outside of the university/college and other institutions of further education.

SCHEME NO: CAN-2017-400-1002 COE CONNECTIONS INTERNATIONAL

SCHEDULE OF BENEFIT

Please see below for the full list of benefits, limits and excesses that apply to the level cover **you** have selected.

This table of benefits should be read together with **your** insurance schedule and policy wording as they all form part of **your** insurance contract with us.

	SECTION OF COVER	MAXIMUM SUM INSURED ORBIT EXCEL/STUDY ABROAD	MAXIMUM SUM INSURED ORBIT BASIC	EXCESS EXCEL / BASIC
A	Cancellation or Curtailment	Up to £5,000	£2,000	£50 / £100
	Course Fees (Study Option Only on Orbit Excel)	Up to £5,000	Nil	£50
B	Emergency Medical Repatriation & Other Expenses Including Dental Treatment Limit Hospital Confinement Benefit	Up to £10,000,000 in total £250 £10 per 24 hours up to a maximum of £1,000 in total	Up to £5,000,000 in total £250 £10 per 24 hours up to a maximum of £1,000 in total	£50 / £100
	Personal Accident			
C	Item 1	£5,000	Nil	Nil
	Item 2	£25,000		
	Item 3	£25,000		
D D1	Travel Delay	Nil	Nil	Nil
	Abandonment after 24 hours	Nil	Nil	Nil
	Missed Departure	£500	Nil	£50
E	Personal Possessions	Up to £2,000 in total including:	Up to £750 in total including:	£50 / £100
	Single Article/Pair/Set Limit	£300	£150	
	Total Valuables Limit	£300	£150	
	Spectacles/Sunglasses Limit	£75	£75	
	Delayed Baggage (excess of 12 hours)	Nil	Nil	Nil
F	Personal Money (Cash limit carried on any one insured person £100)	Up to £500	Nil	£50
	Passport, Ticket & Documents	Up to £500	Nil	£50
H	Personal Liability including	£2,000,000	Nil	£250
	Rented accommodation limit	£100,000		
I	Legal Expenses	Up to £10,000	Nil	Nil

IMPORTANT NOTICE ABOUT SECTION B EMERGENCY MEDICAL REPATRIATION & OTHER EXPENSES

This is not a private medical insurance. If an insured person needs any emergency medical treatment whilst abroad he/she must contact our 24 hour Emergency Assistance Company, Mayday Assistance. Not contacting them, or not following their instructions, could affect an insured person's claim. Full details are shown under the Making a Claim Section. This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This insurance does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. You should consult your attorney or tax professional to determine if ACA's requirements are applicable to you.

PART A - IMPORTANT INFORMATION

This is not a private medical insurance. If an insured person needs any emergency medical treatment whilst abroad he/she must contact our 24 hour Emergency Assistance Company, Mayday Assistance. Not contacting them, or not following their instructions, could affect an insured person's claim. Full details are shown under the Making a Claim Section.

There are conditions which apply to the whole of this insurance and full details of these can be found under the General Conditions and Exclusions Section. There are also conditions which relate specifically to making a claim, and these can be found under the Making a Claim Section.

In the above Sections you will find conditions that you and all other insured persons need to meet. If you and/or any other insured person(s) do not meet these conditions, we may need to reject a claim payment or a claim payment could be reduced. In some circumstances your policy may be cancelled.

Declaration of Medical Conditions and Health Changes

This travel insurance policy contains conditions and exclusions in relation to the health of the **insured persons** and of others who might not be travelling with an **insured person** but whose well-being the **insured person's trip** may depend upon.

All **insured persons** must comply with the following conditions relating to **pre-existing medical conditions** and health changes in order to have the full protection of this insurance. If an **insured person** does not comply with these conditions **we** may cancel the insurance, or refuse to deal with the **insured person's** claim or reduce the amount of any claim payment.

Pre-existing medical conditions

It is a condition of this insurance that an **insured person** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical, repatriation and other expenses, or Section C - Personal accident of this policy for any claims arising directly or indirectly from any **pre-existing medical condition** that an **insured person** has unless the **insured person** has contacted the ASUA Customer Helpline (see details at the bottom of the next page of this policy) and **we** have agreed to provide cover, or all of the **pre-existing medical conditions** that an **insured person** has are included in the list of "No Screen Conditions" shown on the next page of this policy and the words in brackets apply to the **insured person**.

In relation to this policy, a **pre-existing medical condition** is:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which an **insured person** has ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication);
- b) any disease, illness or injury for which an **insured person** has received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months;
- c) any disease, illness or injury for which an **insured person** is taking prescribed drugs or medication;
- d) any disease, illness or injury for which an **insured person** has received a terminal prognosis;
- e) any disease, illness or injury an **insured person** is aware of but for which he/she has not had a diagnosis;
- f) any disease, illness or injury for which an **insured person** is on a waiting list or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

No Screen Conditions

Insured persons do not need to contact the ASUA Customer Helpline in respect of any **pre-existing medical conditions** that an **insured person** has that are included in this list and if the words in brackets apply to the **insured person** and the condition has remained controlled on medication prescribed by a **medical practitioner** and has not required any specialist medical referral or hospital admission as an in-patient or out-patient in the 12 months prior to the start date of this insurance.

Acne	ADHD (Attention Deficit Hyperactivity Disorder)
Asthma (providing it was diagnosed before age 50, and the insured person is taking/using no more than 2 different types of medication/inhalers and has not been admitted to hospital in the last year)	Carpal tunnel syndrome
Cataracts	Corneal graft
Deafness	Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, amputation of foot or leg, liver damage)
Fungal nail infection	Glaucoma

Hay fever	High cholesterol (the inherited form)
High blood pressure (providing the insured person has not suffered from any heart disease, kidney damage, stroke or mini-stroke)	HRT – Hormone Replacement Therapy
Impetigo	Meniere’s disease
Migraine (provided the insured person has received a confirmed diagnosis and there are no ongoing investigations)	RSI (Repetitive Strain Injury/Tendinitis)
Tendonitis	Tinnitus
Tonsillitis	Under-Active or Over-Active Thyroid
Any disabilities impairing mobility, vision or mental health provided the insured person is accompanied by an appropriate carer for when any assistance is required	

Health Changes

If an **insured person’s** health changes after the start date of this insurance and the date the **insured person’s** travel tickets or confirmation of booking were issued, **you** or the **insured person** must contact the ASUA Customer Helpline (see details below) to make sure cover is not affected.

Changes to an **insured person’s** health which **we** need to know about are:

- details of any new **medical conditions** an **insured person** has been diagnosed with; or
- changes in diagnosis of any existing **medical condition**; or
- changes in the treatment (including changes in medication) an **insured person** is receiving for any existing **medical condition**.

ASUA Customer Helpline: +44 (0)203 327 0555
Email: info@asuagroup.co.uk
Office Hours: 9am to 5pm Monday to Friday (excluding bank holidays)

Exclusions Relating to Health and Medical Conditions

There is no cover under Section A – Cancellation or curtailment charges, Section B – Emergency medical, repatriation and other expenses, or Section C - Personal accident of this policy for any claims arising directly or indirectly from:

- Any **medical condition** an **insured person** has with which a **medical practitioner** has advised the **insured person** not to travel (or would have done so had the **insured person** sought his/her advice), but despite this the **insured person** still travels;
- Any surgery, treatment or investigations for which an **insured person** intends to travel outside of his/her **home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures);
- Any **medical condition** for which an **insured person** is not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**;
- An **insured person** travelling against any health requirements stipulated by:
 - the airline with which the **insured person** is travelling, by the airline’s booking company, or by anyone else who provides services on behalf of the airline at the airport, or
 - any other **public transport** provider.

Pregnancy

There is no cover under this policy in relation to pregnancy and/or childbirth unless during a **trip**:

- an **insured person** suffers a **bodily injury**; or
- an **insured person** contracts an illness or disease; or
- complications of any kind with the pregnancy occur.

Cover for the above events will continue until the end of the 25th week of pregnancy with the exception that if an **insured person** is pregnant following a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth, cover for the above events will continue until the end of the 23rd week of pregnancy.

The return date of any **trip** cannot be any later than the 25th week of pregnancy

The policy will not cover any costs relating to pregnancy or childbirth if an **insured person** travels more than 25 weeks pregnant (more than 23 weeks if an **insured person** has had a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth), even with approval to travel from a **medical practitioner**.

If an **insured person** becomes pregnant and the dates of travel fall later than the end of the 25th week of pregnancy above (end of the 23rd week if an **insured person** has had a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth), the **insured person** should contact the ASUA Customer Helpline to discuss their options relating to policy cover.

Important information you have given us

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew (if applicable) **your** policy. If the information provided by **you** is not complete and accurate:

- **we** may cancel **your** policy and refuse to pay any claim, or;
- **we** may not pay any claim in full, or;
- **we** may revise the premium and/or change any **excess**; or;
- the extent of the cover may be affected.

We will write to **you** if **we**:

- intend to cancel **your** policy; or
- need to amend the terms of **your** policy; or require **you** to pay more for **your** insurance.

If **you** become aware that information **you** have given **us** is incomplete or inaccurate, **you** must inform **All Seasons Underwriting Agencies** as soon as possible.

PART B GENERAL CONDITIONS AND EXCLUSIONS

General Conditions

The following conditions apply to the whole of this insurance.

1. **Other Insurance**
If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** or the **insured person** for the same loss or expense, **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** and/or other **insured persons** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
2. **Precautions**
At all times all **insured persons** must take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard their property from loss or damage and to recover property lost or stolen.
3. **Affordable Care Act**
This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This insurance does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. **You** should consult **your** attorney or tax professional to determine if ACA's requirements are applicable to **you**.

General Exclusions

The following exclusions apply to the whole of this insurance.

We will not pay for claims arising directly or indirectly from:

1. **Participation in winter sports:**
An **insured person's** participation in **winter sports** unless the appropriate **winter sports** premium has been paid where required, then cover will apply for the **winter sports** specified in Appendix B and

2. Professional sports or entertaining:
An **insured person's** participation in or practice of any professional sports or professional entertaining unless shown as covered in **your Policy Schedule** when the additional premium is paid.
3. Other sports or activities:
An **insured person's** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless:
 - a) specified in the lists under Appendix A of this policy or
 - b) shown as covered in **your Policy Schedule** when the additional premium is paid.
4. Suicide, drug use, alcohol or solvent abuse and an **insured person** putting themselves at risk:
An **insured person's** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and an **insured person** putting themselves at risk (except in an attempt to save human life).
5. Unlawful action:
An **insured person's** own unlawful action in the country in which the **trip** is taking place or any criminal proceedings against an **insured person**.
6. Any other loss, damage or additional expense following on from the event for which an **insured person** is claiming, unless **we** provide cover under this insurance.
7. Armed Forces:
Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. "Specified Events" of Section A – Cancellation or curtailment charges).
8. Travelling against WHO advice or against the advice of a European Union recognised Government body:
An **insured person's** travel to a country, specific area or event when the World Health Organisation (WHO) or regulatory authority in a country to/from which the **insured person** is travelling has advised against all, or all but essential, travel. For residents of the **United Kingdom** this regulatory body is the Travel Advice Unit of the Foreign & Commonwealth Office (FCO).
9. **Family and single parent cover** travel restrictions:
If an **insured person** is aged under 18 he/she is only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult). If an **insured person** reaches the age mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.
10. **War or acts of terrorism:**
However, this exclusion shall not apply to losses under Section B – Emergency medical, repatriation and other expenses, Section B – Hospital confinement benefit and Section C – Personal accident, unless such losses are caused by nuclear, chemical or biological attack, an **insured person's** participation in **active war**, or the disturbances were already taking place at the beginning of any **trip**.
11. An **insured person** engaging in **active war**.
12. **Nuclear risks.**
13. Sonic bangs:
Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
14. Redundancy:
We will not pay if any **insured person**, either at the time a holiday was booked, or at the time **you** purchased the policy, had any reason to believe that they would be made redundant.
15. **We** will not pay if the tour operator, or anyone an **insured person** has made travel or accommodation arrangements with, fails to fulfil the holiday booking for any reason, including bankruptcy or liquidation.

PART C – MAKING A CLAIM

What to do in a Serious Medical or other Emergency Abroad

On **our** behalf, Mayday Assistance provide a 24 hour emergency service 365 days a year and **insured persons** can contact Mayday Assistance by using the following details:

Emergency 24-hour service phone number: + (44) (0) 1273 624 661
Fax: + (44) (0) 1273 606 390
Email: operations@maydayassistance.com

You, or the **insured person**, must do this as soon as possible in the case of a serious medical emergency abroad where **you** or they will or may need to stay in hospital, have hospital treatment or other emergencies, for example the need to change travel arrangements and return **home** because a **close relative** has become seriously ill.

When calling Mayday Assistance for help, please provide the following information:

- The policy number (shown on **your Policy Schedule**) and **your** name.
- The **insured person's** name and the address they are staying at.
- The phone number **you**, or the **insured person**, are calling from.
- The nature of the emergency.
- The name and phone number of the doctor and hospital treating the **insured person**.

Not contacting Mayday Assistance, or not following their instructions, could affect **your** claim. Mayday Assistance must agree, beforehand, any emergency travel expenses involving air travel. If it is not possible for **you** or the **insured person** to make contact with Mayday Assistance before hospital admission or before medical expenses are incurred because emergency treatment is required, contact must be made as soon as possible.

Private medical treatment is not covered in countries where reciprocal health agreements entitle an **insured person** to benefit from public health care arrangements unless authorised specifically by Mayday Assistance. Mayday Assistance has the medical expertise, contacts and facilities to help should an **insured person** be injured in an accident or fall ill. Mayday Assistance will also arrange transport **home** when this is considered to be medically necessary or when an **insured person** is told about the illness or death of a **close relative** or a **close business associate at home**.

Payment for medical treatment abroad

If an **insured person** is admitted to a hospital/clinic while abroad, Mayday Assistance will arrange for medical expenses covered by the insurance to be paid direct to the hospital/clinic. To take advantage of this benefit:

- Someone must contact Mayday Assistance for the **insured person** as soon as possible;
- For out-patient treatment costing less than £200, it is recommended that the **insured person** pays the hospital/clinic themselves and claims back medical expenses from **us** on the **insured person's** return to his/her **home area**;
- Beware of requests for an **insured person** to sign for excessive treatment or charges. If an **insured person** is in doubt, he/she should call Mayday Assistance for guidance and authorisation of costs.

Reporting all other claims

You or any other **insured person** must report any claim as soon as possible and at the latest within 31 days of any incident which may lead to a claim under this insurance. Also, an **insured person** must contact **our** claims handlers as soon as he/she finds out about any condition or circumstances which may cause a **trip** to be cancelled or cut short. If an **insured person** needs to make a claim, please contact **our** claims handlers:

Rightpath Claims
Airport House, Purley Way, Croydon, Surrey, CR0 0XZ
Telephone: +44 (0) 208 667 1600
Email: claim@rpclaims.com
Register On Line: www.rpclaims.com

PLEASE QUOTE SCHEME CODE: A01187 & THAT YOU HAVE PURCHASED YOUR INSURANCE FROM COE CONNECTIONS INTERNATIONAL AND PROVIDE YOUR VALIDATION CERTIFICATE DETAILS

Providing information to support your claim

Insured persons will need to provide certain information to enable a claim to be fully assessed. This information will vary depending on which section of cover the **insured person** is claiming under. Examples of the types of information **we** will need are given below, but there may be other evidence required from an **insured person**.

Further details are given within each section of cover listed in Part D of this policy, and **our** claims handlers will tell the **insured person** exactly what information he/she needs to give them in relation to his/her own claim.

Unless we agree to pay for any information, for example a medical examination (which an insured person must agree to undergo if required), the information will need to be provided at the insured person's own expense.

Medical Certificates	A medical certificate from the treating medical practitioner or a consultant specialising in a relevant field explaining why the insured person required medical attention, was unable to travel, forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid for activities, or rearrange any travel plans.
Police (or other Authority) Reports	A report from the local police or other relevant authority in the country where the incident occurred confirming dates, circumstances and further details of the loss, theft, attempted theft, mugging, damage, quarantine, lawful or unlawful detention.
Travel Tickets & Baggage Tags	All travel tickets (including any unused travel tickets) and baggage tags.
Receipts, Bills, Valuations & Proof of Ownership	An original receipt, valuation or proof of ownership for items, currency or documents of any kind lost, stolen, damaged, repaired, replaced, purchased or hired as emergency temporary replacements. Receipts or bills for any costs incurred for in-patient/out-patient treatment, telephone calls, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which are to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a letter, invoice, report or notice of cancellation from (as appropriate) an insured person's tour operator or their representative, airline, baggage handler, service provider, retailer, hotel or accommodation provider, emergency service, commanding officer, event organiser, public transport provider or relevant authority.
Death Certificates	For any claim involving the death of an insured person or any related party the original death certificate will be required.

Getting Medical Treatment Abroad

A European Health Insurance Card (EHIC) is free and enables access to free or discounted medical care in selected European Countries. The EHIC entitles an **insured person** to the same state-provided healthcare that is generally offered to the locals of the country an **insured person** is visiting. For **United Kingdom** residents, this doesn't mean an **insured person** will be entitled to the same standard of medical care offered by the NHS in the **United Kingdom**. Private treatment is not covered.

To get an EHIC, apply online at www.dh.gov.uk/travellers or by telephone on 0300 330 1350.

EHIC is no substitute for travel insurance as an **insured person** will not necessarily be covered for all medical costs or for any emergency flights **home**.

The United Kingdom has reciprocal healthcare agreements with certain other countries e.g. Australia, New Zealand and Russia. This means that when visiting these countries, urgent or immediate medical treatment will be provided at a reduced cost or, in some cases, free.

Visit <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/nonEEAcountries> for a list of those countries in which an **insured person** may be entitled to free treatment or treatment at a reduced cost.

Claims Conditions

1. Claims procedure and notification

An **insured person** must notify claims using the procedures and contact options detailed in this [Making a Claim Section](#).

The claim notification must be made as soon as possible and at the latest within 31 days following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this insurance.

If an **insured person** does not notify any claim within the 31 days specified above and this affects **our** claims handlers' ability to assess or fully assess a claim, or to keep **our** claims costs to a minimum, this may result in a claim not being paid or not being fully paid.

An **insured person** must also tell **us** if he/she is aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **our** claims handlers as soon as possible. An **insured person**, or anyone acting on his/her behalf, must not negotiate, admit or repudiate (refuse) any claim without **our** claims handlers' permission in writing.

2. Claims evidence

We will require, at an **insured person's** own expense, all evidence needed to fully assess an **insured person's** claim. An **insured person** must have any medical examinations **we** decide are necessary. **We** will pay for these. **We** may request and will pay for a post mortem examination if required in the event of accidental death.

3. Property

An **insured person** must retain any property which is damaged, and if requested, send it to **us** at his/her own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property. **We** may refuse to reimburse an **insured person** for any property for which he/she cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

4. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in an **insured person's** name for **our** benefit against any other party.

5. Fraudulent claims or misleading information

We take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent, deliberately exaggerated, or is intended to mislead, or if any deliberately misleading or fraudulent means are used by **you** or any other **insured person**, or anyone acting on **your/their** behalf, to obtain benefit under this insurance, rights to any benefit under this insurance will end, **your** policy will be cancelled without any premium refund, and **we** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or deliberately misleading claim. **We** may also inform the police.

6. Pregnancy

If an **insured person** becomes pregnant and the dates of travel fall within the 12 week period prior to due date of the **full term pregnancy**, the **insured person** should contact the ASUA Customer Helpline to discuss their options relating to policy cover.

PART D – THE COVER

This document gives details of many sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or **you** have paid an additional premium. The sections of cover which **you** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in **your Policy Schedule** and the accompanying Table of Benefits.

Policy Excesses

Please note that under most sections of this insurance, claims will be subject to an **excess**. This means that **you** will be responsible for the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid an additional premium so that an **excess** is not payable (as confirmed on **your Policy Schedule**).

If **family cover** or **single parent cover** applies then **we** will not apply more than two **excess** charges to any incident claimed for.

Section A – Cancellation or Curtailment Charges

What is Covered

We will pay an **insured person** up to the amount shown in the Table of Benefits for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which an **insured person** has paid or is contracted to pay, together with any additional travel expenses incurred if cancellation of the **trip** is unavoidable or the **trip** is **curtailed** before completion as a result of any of the following specified events:

Specified Events

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
 - a) an **insured person**
 - b) any person who an **insured person** is travelling or has arranged to travel with
 - c) any person who an **insured person** has arranged to stay with
 - d) an **insured person's close relative**
 - e) an **insured person's close business associate**.
2. An **insured person** or any person who an **insured person** is travelling with or has arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
3. Redundancy of an **insured person** or any person who an **insured person** is travelling or has arranged to travel with. The redundancy must qualify for payment under current redundancy payment legislation in an **insured person's home country**, and at the time of booking the **trip** there must have been no reason to believe anyone would be made redundant.
4. An **insured person** or any person who an **insured person** is travelling or has arranged to travel with, is a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or an employee of a Government Department and has authorised leave cancelled or is called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
5. The police or other authorities requesting an **insured person** to stay at or return to his/her **home** due to serious damage to an **insured person's home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special Conditions Relating to Claims

1. An **insured person** must get (at the **insured person's** own expense) a medical certificate from a **medical practitioner** and the prior approval of the 24 hour emergency medical service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If an **insured person** fails to notify the travel agent, tour operator or provider of transport or accommodation as soon as an **insured person** finds out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have been payable had such notification taken place.
3. If an **insured person** cancels the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that an **insured person** is suffering from an **insured person** must provide (at an **insured person's** own expense) a medical certificate from a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, an **insured person** must provide (at the **insured person's** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented an **insured person** from travelling.

What is Not Covered

The **General Exclusions** on Pages 8-9 and the exclusions below both apply to Section A – Cancellation or Curtailment Charges

1. The **excess** shown in the Table of Benefits.
2. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or resignation or voluntary redundancy, or where an **insured person** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
 - b) Circumstances known to an **insured person** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
3. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles, unless specific evidence of the monetary value of the tickets can be provided.

4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme unless specific evidence of the monetary value of the accommodation costs can be provided.
5. Annual maintenance fees/charges for time share holidays or properties.

All **insured persons** should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions Relating to Health and Medical Conditions” on pages 6-8 of this policy.

Section B – Emergency Medical, Repatriation and Other Expenses

What is Covered

We will pay an **insured person** up to the amount shown in the Table of Benefits for the following expenses which are necessarily incurred within 12 months of the incident as a result of an **insured person** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of an **insured person’s home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £250 incurred outside of an **insured person’s home area**.
3. Costs of telephone calls:
 - a) to the 24 hour emergency medical service notifying and dealing with the problem for which an **insured person** is able to provide receipts or other evidence to show the cost of the calls and the numbers the **insured person** telephoned
 - b) incurred by an **insured person** when he/she receives calls on his/her mobile phone from the 24 hour emergency medical service for which the **insured person** is able to provide receipts or other evidence to show the cost of the calls.
4. The cost of taxi fares for an **insured person’s** travel to or from hospital relating to an **insured person’s** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for the **insured person** by the hospital.
5. If an **insured person** dies:
 - a) outside the **insured person’s home area** the additional cost of funeral expenses abroad up to a maximum of £1,500 plus the cost of returning the **insured person’s** ashes to his/her **home**, or the additional costs of returning the **insured person’s** body to his/her **home**
 - b) within the **insured person’s home area** the additional cost of returning the **insured person’s** ashes or body to his/her **home** up to a maximum of £750.
6. Additional transport and/or accommodation expenses incurred, up to the standard of an **insured person’s** original booking (for example full or half board, bed and breakfast, self catering or room only), if it is medically necessary for an **insured person** to stay beyond his/her scheduled return date. This includes, with the prior authorisation of the 24 hour emergency medical service, additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with an **insured person** or travel to an **insured person** from his/her **home country** or escort an **insured person**. Also additional travel expenses to return an **insured person** to his/her **home** or a suitable hospital nearby if he/she cannot use the return ticket.
7. With the prior authorisation of the 24 hour emergency medical service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate an **insured person** to his/her **home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the **outward journey** unless the 24 hour emergency medical service agree otherwise.

Special Conditions Relating to Claims

1. An **insured person** must tell the 24 hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates the **insured person’s** admittance to hospital as an in-patient or before any arrangements are made for the **insured person’s** repatriation.
2. If an **insured person** suffers **bodily injury**, illness or disease we reserve the right to move the **insured person** from one hospital to another and/or arrange for his/her repatriation to his/her **home country** at any time during the **trip**. We will do this, if in the opinion of the **medical practitioner** in attendance, or the 24 hour emergency medical service, the **insured person** can be moved safely and / or travel safely to his/her **home area** or a suitable hospital nearby to continue treatment.

What is Not Covered

The General Exclusions on Pages 8-9 and the exclusions below both apply to Section B – Emergency Medical, Repatriation and Other Expenses

1. The **excess** shown in the Table of Benefits.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness.
3. Any claims arising directly or indirectly for:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated an **insured person's** admittance into hospital.
 - b) Any expenses which are not medically necessary in the course of treating an **insured person's bodily injury**, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24 hour emergency medical service can be delayed reasonably until an **insured person's** return to his/her **home area**.
 - d) Expenses incurred in obtaining or replacing medication, which an **insured person** knows he/she will need at the time of departure or which will have to be continued outside of the **insured person's home area**.
 - e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the 24 hour emergency medical service.
 - g) Any costs incurred by an **insured person** to visit another person in hospital.
 - h) Any expenses incurred after an **insured person** has returned to his/her **home area**.
 - i) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are for private treatment or funded by, or are recoverable from, the Health Authority in an **insured person's home area**.
 - j) Expenses incurred as a result of a tropical disease where an **insured person** has not had the recommended inoculations and/or taken the recommended medication.
 - k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move an **insured person** from one hospital to another and/or arrange for an **insured person's** repatriation but he/she decides not to be moved or repatriated.

All **insured persons** should also refer to "Declaration of Medical Conditions and Health Changes" and "Exclusions Relating to Health and Medical Conditions" on pages 6-8 of this policy.

Section B1 – Hospital Confinement Benefit

What is Covered

We will pay an **insured person** the amount shown in the Table of Benefits for every complete 24 hours an **insured person** has to stay in hospital as an in-patient or is confined to his/her accommodation due to the **insured person's** compulsory quarantine or on the orders of a **medical practitioner** outside the **insured person's home area**, up to the maximum amount shown in the Table of Benefits as a result of **bodily injury**, illness or disease an **insured person** sustains.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical, repatriation and other expenses. This payment is meant to help an **insured person** to pay for additional expenses such as taxi fares and phone calls incurred by an **insured person's** visitors during his/her stay in hospital.

Special Conditions Relating to Claims

1. An **insured person** must tell the 24 hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates the **insured person's** admittance to hospital as an in-patient, compulsory quarantine or confinement to his/her accommodation on the orders of a **medical practitioner**.

What is Not Covered

The General Exclusions on Pages 8-9 and the exclusions below both apply to Section B – Hospital Confinement Benefit

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to an **insured person's** accommodation:
 - i. relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated an **insured person's** admittance into hospital.
 - ii. relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

- iii. following an **insured person's** decision not to be repatriated after the date when, in the opinion of the 24 hour emergency medical service, it is safe to do so.
- b) Hospitalisation, compulsory quarantine or confinement to an **insured person's** accommodation:
 - i. relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24 hour emergency medical service can be delayed reasonably until the **insured person's** return to his/her **home area**.
 - ii. as a result of a tropical disease where an **insured person** has not had the recommended inoculations and/or taken the recommended medication.
 - iii. occurring in an **insured person's home area** and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by, or are recoverable from the Health Authority in the **insured person's home area**.

Section C – Personal Accident

For the purposes of this Section 3 the following have the following meanings:

Item 1 - accidental death

Item 2 – loss of limb or loss of sight

Item 3 – permanent total disablement

What is Covered

We will pay one of the benefits shown in the Table of Benefits if an **insured person** sustains **bodily injury** which solely and independently of any other cause, results within two years in an **insured person's** death, **loss of limb, loss of sight or permanent total disablement**.

Special Conditions Relating to Claims

1. Our **medical practitioner** may examine an **insured person** as often as they consider necessary if he/she makes a claim.

PROVISIONS

1. Benefit is not payable to an **insured person**:
 - a) Under more than one of items 1, 2 or 3.
 - b) Under item 3. until one year after the date an **insured person** sustains **bodily injury**
 - c) Under item 3. if an **insured person** is able or may be able to carry out any relevant occupation.
2. Benefit 1 will be paid to the deceased **insured person's** estate.

What is Not Covered

The General Exclusions on Pages 8-9 and the exclusions below both apply to Section C – Personal Accident

All **insured persons** should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions Relating to Health and Medical Conditions” on pages 6-8 of this policy.

Section D – Delayed Departure

What is Covered

If departure of the **public transport** on which an **insured person** is booked to travel is delayed at the final departure point from or to an **insured person's home country** for at least the amount of time shown in the Table of Benefits from the scheduled time of departure due to:

1. strike or
2. industrial action or
3. adverse weather conditions or
4. mechanical breakdown of or a technical fault occurring in the **public transport** on which an **insured person** is booked to travel

we will pay the **insured person**:

1. the amount shown in the Table of Benefits for the first completed full 12 hours delay and the amount shown in the Table of Benefits for the each additional full 12 hours of delay after that, up to a maximum of the amount shown in the Table of Benefits (which is meant to help an **insured person** pay for telephone calls made, meals and refreshments purchased during the delay) provided the **insured person** eventually travels, or

- up to the amount shown in the Table of Benefits for any irrecoverable unused travel and accommodation costs and other pre-paid charges which an **insured person** has paid or is contracted to pay, if after a delay of at least 24 hours, an **insured person** chooses to cancel his/her **trip** before departure from his/her **home country**.

An **insured person** can only claim under subsection 1. or 2. above for the same event, not both.

An **insured person** can only claim under one of either Section D (Delayed departure) or Section D1 (Missed departure) for the same event.

Special Conditions Relating to Claims

- An **insured person** must check in according to the itinerary given to him/her.
- An **insured person** must get written confirmation (at his/her own expense) from the **public transport** provider of the number of hours of delay and the reason for the delay.
- An **insured person** must comply with the terms of contract of the travel agent, tour operator, or transport provider.

What is Not Covered

The General Exclusions on Pages 8-9 and the exclusions below both apply to Section D – Delayed Departure

- The **excess** shown in the Table of Benefits which relates to subsection 2. of What is Covered above only.
- Claims arising directly or indirectly from:
 - Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which an **insured person** is travelling.
 - Any delays to any subsequent outbound or return connecting **public transport** following an **insured person's** departure from the final departure point from or to his/her **home country**.

Section D1 – Missed Departure

What is Covered

We will pay an **insured person** up to the amount shown in the Table of Benefits for additional accommodation (room only) and travel expenses necessarily incurred in reaching his/her overseas destination or returning to his/her **home country**, if the **insured person** fails to arrive at the departure point in time to board the **public transport** on which the **insured person** is booked to travel on for the international outbound and return legs of the **trip** as a result of:

- the failure of other **public transport** or
- an accident to or breakdown of the vehicle in which the **insured person** is travelling or
- an accident or breakdown happening ahead of the **insured person** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which the **insured person** is travelling or
- strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section D (Delayed departure) an **insured person** can only claim under one section for the same event.

Special Conditions Relating to Claims

- If an **insured person** makes a claim caused by any delay happening on a motorway or dual carriageway he/she must get written confirmation or proof of the incident happening (at the **insured person's** own expense) from the police or emergency breakdown services, of the location, reason for and duration of the delay.
- An **insured person** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver him/her to the departure point.

What is Not Covered

The General Exclusions on Pages 8-9 and the exclusions below both apply to Section D – Missed Departure

- The **excess** shown in the Table of Benefits.
- Claims arising directly or indirectly from:

- a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An accident to or breakdown of the vehicle in which an **insured person** is travelling when a repairer's report or other evidence is not provided.
 - c) Breakdown of any vehicle owned by an **insured person** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which an **insured person** is travelling.
 - e) An **insured person's** failure to arrive at the departure point in time to board any connecting **public transport** after the **insured person's** departure on the international outbound and return legs of the **trip**.
3. Additional expenses where the scheduled **public transport** provider has offered reasonable alternative travel arrangements.

Section E - Personal Possessions

What is Covered

1. **We** will pay an **insured person** up to the amount shown in the Table of Benefits for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value).

The maximum **we** will pay an **insured person** for the following items is:

- a) the amount shown in the Table of Benefits for any one article, pair or set of articles
 - b) the amount shown in the Table of Benefits for the total for all **valuables**.
2. **We** will also pay an **insured person** up to the amount shown in the Table of Benefits, for the emergency replacement of clothing, medication and toiletries if an **insured person's baggage** is temporarily lost in transit during the **outward journey** and not returned to the **insured person** within 12 hours, as long as **we** receive written confirmation from the **public transport** provider, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

Special Conditions Relating to Claims

1. An **insured person** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as practicable after that and get (at the **insured person's** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a **public transport** provider, authority, hotel or an **insured person's** accommodation provider the **insured person** must report details of the loss, theft or damage to them in writing and get (at his/her own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline an **insured person** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) keep all travel tickets and tags for submission if an **insured person** is going to make a claim under this insurance.
4. An **insured person** must provide (at his/her own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the **insured person** to provide evidence to support a claim.

What is Not Covered

The General Exclusions on Pages 8-9 and the exclusions below both apply to Section E – Personal Possessions

1. The **excess** shown in the Table of Benefits (except claims under subsection 2 of What is Covered above, where no **excess** applies).
2. Loss, theft of or damage to **valuables** left **unattended** at any time unless left in the custody of a **public transport** provider, 33deposited in a hotel safe or safety deposit box, or left in an **insured person's** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - i. it is locked out of sight in a **secure baggage area** and
 - ii. forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with an **insured person's** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Section F – Personal Money, Passport and Documents

What is Covered

1. **We** will pay an **insured person** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before an **insured person's** departure on the **outward journey**.

The maximum **we** will pay for the following items is:

- a) the amount shown in the Table of Benefits for bank notes, currency notes and coins
 - b) the amount shown in the Table of Benefits for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa).
2. **We** will pay up to the amount shown in the Table of Benefits for each **insured person** for additional travel and accommodation expenses necessarily incurred outside the **insured person's home area** to obtain a replacement of the **insured person's** passport or visa which has been lost or stolen outside the **insured person's home area**.

Special Conditions Relating to Claims

1. An **insured person** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as practicable after that and get (at the **insured person's** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or documents are lost, stolen or damaged while in the care of a hotel or an **insured person's** accommodation provider the **insured person** must report details of the loss, theft or damage to them in writing and get (at the **insured person's** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this insurance.
3. If documents are lost, stolen or damaged while in the care of a **public transport** provider or authority, an **insured person** must report details of the loss, theft or damage to them in writing and get (at the **insured person's** own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline an **insured person** must:
 - a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - b) keep all travel tickets and tags for submission to **us** if an **insured person** is going to make a claim under this insurance.
5. An **insured person** must provide (at his/her own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the **insured person** to provide evidence to support his/her claim.

What is Not Covered

The [General Exclusions](#) on Pages 8-9 and exclusions below both apply to Section F – Personal Money, Passport and Documents

1. The **excess** shown in the Table of Benefits.

2. Loss, theft of or damage to **personal money** or an **insured person's** passport or visa if left **unattended** at any time unless left in the custody of a **public transport** provider, deposited in a hotel safe or safety deposit box, or left in an **insured person's** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if an **insured person** has not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.

Section H – Personal Liability

What is Covered

We will pay an **insured person** up to the amount shown in the Table of Benefits (including legal costs and expenses) against any amount an **insured person** becomes legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in an **insured person's** employment, who is not a **close relative**, or who is residing with an **insured person** but not paying for their accommodation.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of an **insured person**, a **close relative** and/or anyone in an **insured person's** employment. Cover is provided for any temporary holiday accommodation occupied (but not owned) by an **insured person**.

Special Conditions Relating to Claims

1. **An insured person** must give **us** written notice of any incident which may result in a claim as soon as possible.
2. **An insured person** must send **us** every writ, summons, letter of claim or other document as soon as he/she receives it.
3. **An insured person** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** or any other **insured person's** name the defence of any claims for compensation or damages or otherwise involving any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you/the insured person** will give **us** all information and assistance which **we** may require.
5. If an **insured person** dies, his/her legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is Not Covered

The **General Exclusions** on Pages 8-9 and the exclusions below both apply to Section H – Personal Liability

1. The first £250 of each and every claim, arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by an **insured person**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which an **insured person** was required to assume under the terms of any agreement or contract (such as a hire agreement).
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services including any voluntary or unpaid work including baby sitting.
 - c) Ownership, possession or use of animals, aircraft, firearms or weapons of any kind.
 - d) Ownership, possession or use of any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled
 - e) The transmission of any contagious or infectious disease or virus.

Section I – Legal Expenses and Assistance

What is Covered

We will pay up to the amount shown in the Table of Benefits for legal costs to pursue a civil action for compensation, against someone else who causes an **insured person bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this insurance, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the Table of Benefits.

Special Conditions Relating to Claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on an **insured person's** behalf with the expertise to pursue the **insured person's** claim.
2. An **insured person** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. An **insured person** must advise **us** of any offers of settlement made by the negligent third party and an **insured person** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in an **insured person's** name to recover compensation from any third party for any legal costs incurred under this insurance. An **insured person** must give **us** any assistance **we** require from him/her and any amount recovered shall belong to **us**.

What is Not Covered

The **General Exclusions** on Pages 8-9 and the exclusions below both apply to Section I – Legal Expenses and Assistance

We shall not be liable for:

1. The **excess** shown in the Table of Benefits.
2. Any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, **public transport** provider, **us**, the 24 hour emergency medical service or their agents or any service supplier detailed on the **Policy Schedule**, someone an **insured person** was travelling with, a person related to an **insured person**, or another **insured person**.
4. Legal costs and expenses incurred prior to **our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by an **insured person** other than in his/her private capacity.

PART E – CANCELLATION OF THE POLICY

Your right to cancel this policy:

You have a right to cancel up to 30 days from the date **you** receive:

- the policy document at the start of **your** insurance or;
- the policy renewal documentation for subsequent periods of insurance.

Should **you** decide to exercise this cancellation right, **you** will be entitled to a full refund of premium provided that no **insured person** has travelled, no claim under this policy has been made or is intended to be made, and no incident likely to result in a claim has occurred.

For annual multi trip policies, **you** can also cancel this policy at any time after the 30 day cancellation period referred to above. **We** will refund, on a pro-rata daily basis, **your** premium for the time that was left on **your** insurance, provided that no claims have been made under the policy or are intended to be made. However, the refund may be subject to maximum administration charge of £25 by **All Seasons Underwriting Agencies**.

To cancel **your** policy, please contact **COE Connections International** by phone on 01702 587003, or email coeconnect@blueyonder.co.uk. Alternatively, **you** can write to:

All Seasons Underwriting Agencies Limited
 Alpi House
 Suite 2, East Wing
 2nd Floor
 Miles Gray Road
 Basildon
 Essex SS14 3HJ
 United Kingdom

Our right to cancel this policy:

We will not cancel a single trip policy during its lifetime as long as:

- **you** pay **your** premium when it is due;
- neither **you** nor any other **insured person** deliberately misleads **us** or gives **us** false information; and
- neither **you** nor any other **insured person** commits a fraudulent act.

We will not cancel an annual multi trip policy during **your period of insurance** unless one or more of the following happens:

- **you** do not pay **your** annual premium when it is due. If this happens, **we** will contact **you** requesting payment within a reasonable period of time. If **we** do not receive payment within this period, **we** will write to **you** again notifying **you** that **your** policy has been cancelled;
- **you**, or any other **insured person**, commit a fraudulent act or deliberately mislead **us** or give **us** false information; or
- the risk **we** agreed to insure changes significantly (for example because activities an **insured person** intends to be involved in during any **trip** change, or because an **insured person** develops new **medical conditions** after the insurance starts).

PART F – RENEWAL OF AN ANNUAL MULTI TRIP POLICY

IMPORTANT: Please note that **your** policy does not automatically renew from year to year. If **you** wish cover to continue, **you** will need to complete a new application form each year and return it to **All Seasons Underwriting Agencies/COE Connections International** as this is not an annual multi trip but a single trip long stay travel insurance.

PART G – HOW TO MAKE A COMPLAINT

Our aim is to provide all **insured persons** with a high quality service at all times, although **we** do appreciate that there may be instances where an **insured person** feels it is necessary to lodge a complaint.

If any **insured person** wishes to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should an **insured person** wish to direct his/her complaint directly to Lloyd's in the first instance, he/she may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if the complaint does not relate to a claim please direct it to:

The Customer Services Manager
All Seasons Underwriting Agencies Ltd
Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ, United Kingdom
Phone: 0203 327 0555
E-mail: info@asua.co.uk
Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

or, if the complaint does relate to a claim, please direct it to:

Rightpath Claims
Airport House, Purley Way,
Croydon, Surrey CR0 0XZ
Tel: +44 (0) 208 667 1600
Email: claim@rpclaims.com

Step 2:

Should an **insured person** remain dissatisfied with the outcome of his/her complaint from **All Seasons Underwriting Agencies** or Rightpath Claims (as appropriate) his/her legal rights are not affected, and he/she may refer the complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent
ME4 4RN, United Kingdom
Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at the website noted above. Alternatively, an **insured person** may ask Lloyd's for a hard copy.

Step 3:

If an **insured person** remains dissatisfied after Lloyd's has considered his/her complaint, he/she may have the right to refer his/her complaint to a local ombudsman or dispute resolution body within the European Economic Area. Further details are available at www.fin-net.eu. Alternatively, an **insured person** may be entitled to refer his/her complaint to the United Kingdom Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom
Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).
Tel: 0300 1239 123 (normally charged at the same rate as 01/02 on mobile phone tariffs).
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

PART H – LEGAL, REGULATORY AND OTHER INFORMATION

Data Protection

Any information provided to **us** by **you** or any other **insured person** or regarding **you** or any other **insured person** will be processed by **us** in compliance with the provisions of the Data Protection Act 1998 for the purpose of providing insurance and handling claims. This may necessitate providing such information to third parties.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Subject to the provisions of the Data Protection Act 1998 **you** and any other **insured persons** are entitled to receive a copy of the information **we** hold about **you** or any other **insured person**. A fee may be charged for this. Such requests should be made to:

The Data Protection Officer
Canopus Managing Agents Limited
Gallery 9
One Lime Street
London
EC3M 7HA
United Kingdom

Any information **you** or any other **insured person** gives **us** will be used by **us** and **we** may also share this information with other group companies.

For more information on the Data Protection Act **you** may also write to the Office of the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
United Kingdom
Tel No: 0303 123 1113 or 01625 54 57 45
Email: casework@ico.org.uk

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **Insured persons** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations to any **insured person** under this contact. Further information can be obtained from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, United Kingdom Tel: +44 0 800 678 1100 (freephone) or +44 0 20 7741 4100. Website: www.fscs.org.uk)

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Rights of Third Parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

For **your** information, the Contracts (Rights of Third Parties) Act 1999 allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see www.legislation.gov.uk or contact the Citizens Advice Bureau.

Applicable Law and Jurisdiction

Unless specifically agreed to the contrary this policy shall be governed by English Law and subject to the exclusive jurisdiction of the courts of England.

PART I – GENERAL DEFINITIONS

Certain words in this policy have a specific meaning. They have this specific meaning wherever they appear in this policy, in **your Policy Schedule**, in the Table of Benefits, or in endorsements, and are shown in bold print.

Active war means

the active participation in a **war** by an **insured person** who is deemed under English Law to be under instruction from or employed by the armed forces of any country.

All Seasons Underwriting Agencies means

All Seasons Underwriting Agencies Limited (ASUA) of Alpi House, Miles Gray Road, Basildon, Essex SS14 3HJ, United Kingdom. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308488.

Baggage means

luggage, clothing, personal effects, **valuables** and other articles (but excluding **business equipment, ski equipment, golf equipment, personal money** and documents of any kind) which belong to an **insured person** (or for which an **insured person** is legally responsible) which are worn, used or carried by an **insured person** during any **trip**.

Bodily injury means

an identifiable physical injury, occurring during the **period of insurance**, caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to severe weather conditions.

Business equipment means

items used by an **insured person** and which belong to an **insured person** in support of his/her business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business trip means

a trip taken wholly or in part for business purposes. For the purpose of Section 14 only it means a trip taken wholly or in part for business purposes but excluding manual work.

Canopus Managing Agents Limited means

Canopus Managing Agents Limited, registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453 and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Close business associate means

any person whose absence from business for one or more complete days at the same time as an **insured person's** absence prevents the proper continuation of that business.

Close relative means

mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Curtailment / Curtail means either:

abandoning or cutting short the **trip** by direct early return to an **insured person's home area**, in which case claims will be calculated from the day the **insured person** returned to his/her **home area** and based on the number of complete days of an **insured person's trip** which he/she has not used, or attending a hospital outside an **insured person's home area** as an in-patient or being confined to an **insured person's** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to his/her accommodation and based on the number of complete days for which an **insured person** was hospitalised, quarantined or confined to the **insured person's** accommodation. Cover only applies to ill/injured persons.

Excess means

the amount an **insured person** will have to pay towards the cost of each claim under the insurance.

Family cover means

up to two adults and any number of their children, step children or foster children aged under 18 (or aged under 23 if in full time education), accompanying the parents or legal guardian insured on the same **Policy Schedule**, travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) but under annual multi trip cover either adult is also insured to travel on their own.

Golf equipment means

golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Home means

an **insured person's** normal place of residence in his/her **home country**.

Home area means

for residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, the **United Kingdom** excluding Channel Islands and the Isle of Man.

for residents of the Channel Islands and the Isle of Man, either the Channel Islands or the Isle of Man depending on where an **insured person's home** is.

for residents of the European Economic Area, an **insured person's** country of residence in the European Economic Area.

Home country means

the **United Kingdom**, European Union or European Economic Area country in which an **insured person** is legally resident.

Insolvency means

an event causing the cancellation of all or part of an **insured person's trip** happening after **you** purchased this insurance which results in the company organising or promoting the **special event** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment of that Act or a similar legal action because of debt under the jurisdiction of a competent court in another country.

Insured couple means

An **insured person** and his/her partner whose names appear on the **Policy Schedule** who are travelling to be married or to enter into a civil partnership.

Insured person means

each person travelling on a **trip** whose name appears in the **Policy Schedule**.

Loss of limb means

loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight means

total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes, if an **insured person's** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical condition means

any disease, illness or injury.

Medical practitioner means

a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to an **insured person** or any person who an **insured person** is travelling with.

Nuclear risks means

ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Organiser means

the **insured person** who on behalf of any school, college, university or other group is acting as party leader or other principal person of the whole group booking and is included on the list of **insured persons** on the **Policy Schedule** and also included on the tour operator booking, and without whom the **trip** would not be able to take place or to continue to normal completion.

Outward journey means

the journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the **trip** from an **insured person's home** address in his/her **home country**.

Period of insurance means

1. **if annual multi trip cover is selected:**
the period for which **we** have accepted the premium as stated in the **Policy Schedule**. During this period any **trip** not exceeding 31 days (or as otherwise shown in the **Policy Schedule**) is covered, but limited to 17 days in total in each **period of insurance** for **winter sports** (provided **you** have paid the appropriate **winter sports** premium to include this cover where required). Under these policies Section A - Cancellation cover will be operative from the date stated in the **Policy Schedule** or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.
2. **if single trip cover is selected:**
the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the **Policy Schedule**. Under these policies Section A - Cancellation cover will be operative from the time **you** pay the premium.
3. **in respect of one way trips:**

all insurance cover shall cease 72 hours after the time an **insured person** first leaves the immigration control of his/her final destination country or at the expiry date of **your** insurance whichever is the sooner. The final destination country will be treated as the **insured person's home area** and cover under this insurance will be applied accordingly.

Permanent total disablement means

loss of physical and/or mental ability through **bodily injury** to the extent that an **insured person** will be unable to do the material and substantial duties of any occupation to which they are suited by means of training, education or experience ever again. The material and substantial duties are those that are normally required for, and form a significant and integral part of, the performance of any occupation that cannot reasonably be omitted or modified. Occupation means any trade, profession or type of work undertaken for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. A **medical practitioner** must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when cover under this policy ends or an **insured person** is expected to retire.

Personal money means

bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Policy Schedule means

the document showing details of **your** cover and cover for any other **insured persons**.

Pre-existing medical condition means

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which an **insured person** has ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication).
- b) any **medical condition** for which an **insured person** has received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- c) any **medical condition** for which an **insured person** is taking prescribed drugs or medication.
- d) any **medical condition** for which an **insured person** has received a terminal prognosis.
- e) any **medical condition** an **insured person** is aware of but for which he/she has not had a diagnosis.
- f) any **medical condition** for which an **insured person** is on a waiting list or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Public transport means

any publicly licensed aircraft, sea vessel, train, coach or bus on which an **insured person** is booked or had planned to travel.

Secure baggage area means

any of the following, as and where appropriate:

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

Single parent cover means

one adult and any number of his or her children, step children or foster children aged under 18 (or aged under 23 if in full time education) accompanying the adult insured on the same **Policy Schedule**, travelling on any **trip** to the same destination. The children are only insured when travelling with the insured adult, but under annual multi trip cover the adult is also insured to travel on their own.

Ski equipment means

skis (including bindings), ski boots, ski poles and snowboards (including bindings) and any other items deemed as specific and required for the participation in **winter sports** activities.

Terrorism means

an act, including but not limited to the use or threat of force and/or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Ticket costs means

the face value of the ticket as printed on the ticket including any booking or administration fees printed on the ticket or for which a receipt or evidence can be provided.

Trip means

any holiday, business or pleasure trip or journey made by an **insured person** within the area of travel shown in the **Policy Schedule** which begins and ends in an **insured person's home area** or place of business during the **period of insurance**, but excluding one way trips or journeys other than for travellers from South Africa, Australia and New Zealand returning home after living in the **United Kingdom if specifically agreed with insurers and shown on the validation certificate**.

If annual multi trip cover is selected any **trip** not exceeding 31 days is covered (unless otherwise shown in the **Policy Schedule**), but limited to 17 days in total in each **period of insurance** for **winter sports** (provided **you** have paid the appropriate **winter sports** premium to include this cover where required). Each **trip** under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each **trip**. Any **trip** solely within an **insured person's home area** is only covered where an **insured person** has pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee, whether single trip or annual multi trip cover is selected. Where **we** have agreed to cover an **insured person's medical condition**, this applies to each **trip** during the **period of insurance**.

Unattended means

when an **insured person** is not in full view of and not in a position to prevent unauthorised interference with an **insured person's** property or vehicle.

United Kingdom means

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables means

jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Vermin means

rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

War means:

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b) any act of **terrorism**, or
- c) any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

We/Us/Our means

Lloyd's Syndicates 4444 managed by **Canopus Managing Agents Limited**.

Winter sports means

Any activity as listed in Appendix B and for which **you** have paid the additional premium where required as confirmed on **your Policy Schedule**.

You/Your means

the person named as the Policyholder on the **Policy Schedule**.

Appendix A – Sports & Activities

We will not pay for claims arising directly or indirectly from:

1. Professional sports or entertaining:

An **insured person's** participation in or practice of any professional sports or professional entertaining.

2. Other sports or activities:

An **insured person's** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless:

- a) specified in the lists under this Appendix A below or
- b) shown as covered in **your Policy Schedule** when the additional premium is paid.

If an **insured person** is going to take part in any activity which may be considered dangerous that is not detailed below please contact the person/company who sold **you** this policy who will contact **us** to see if **we** can provide cover.

When undertaking any of the activities shown in the tables below an **insured person** must ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) is worn at all times.

Please note that under Section H (Personal Liability) an **insured person** will not be covered for liability caused directly or indirectly by the **insured person** owning or using any animals, aircraft, firearms or weapons of any kind; or the ownership or use of any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled.

All activities below are covered as standard within all policies subject to the terms, conditions and exclusions within this policy.

ACTIVITY		
Abseiling (within organisers guidelines)	Aerobics	Amateur Athletics (track and field)
Archery	Assault Course	Badminton
Baseball	Basketball	Billiards/Snooker/Pool
BMX Riding	Body Boarding	Bowls
Canoeing (up to grade 2 rivers)	Climbing (on climbing wall only)	Cricket
Croquet	Curling	Cycling (no racing)
Deep Sea Fishing	Fell Walking/Running	Fencing
Fishing	Fives	Football (amateur only and not main purpose of trip)
Golf	Handball	Hurling (amateur only and not main purpose of trip)
Indoor Climbing (on climbing wall)	Jogging	Judo
Karate	Kayaking (up to grade 2 rivers)	Korfball
Lacrosse	Marathon Running	Mountain Biking (wearing a helmet and no racing)
Netball	Octopush	Orienteering
Racket Ball	Rambling	Refereeing (amateur only)
Ringo	Roller Skating/Blading/In Line Skating	Rounders
Rowing	Rugby (Union/League)	Running (non-competitive and not a marathon of any type)
Skateboarding	Sledging (not on snow)	Snorkelling
Softball	Spear Fishing (without tanks)	Squash
Street Hockey	Swimming	Swimming with Dolphins
Swimming/Bathing with Elephants	Sydney Harbour Bridge	Table Tennis
Ten Pin Bowling	Tennis	Trampolining
Tree Canopy Walking	Trekking/Hiking/Walking up to 2,500 metres above sea level	Tug of War
Volleyball	Wake Boarding	Water Polo
Whale Watching	Wind Tunnel Flying (pads and helmets to be worn)	Zip Lining/Trekking (safety harness must be worn)

All activities below are covered as standard within all policies but have restrictions to cover as indicated under "Comments/Excluded Sections" in the table below. All activities will be subject to the terms, conditions and exclusions within this policy.

ACTIVITY	COMMENTS/EXCLUDED SECTIONS
Administrative or Clerical Occupations	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Archaeological Digging	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Banana Boating	Only as a passenger with no right of control. Section H – Personal Liability NOT INCLUDED
Bungee Jumping	Only as short duration incidental day excursion with licensed public hirer. Section C – Personal Accident NOT INCLUDED
Camel Riding	Section H – Personal Liability NOT INCLUDED

	Section C – Personal Accident NOT INCLUDED
Clay Pigeon Shooting	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Driving any motorised vehicle for which an insured person is licensed to drive in his/her home country (other than in motor rallies or competitions)	Section H – Personal Liability NOT INCLUDED
Elephant Riding/Trekking	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Falconry	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft	Section H – Personal Liability NOT INCLUDED
Glass Bottom Boats/Bubbles	Only as a passenger with no right of control. Section H – Personal Liability NOT INCLUDED
Go Karting (within organisers guidelines)	Section H – Personal Liability NOT INCLUDED
Hockey	Protective head gear to be worn.
Horse Riding (excluding competitions, racing, jumping and hunting)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Hot air Ballooning (organised pleasure rides only)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Hovercraft Driving/Passenger	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Jet Boating (no racing)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Jet Skiing (no racing)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Karting	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Kite surfing	Section H – Personal Accident NOT INCLUDED
Paintballing/War Games	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Paragliding	Over water only – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand. Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Parascending	Over water only – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand. Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Pony Trekking	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Power Boating (no racing and non-competitive)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Safari Trekking (must be organised tour)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Sailing/Yachting (includes amateur racing competitions)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Sand Boarding	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Sand Dune Surfing/Skiing	Section H – Personal Liability NOT INCLUDED
Sand Yachting (no racing)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Scuba Diving up to depth of 9 metres. No solo diving.	Subject to endorsement in Appendix B
Scuba Diving up to depth of 18 metres. No solo diving.	Providing PADI/BSAC Certificate of Proficiency held otherwise no cover. Subject to endorsement in Appendix B
Shooting/Small Bore Target/Rifle Range Shooting (within organisers guidelines)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Speed Sailing (no racing)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Students working as counsellors or university exchanges	Section H – Personal Liability NOT INCLUDED

for practical course work (non manual)	Section C – Personal Accident NOT INCLUDED
Surfing	No Competitions. Inland and Coastal waters only.
Tall Ship Crewing (no racing)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Water Skiing/Water Ski Jumping	Section C – Personal Accident NOT INCLUDED
White Water Rafting	Up to Grade 3 water only. Only as a passenger with no solo right of control
Wind Surfing/Sailboarding	Section H – Personal Liability NOT INCLUDED
Zorbing/Hydro Zorbing/Sphering	Section H – Personal Liability NOT INCLUDED

The following activities will be covered if **you** have paid the additional premium where required and they are shown as included on **your Policy Schedule**. There are some restrictions to cover as indicated under “Comments/Excluded Sections” in the table below.

ACTIVITY	COMMENTS/EXCLUDED SECTIONS
American Football	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Big Game Hunting	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Boxing	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Cave Diving	No solo diving Section H – Personal Accident NOT INCLUDED
Flying as pilot	Section 8 – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Gliding	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Hang Gliding	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
High Diving	Excess of 4.9 meters, supervised pools only no rock diving. Section C – Personal Accident NOT INCLUDED
Manual Work	Section 3 – Personal Accident NOT INCLUDED
Motor Sport (any type)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Parachuting	
Polo	Section C – Personal Accident NOT INCLUDED
Pot Holing	
Quad Biking (wearing a helmet and no racing)	Section H – Personal Liability NOT INCLUDED Section C – Personal Accident NOT INCLUDED
Scuba Diving between 18-40 metres.	ONLY if full PADI/BSAC Qualified for diving depth. Subject to endorsement in Appendix B
Trekking/Hiking/Walking or Climbing - 2,500 to 3,500 metres	On organised tours along recognised routes not considered higher than PD on the French IFAS grading system (or local equivalent). No search and rescue other than for medical reasons.
Trekking/Hiking/Walking or Climbing - above 3,500 metres	
Weight Lifting	
White Water Rafting	Grades 4-6 only. Section H – Personal Liability NOT INCLUDED

Appendix B – Scuba Diving Endorsement

This insurance is extended to cover the **insured person** whilst engaging in underwater activities requiring the use of artificial breathing apparatus (scuba) subject to the **insured person** being approved as medically fit to dive by the person or company who/which has organised the diving, and subject otherwise to all terms, conditions, exclusions and limitations of this insurance.

What is not covered:

This insurance does not cover claims directly or indirectly arising from, happening through or as a result of:

1. Diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction.
2. Diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations such as PADI or BSAC.
3. Diving to depths greater than 9 metres (or 40 metres if additional premium paid).
4. Solo diving or night diving or specifically organised cave diving or diving for hire or reward.
5. Flying within 24 hours of last dive or diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears.
6. Diving by persons aged under 12 years of age or over 65.