

Travel Insurance

Policy Wording



Welcome to your travel insurance policy

Thank **you** for choosing SunLife Travel Insurance, **we** are delighted to protect **you** on **your** holiday.

We hope **you** have all the information **you** need from **us** but if **you** do need anything else, please call **our** Customer Service Team on the number below. **We** are here to help **you** should **you** need **us**.

Essential Information

To ensure that **your** policy meets **your** requirements, read this Policy Wording and **your** Policy Certificate carefully. It is important that **you** understand the extent of **your** cover, what is included, and what is not.

This document includes different levels of cover, some of which are optional and only apply when **you** have chosen them and paid the additional premium.

On pages 13–15 **you** can find information about **your** cancellation rights and the cooling off period.

In case **you** require medical assistance or need to make a claim, please take this document with **you** when **you** travel.

If **you** have any questions about **your** selected cover, please call **our** Customer Service Team on the number below. To ensure **you** are accurately covered, it's important that **you** call **us** immediately if **you** need to make a change.

Important Telephone Numbers >

Medical Assistance Service

0330 678 3487

24 hours a day, 7 days a week

Claims Team

hub.sunlife.uk.axa.travel

or call

0330 678 3483

Monday – Friday: 09:00 – 17:00

Gadget Claims

0330 057 0287

Monday – Friday: 09:00 – 17:30

General Enquiries

0800 091 3770

Medical Screening

0800 091 3770

Monday – Friday: 08:30 – 18:00

Saturday: 09:00 – 17:00

Sunday and Bank Holidays: Closed

SunLife
Travel Insurance

How To Contact Us

If **you** want to make a change to **your** policy call **0800 091 3770**.

Before your trip

If **you** need to cancel **your trip** you can:

- make a claim online anytime at **hub.sunlife.uk.axa.travel** or
- call **0330 678 3483** Monday to Friday between 9am and 5pm

Remember to look at the 'Making a claim' section for information on the claims evidence **you** may be asked for.

During your trip

In an emergency **you** should contact the local emergency services straight away.

If **you** need medical help while abroad, or if **you** are in hospital, contact **our** Medical Assistance Service as soon as possible on **0330 678 3487**.

If **you** want to **cut short your trip** contact **our** Medical Assistance Service on **0330 678 3487**.

Our Medical Assistance Service is always available. Just tell them **you** have a SunLife Travel Insurance Policy and quote **your** policy number.

Our team will:

- make sure **you** are receiving appropriate treatment in a safe facility,
- help make arrangements if **you** need medical help while abroad,
- arrange for **you** to back **home** if **we** agree it is medically necessary,
- help if **you** need to **cut short your trip**.

The cost of bringing **you home** and **your** medical costs are only covered in full if **your** claim is covered.

If **you** want to extend **your trip** or check **your** cover contact **0800 091 3770**.

After your trip

If **you** have costs **you** want to claim for, **you** can:

- (except Section 10 – Gadget Cover) make a claim online at anytime **hub.sunlife.uk.axa.travel**, or call **0330 678 3483** Monday to Friday between 9am and 5pm.
- Section 10 – Gadget Cover, please call **0330 057 0287** or go online **https://tiga.taurus.claims**.

Remember to look at the 'Making a claim' section for information on the claims evidence **you** may be asked for.

If **you** want to make a complaint about:

- the sale of **your** policy call **0800 091 3770** or email **complaints@rockinsurance.com**,
- a claim (except Section 10 gadget) call **0330 678 3483** or email **claimcomplaints@axa-assistance.co.uk**.
- Section 10 – Gadget Cover call or **0330 057 0287** or email **gadget.complaints@taurus.gi**.

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Table of Benefits

Section	We will pay you up to (per trip/per person)	
	Standard	Plus
Excess for all sections excluding Section 10 - Gadget Cover ¥	£100	£50
Section 1 – Cancellation or Curtailment		
Cancellation	£3,000	£7,500
Curtailment	£3,000	£7,500
Section 2 – Medical Emergency and Repatriation Expenses		
Medical Emergency and Repatriation Expenses	£10,000,000	£20,000,000
Emergency Dental	£250	£500
Hospital Benefit (per 24 hours) *	£30	£50
Hospital Benefit (total) *	£300	£500
Section 3 – Disruption or Delay to Travel Plans		
Missed Departure *	£1,000	£2,000
Travel Delay Benefit (per 12 hours) *	£50	£100
Travel Delay Benefit (total) *	£300	£600
Section 4 – Personal Belongings and Money		
Baggage **	£1,500	£3,000
Single article limit	£150	£300
Valuables **	£150	£300
Delayed baggage (per 12 hours) *	£50	£100
Delayed baggage (total) *	£150	£300
Personal Money	£150	£300
Cash	£500	£1,000
Cash (under 18)*	£250	£500
Loss of Important documents	£250	£500

¥ The **excess** is per person per incident, limited to two **excess** amounts if more than one **insured person** is claiming, per **trip**.

* No **excess** is applicable for sections marked - If **you** have added the **excess** waiver to **your** policy this will remove the **excess** from any claim, this is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

** Claims settled on a new for old basis.

Continued overleaf

Table of Benefits

We will pay you up to (per trip/per person)

Section	Standard	Plus
Section 5 – Legal and Liability (please note the limits under Section 5 are per policy, not per person)		
Legal expenses and assistance *	£15,000	£25,000
Personal Liability	£1,000,000	£2,000,000
Please note: the excess for any Personal Liability claim is different to the usual policy excess	£200 excess	£200 excess
Section 6 – Personal Accident		
Death (aged 18 – 70) *	£20,000	£25,000
Death (aged 71 or over) *	£10,000	£10,000
Loss of Limbs and/or Loss of Sight *	£20,000	£25,000
Permanent Total Disablement (aged 65 or under) *	£20,000	£25,000
Permanent Total Disablement (aged 66 or over) *	£10,000	£10,000
Section 7 – Optional Winter Sports Cover		
Please note: This section is optional, if you have purchased this cover it will be shown on your policy schedule.		
Ski equipment	£500	£1,000
Ski equipment hire (per 24 hours) *	£30	£50
Ski equipment hire (total) *	£150	£250
Ski pack (per 24 hours) *	£50	£50
Ski pack (total) *	£250	£250
Piste closure (per 24 hours) *	£20	£20
Piste closure (total) *	£200	£200
Avalanche and Landslide cover (per 24 hours) *	£20	£20
Avalanche and Landslide cover (total) *	£200	£200

¥ The **excess** is per person per incident, limited to two **excess** amounts if more than one **insured person** is claiming, per **trip**.

* No **excess** is applicable for sections marked - If **you** have added the **excess** waiver to **your** policy this will remove the **excess** from any claim, this is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

** Claims settled on a new for old basis.

Continued overleaf

Table of Benefits

We will pay you up to (per trip/per person)

Section	Standard	Plus
Section 8 – Optional Cruise Cover		
Please note: This section is optional, if you have purchased this cover it will be shown on your policy schedule.		
Missed port departure	£1,000	£2,000
Missed port (per port)*	£100	£150
Missed port (total)*	£500	£750
Cabin confinement (per 24 hours)*	£100	£150
Cabin confinement (total)*	£500	£750
Unused excursions	£300	£300
Section 9 – Optional Golf Cover		
Please note: This section is optional, if you have purchased this cover it will be shown on your policy schedule.		
Green fees (per day)	£30	£50
Green fees (total)	£150	£250
Golf equipment	£1,500	£3,000
Single Article Limit	£250	£500
Golf equipment rental (per day) *	£30	£50
Golf equipment rental (total) *	£150	£250
Section 10 – Optional Gadget Cover		
Please note: This section is optional, if you have purchased this cover it will be shown on your policy schedule.		
Gadgets	£2,000	£3,000
Please note: the excess for any Gadget Cover claim is different to the usual policy excess and is applicable per insured person and per incident	£50 excess	£50 excess

¥ The **excess** is per person per incident, limited to two **excess** amounts if more than one **insured person** is claiming, per **trip**.

* No **excess** is applicable for sections marked - If **you** have added the **excess** waiver to **your** policy this will remove the **excess** from any claim, this is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

** Claims settled on a new for old basis.

About your policy wording

Introduction >

This is **your** travel insurance policy wording. It contains details of what **we** cover, what **we** don't cover and the conditions each **insured person** needs to meet. **We** will deal with all claims on the basis of the terms, conditions and exclusions of this policy.

The policy includes all the areas **we** cover.

Your policy schedule shows what specific cover **you** have bought. For example, annual multi **trip** or single **trip**, or if **you** bought extra covers like winter sports cover. **You** should read all the sections of this policy relating to the covers **you** have bought.

The policy schedule is part of the policy. The schedule will tell **you** what type of policy it is, a summary of the cover, any extras **you** have chosen, the **insurance period** and how much **you** have paid.

This policy is active once **you** have paid **your** premium and **we** will provide insurance in line with the sections of **your** policy as set out in **your** policy schedule.

If **you** need to make any changes to the details in **your** policy schedule, **you** should contact **us** as soon as possible. **We** will then tell **you** if **we** can make those changes and if **you** need to pay extra to do so.

About your policy wording >

If **you** have any questions about **your** cover, **you** can call **us** on the number listed in the 'Important telephone numbers and email addresses' section. Please make sure **you** have **your** policy number when **you** call.

It is important **you**:

- read **your** policy wording and make sure **you** are covered for the sort of losses or incidents **you** think might happen, or that **you** might want to make a claim for,
- make sure that **you** understand what **your** policy does not cover, and
- understand any conditions of **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. For example **we** do not cover things such as:

- **Pre-existing medical conditions** as described in the '**Important conditions relating to health**' section (unless **you** have contacted **us** and **we** have accepted in writing).
 - » If **you** do not declare any **pre-existing medical conditions** **we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to a **pre-existing medical condition(s)** **you** did not tell **us** about.
- Any losses that **we** have not specifically listed in the policy.
- Circumstances or an event **you** are looking to claim for, that **you** knew about before **you** bought this policy.

- Any **trip** that had already started when **you** bought this policy.
- Any losses which happen outside of a valid **trip** (except of '**Section 1 – Cancelling or cutting short a trip**', see the definition of '**insurance period**' for full details).

Your policy only covers people who are permanently resident in the **UK** and registered with a **UK** GP.

This policy is designed to cover **your** entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** including the dates **you** are travelling.

The things which are not covered by **your** policy are set out:

- in the 'General exclusions applying to **your** policy' section, and
- under the heading 'What **we** do not cover' in each section.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Words with special meanings >

In **your** policy, certain words are in **bold**. These words have special meanings which are defined below.

Accident(s)/Accidental

A physical injury caused by something which was sudden, unexpected, external and visible. This includes injury caused by exposure to the elements.

Bad weather

This means either:

- | | |
|--------------|-------------------------------|
| • cyclone, | • sleet, |
| • flood, | • snow, |
| • fog, | • thunder or lightning storm, |
| • hail, | • tornado, |
| • hurricane, | • tropical storm, |
| • rain, | • wind. |

where a weather warning has been issued.

Baggage

Any items which belong to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables**, **sports equipment**, **golf equipment**, **personal money** and **important documents**)

Catastrophe

If **you** cannot use **your** booked accommodation because of:

- | | |
|---------------|---|
| • avalanche, | • landslide, |
| • cyclone, | • outbreak of food poisoning, |
| • earthquake, | • storm, |
| • explosion, | • tsunami, |
| • fire, | • typhoon, |
| • flood, | • volcanic eruption and/or volcanic ash clouds. |
| • hurricane, | |

Close relative

Your mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, step parent, step child, step sibling, aunt, uncle, niece, nephew, cousin, next of kin, **your** guardian, anyone who **you** are a guardian for or anyone **you** have power of attorney for.

Colleague

An associate in the same employment as **you** in the **UK**, whose absence from work means it is necessary for **you** to stay in or return to the **UK**.

Cruise

A **trip** by boat of more than one night, where **your** transport and accommodation is an ocean/rover going passenger ship, ship liner or cruiser.

Cut short/Cutting short

This means either:

- a. **you** end the **trip** after **you** leave **your home** by directly returning early to **your home**, or
- b. for more than 24 hours **you** are in a hospital outside **your home area** as an in-patient, or **you** are confined to **your** accommodation abroad because of **personal quarantine**.

We will calculate claims on the number of nights of **your trip** **you** missed because of **your** early return or the number of nights **you** were in hospital, quarantined or confined to **your** accommodation.

We will only pay claims under part b) for the ill/injured/quarantined/confined **insured person**. However, if **we** or **our** Medical Assistance Service agree to another **insured person** staying with **you** (including any children travelling with them), **we** will also pay for that **insured person's** share of any unused travel and accommodation costs and expenses they have not used because they stayed with **you**.

Cyber attack

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure, including a Malware, Ransomware or Hacking attack.

Malware example: a virus hidden in an email attachment which when opened downloads the virus to the device and / or network.

Ransomware example: a virus encrypts files and the attacker demands money to unencrypt them.

Hacking example: unauthorised access to a system.

Excess

The amount **you** pay when **you** make a claim, as set out in the Table of benefits.

This is per person per incident, if more than one **insured person** is claiming the most **you** will pay is two **excess** amounts, per **trip**.

You won't have to pay an **excess** if **your** medical expenses are reduced by using a Reciprocal Health Arrangement, any other scheme with another country or private medical insurance.

If **you** have added the Excess Waiver to **your** policy this will remove the **excess** from any claim, this is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

Gadget

For the purpose of this policy **we** will only cover the following items:

Mobile Phones, Smart Phones, Laptops (including **custom built**), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

Please note: Accessories are not covered under this policy.

Golf Equipment

Golf clubs, golf balls, golf bags, golf shoes and non-motorised trolley.

Home

Your permanent **UK** residence.

Home area

For residents of **UK** excluding Channel Islands and Isle of Man **your home area** means **UK** excluding Channel Islands and Isle of Man.

For residents of the Channel Islands and the Isle of Man, **your home area** means either the Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

Important Documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance Period

For annual multi trip cover:

- The 12-month period as set out in the policy schedule.
- During this period the policy covers any **trip** that is no longer than 32 days.
- Cover under Section 1 – Cancelling or cutting short a **trip** will start from the date shown in the policy schedule or the booking of any **trip** (whichever is the latest date).

For single trip cover:

- The period of the **trip** until the **trip** ends, as long as the **trip** isn't longer than the period shown in the policy schedule.
- Cover under Section 1 – Cancelling or cutting short a **trip** starts from the time **you** pay the premium.
- **Your** policy will end if **we** have paid for **you** to **cut short your trip**.

For all policies:

- Cover for all other sections applies for the length of each **trip**.
- **We** automatically extended the **insurance period** if:
 - **you** have an unavoidable delay returning to **your home area** because of an event covered by this policy, and
 - have accepted the alternatives offered, and
 - don't intentionally delay **your** return.

Insured Person/You/Your

Each person travelling on a **trip** who is named in the policy schedule.

Insurer

The service provider, arranged by Inter Partner Assistance S.A.

Lawyer

The legal representative or other appropriately qualified person acting for **you**.

You have the right to choose the lawyer acting for **you** in the following circumstances:

- a. Where **you** need to go to court to pursue **your** claim.
- b. If there is any conflict of interest or dispute over the claim settlement.

Loss of limb

This means either:

- a. an entire hand or foot has been permanently cut off, or
- b. an entire hand or foot can no longer be used and this is permanent.

Loss of sight

A permanent inability to see:

- a. in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
- b. in one eye: if, after correction, the ability to see is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

Medical condition

Any disease, illness or injury.

Medical practitioner

A registered, practising medical professional recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Package

The pre-arranged combination of at least two of the following services listed below that:

- are sold or offered for sale for one total price, and
- cover a period of more than 24 hours, or
- includes overnight accommodation:
 - a) Transport
 - b) Accommodation
 - c) Other tourist services (such as car hire or airport parking) which form a significant portion of the package as more fully described under The Package Travel and Linked Travel Arrangements Regulations 2018.

Pandemic

An epidemic that is recognised by the World Health Organization (WHO) or an official government authority in **your home area** or country **you** are travelling to or from.

Permanent total disablement

A permanent condition which is likely to continue for the rest of **your** life which:

- prevents **you** from carrying out any paid work, and
- is supported by medical evidence, and
- has been certified by a registered **medical practitioner**.

Our Chief Medical Officer needs to be reasonably satisfied by all the above.

Personal Money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

Personal quarantine

A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Pre-existing medical condition(s)

1. Any of the **medical conditions** listed below, that in the last 5 years:
 - **you** have suffered from; or
 - **you** have received medical advice or treatment for (this includes surgery, tests, investigations by **your** doctor / consultant / specialist); or
 - **you** have been prescribed drugs or medication for:
 - a. Any cancer condition.
 - b. Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol).
 - c. Any diabetic condition.
 - d. Any neurological condition.
 - e. Any breathing condition.
 - f. Any renal, kidney or liver condition.
 - g. Any psychiatric or psychological condition (including anxiety, stress and depression).
2. Any other **medical condition** which in the last 12 months:
 - **you** have been prescribed medication for, or
 - **you** have received or are waiting to receive treatment for (this includes surgery, tests, or investigations).

Pregnancy Complication

- Any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date,
- ectopic pregnancy,
- gestational diabetes,
- gestational hypertension,
- hyperemesis gravidarum,
- miscarriage,
- molar pregnancy,
- placenta praevia,
- placental abruption,
- post-partum haemorrhage,
- pre-eclampsia,
- retained placenta membrane,
- stillbirths,
- termination for medical reasons,
- toxemia.

Pre-paid charges

Costs **you** have paid before **you** travel, or are obliged to pay for, including but not limited to the following:

- Airport accommodation,
- Airport lounge access,
- Car hire,
- Car parking,
- Excursions,
- Green fees,
- Hired **sports equipment**,
- Kennel and cattery fees,
- Lift passes,
- Ski school fees.

We will only cover the costs associated with a sport or activity if **your** policy covers **you** for that sport or activity.

- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter Sports section.
- Green fees and hired **golf equipment** are only covered if **you** have bought purchased the additional Golf cover.

Public Transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundancy

Unemployment caused by losing permanent paid employment (except voluntary redundancy). This only applies if **you**, or **your travelling companion** had no reason to suspect that **you** would be made redundant when the policy was bought.

Regional quarantine

Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Ski Equipment

Skis (including bindings), ski boots, ski poles and snow boards.

Ski Pack

Skis school fees, lift passes and hired **Ski equipment**.

Sports Equipment

Items that are usually worn, carried, used or held to take part in a recognised sport or activity. **We** only cover these items if **your** policy covers **you** to take part in the sport or activity.

Terrorism

Any person or group that carries out any of the following acts, for any of the following purposes:

Acts

- Actual or threatened use of force or violence against persons or property.
- Carrying out an act that is dangerous to human life or property.
- Carrying out an act that interferes with or disrupts an electronic or communications system.

Purposes

- The intent or effect seems to be to intimidate a government or business, or force them into an action, or to disrupt any part of the economy.
- The intent or effect seems to be to cause alarm, fright, fear of danger, concerns about public safety in one or more distinct segments of the general public, or to intimidate or coerce them.
- The intent or effect seems to be to advance political, ideological, religious or cultural objectives, or to show support for (or opposition to) a philosophy, ideology, religion or culture.

Travelling companion

Any person **you** are travelling with or staying with or have arranged to travel or stay with. This person does not have to be insured by **your** policy.

Trip(s)

The period of time spent away from **your home** on pre-booked business or leisure travel.

For single **trip** cover: the period of the **trip** until the **trip** ends, as long as it isn't longer than the period shown in the policy schedule.

For annual multi **trip** cover:

- The **trip** must not be longer than 32 consecutive days.
- If any **trip** is longer than 32 days this policy will not cover the extra days.
- **Your** policy is valid for **UK** travel where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**.

All policies: **trips** outside of the **UK** must start and end in **your home area**.

UK

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

Unattended

When **you** cannot fully see **your** property or vehicle, and so **you** are not able to stop anyone unauthorised from interfering with them.

Valuables

The below list (including any associated equipment):

- jewellery,
- watches (manual or automatic movement watches only, and excludes smartwatches and fitness trackers which are defined as **Gadgets** and not as Valuables),
- GPS devices,
- telecommunications equipment (excluding mobile phones),
- telescopes,
- binoculars,
- cameras (analogue cameras only and excludes digital cameras which are defined as **Gadgets** and not as Valuables).

War

Acts of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, **terrorism**, rebellion, revolution, insurrection, civil commotion, civil unrest that resembles or is an uprising, military or seizure of power, nuclear, chemical or biological attack.

We/Us/Our

Inter Partner Assistance S.A. or ROCK Insurance Group (ROCK) on behalf of Inter Partner Assistance S.A.

You/Your/Yourself

See the definition of **insured person**.

Geographical locations >

The UK

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

Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia & Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire, El Hierro, Estonia, Faroe Islands, Finland, France, Fuerteventura, Georgia, Germany, Gibraltar, Gozo, Gran Canaria, Greece, Guernsey, Holland, Hungary, Ibiza, Iceland, Ireland, Isle of Man, Italy, Jersey, La Gomera, La Palma, Lanzarote, Latvia, Lesbos, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Majorca, Malta, Menorca, Minorca, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Svalbard, Sweden, Switzerland, Ukraine, Vatican City State, Zante

Worldwide Excluding USA, Canada, the Caribbean & Mexico

Anywhere in the world (including those covered under The UK and Europe) except the United States of America, Canada, the Caribbean and Mexico

Worldwide Including USA, Canada, the Caribbean & Mexico

Anywhere in the world.



About your insurance contract

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless **you** and **we** have agreed otherwise, **your** policy will be governed by the law of England and Wales.

The Insurer

This policy (except Section 10 – Gadget cover) is underwritten by Inter Partner Assistance S.A.

Inter Partner Assistance S.A. is incorporated in France as a “société anonyme” and registered at Nanterre commercial registry with registered number 316 139 500 RCS Nanterre. The head office address is 8–10 rue Paul Vaillant Couturier 92240 Malakoff, France. Inter Partner Assistance S.A. UK Branch is registered in England and Wales with registered number BR000947 and with registered address at 106–118 Station Road, Redhill, RH11PR. The liability of the company's members is limited.

Inter Partner Assistance S.A. is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Authorised by the Prudential Regulation Authority (firm reference number 1035181). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Inter Partner Assistance S.A. is part of the AXA Group.

Section 10 – Gadget Cover is arranged and administered by Taurus Insurance Services Limited, www.taurus.gi, which is an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised to passport general insurance intermediary services into the UK. Taurus are registered with the Financial Conduct Authority under FRN 444830. Gadget Cover is underwritten by AmTrust Specialty Limited Registered in England & Wales, Company No 01229676, registered address Exchequer Court, 33 St. Mary Axe, London, England, EC3A 8AA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under firm reference number 202189.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** obligations to **you**, **you** may be entitled to compensation from the scheme. This depends on the type of insurance and the circumstances of the claim. **You** can find more information on the compensation scheme arrangements from the FSCS. Contact them at www.fscs.org.uk or call them on 0207 741 4100.

Our part of the insurance contract is as follows

We provide the cover set out in **your** policy wording.

Cancellation

We have the right to cancel the policy by providing 14 days' notice by registered post to **your** last known address or email for the following reasons:

- a. If **you** make a fraudulent claim
- b. If **you** are or have been engaged in criminal or unlawful activities

- c. If any policy in **your** name is added to the Insurance Fraud Register
- d. If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

If **we** cancel the policy for one of these reasons, **we** will not refund **you** any of the cost of **your** insurance policy.

Length of policy

This policy lasts for a period of 12 months, or if it is for a single trip – please see **your** policy schedule for **your** cover dates.

Automatic renewals on annual multi-trip policies

When **you** buy an annual multi-trip policy **we** set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and take renewal payments from **your** account every year, even if **your** card has expired. **We** have this authority until **you** tell **us** to stop.

We will contact **you** by email at least 21 days before the end of **your** insurance period. If **you** still meet **our** eligibility criteria, **we** will seek to automatically renew **your** policy, including any optional covers **you** have chosen. Please check to ensure **your** details are still correct and relevant. You'll also find information on how **you** can make changes to **your** details or tell **us** if **you** do not want to renew **your** insurance before **your** renewal date.

How to opt-out of automatic renewals

Contact **us** after **you** have bought the policy.

Email: sunlifetravel@rockinsurance.com

Phone: **0800 091 3770**

Post:

Customer Care Team,
ROCK Insurance Group,
Griffin House,
135 High Street,
Crawley,
West Sussex,
RH10 1DQ

Non-payment of premiums

If **we** have not been able to take a premium payment **we** will contact **you** in writing to ask **you** to pay within 7 days. If **we** do not get payment by this date **we** will write to **you** again to tell **you** that **we** have still not got **your** payment and **we** will give **you** another 7 days to pay. If **we** still have not got **your** payment by that date **we** will cancel the policy with immediate effect and tell **you** in writing.

Cancellation period

You are free to cancel this policy at any time by contacting **us**:

Email: sunlifetravel@rockinsurance.com

Phone: **0800 091 3770**

Post:

Customer Care Team,
ROCK Insurance Group,
Griffin House,
135 High Street,
Crawley,
West Sussex,
RH10 1DQ

- Single **trip** policies: If **you** cancel within 14 days of when **you** purchased the policy or the date **you** get the policy documents, **we** will give **you** a full refund as long as **you** have not travelled, no claim has been made and **you** do not intend to make a claim. If **you** cancel more than 14 days after getting the documents, **we** will refund 65% of the premium paid, if **you** have:
 - not travelled, and
 - not made a claim, and
 - do not intend to make a claim.
- Annual multi **trip** policies: If **you** cancel within 14 days of when **you** purchased the policy, the date **your** policy renewed or the date **you** get the policy documents **we** will give **you** a full refund if **you** have not travelled, no claim has been made, and **you** do not intend to make a claim.

If **you** cancel after more than 14 days, **we** will refund a portion of the premium depending on how many complete months are left on **your** policy, as long as **you**:

- are not on a **trip** at the time the policy is cancelled, and
- have not made a claim, and
- do not intend to make a claim

Months Cancelled	1	2	3	4	5	6	7	8	9	10	11	12
Refund %	66%	60%	54%	48%	42%	36%	30%	24%	18%	12%	6%	0%

Conditions which apply to your policy

These are some of the conditions **you** must meet as **your** part of the contract. The others are shown in the 'Conditions of **your** policy' section and 'General exclusions applying to your policy' If **you** do not meet these conditions, **we** may decline **your** claim.

You must prevent loss, theft or damage

Everyone covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

You should not put **yourself** at unnecessary risk (except in an attempt to save human life).

If **you** do not take reasonable steps to prevent loss, theft or damage, **we** will either reduce any claim payment or **we** may decline **your** claim.

Health agreements with other countries >

The **UK** has healthcare agreements with other countries.

If **you** need medical treatment and use of one these agreements the cost may be less. If **we** pay a medical cost which has been reduced because **you** used a health agreement or private health insurance, **you** will not pay the **excess** under '**Section 2 – Medical emergency and repatriation expenses**'.

You will need a Global Health Insurance Card (GHIC) to use the agreements in the EU. To apply for a GHIC:

Online: **Applying for healthcare cover abroad (GHIC and EHIC) – NHS (www.nhs.uk)**

Phone: **0300 330 1350**

If travelling outside of the EU visit **Healthcare abroad – NHS (www.nhs.uk)**.

For more information on which countries have a reciprocal health agreement:

- If **you** live in the **UK**, see **UK reciprocal healthcare agreements with non-EU countries – GOV.UK (www.gov.uk)**
- If **you** live in the Bailiwick of Jersey, see **Health agreements between Jersey and other countries (gov.je)**
- If **you** live in the Bailiwick of Guernsey, see **Travel and Health – States of Guernsey (gov.gg)**
- If **you** live in the Isle of Man, see **Isle of Man Government – Reciprocal Healthcare Arrangement**

Important conditions relating to health >

To have the full protection of **your** policy **you** must meet the conditions below.

You must tell **us** about all of **your pre-existing medical conditions**. If **you** do not tell **us** about any **pre-existing medical condition** then **we** may refuse to deal with **your** claim or not pay **your** claim in full, even if a claim is not related directly or indirectly to a **pre-existing medical condition**.

We will not cover **you** under the following sections:

- Section 1 – Cancellation or cutting short **your** trip,
- Section 2 – Medical emergency and repatriation expenses,
- Section 6 – Personal accident,
- Section 8 – Cruise cover.

arising directly or indirectly from:

1. When **you** buy **your** policy:

- a) **Your pre-existing medical conditions** unless **we** have agreed in writing to cover **you**.
- b) Any **medical condition** or symptoms for which **you** have not had a diagnosis or not sought medical advice.

2. At any time from:

- a) Any **medical condition** **you** have which a **medical practitioner** has advised **you** not to travel (or would have told **you** not to if **you** had **you** asked their advice), but despite this **you** still travel.
- b) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
- c) Any travel which doesn't meet the health requirements of the travel company, their handling agents or any other **public transport provider**.

You may be able to claim under Section 1 – Cancelling or cutting short a trip if your **medical practitioner** confirms **you** are not fit to travel.

Sports and other activities >

The following lists set out the sports and activities that this policy will cover without charge.

You must:

- follow local laws and regulations, and
- use the recommended safety equipment.

We will not cover **you** to take part in any sport professionally, or while racing or during a competition.

There is no cover under Section 5b – Liability for sports or activities marked with *

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> • Abseiling (within organisers guidelines) • *Administrative, clerical or professional occupations • Aerobics • Aerial Safari • Airboarding • *Airsoft (wearing eye protection) • Amateur athletics (track and field) • American Football (not the main purpose of the trip) • Aqua parking • Archaeological digging (use of hand tools only) • Archery • Badminton • Ballet (amateur) • Banana boating/donuts/inflatables behind power boat • Baseball (amateur) • Basketball (amateur) • *Battle Re-enactment • Beach games • Bell Ringing (Campanology) | <ul style="list-style-type: none"> • Bicycle riding/Cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level • Billiards/snooker/pool • Bird Watching • BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level • Board/Card/Dice Games • Body boarding (boogie boarding) • Bowling • Bowls • Breathing observation bubble (BOB) • Bungee jumping/swoop within organisers guidelines and wearing appropriate gear • *Camel riding • *Camp America – counsellor • Canoeing (up to grade 2 rivers) • Capoeira – no contact – dance movement only • *Catamaran sailing (if qualified and no racing) | <ul style="list-style-type: none"> • *Caring for children (au pair/nanny) • Charity Bike Rides – (wearing a helmet, no racing or competitions) • Cheerleading / cheer-pom • Chess • Choir • *Clay pigeon shooting • Climbing (indoors on climbing wall only) • Cricket (amateur) • Croquet • Cross country running (non-competitive) • Curling (amateur) • Cycling (see Bicycle riding) • Dancing (including instruction) • Darts • Deep sea fishing • *Dinghy sailing (no racing) • *Driving motorised vehicles (excluding Quad bikes) for which you are licensed to drive in the UK (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped, scooter, Segway or assisted bicycle and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use |
|---|---|---|

- Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing (training only)
- Fishing
- Fitness Training
- Fives
- Floorball
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Flying fox (cable car)
- Football (amateur only, no coaching and not main purpose of **trip**)
- Freefall/sky diving simulator
- Frisbee/ultimate frisbee
- Gaelic Football / GAA Football (not main purpose of **trip**)
- *Glass bottom boats/bubbles
- *Go karting (amateur only and within organisers guidelines)
- Golf
- *Gondola / Punting (passenger or 'driver')
- Great Wall of China
- Handball (amateur)
- Helicopter rides (as a fare paying passenger in licensed aircraft)
- High rope activities (within organisers guidelines)
- *Hobie catting (if qualified and no racing)
- Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- *Hovercraft driving/passenger
- Hurling (amateur only and not main purpose of **trip**)
- Husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow
- Hydro zorbing
- Ice skating
- Indoor climbing (on climbing wall)
- Indoor skating/skateboarding (wearing pads and helmets)
- Indoor skydiving (wearing pads and helmets)
- In-line skating/roller blading (wearing pads and helmets)
- Javelin throwing (amateur)
- *Jet boating (excluding racing and/or competitions)
- Jogging
- *Karting (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- Korfball (amateur)
- Land surfing
- Light aircraft sightseeing (as a fare paying passenger in licensed aircraft)
- Mountain Biking (wearing a helmet and no racing) up to 2,500 metres above sea level
- Netball (amateur)
- Octopush
- Orienteering
- Padel Tennis
- *Paint balling/war games (wearing eye protection)
- Parasailing/parascending – over water
- Pedalos / aqua trike
- Pilates
- Pony trekking (wearing a helmet)
- *Power boating
- Racket ball
- Rambling
- Refereeing (amateur only)
- Ringos
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- Running (non-competitive, not part of a triathlon and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- *Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Sail boarding/wind surfing
- Sand boarding/sand dunes/sand surfing/sand skiing
- *Sand yachting (no racing)
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sea canoeing/kayaking (within sight of land)
- *Segway riding (organised tours only, wearing correct safety equipment including a helmet)
- Shooting/small bore target/rifle range shooting (within organisers guidelines)
- Skateboarding (wearing pads and helmets)

- Sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of two nights for Lapland trips
- Snorkelling
- Softball (amateur)
- Spear fishing (without tanks)
- *Speed sailing (no racing)
- Stand Up Paddle boating
- *Students working as counsellors or university exchanges for practical course work (non-manual)
- Surfing (including on board surf simulators)
- Swimming (excluding competitions or racing or channel swims)
- Swimming with dolphins/ whales/ whale sharks (inside a cage)
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- *Tall ship crewing (no racing)
- Ten pin bowling
- Tennis
- Trampolining
- Tree canopy walking
- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- *Trike riding (organised tours only, wearing correct safety equipment including a helmet)
- Tug of war
- Volleyball
- Wake boarding
- Walking with Elephants and Riding Elephant
- *War games/Paintballing (wearing eye protection)
- Water polo (amateur)
- Water skiing/water ski jumping
- Whale watching
- White water canoeing/ kayaking/touring/rafting up to grade 2 rivers
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yoga
- *Zap cats
- Zip lining/trekking (safety harness must be worn)
- Zorbing/hydro zorbing/ sphering

Winter Sports and Activities >

Winter Sports and activities that can be covered if the additional premium has been paid and shown as purchased in **your** policy schedule.

There is no cover under Section 5 – Legal and Liability for sports or activities marked with *

- | | | |
|---|--|---|
| • Blade skating | • Ski boarding | • Snowboarding – off piste** with a guide |
| • Cross country skiing | • Ski run walking | • Snowboarding – on piste** |
| • Dogsledding (on recognised trails) | • Skiing – big foot | • Snow bobbing |
| • Dry slope skiing | • Skiing – cross country | • *Snow carting |
| • Glacier skiing/walking | • Skiing – mono | • Snow carving (using non powered hand tools only and not working above 3 metres from the ground) |
| • Husky dog sledding (organised, non-competitive and with experienced local driver) | • Skiing – nordic | • *Snow go karting |
| • Ice cricket | • Skiing – off piste** with a guide | • *Snow mobiling/skidooing |
| • *Ice go karting (within organisers guidelines) | • Skiing – on piste** | • *Snow scooting |
| • *Ice windsurfing | • Skiing alpine | • *Snowcat driving |
| • Ice hockey | • *Sledging/sleigh riding (pulled by horse or reindeer as a passenger) | • Snow shoe walking |
| • Kick sledging | • Sledging/tobogganing on snow | • Snow tubing |
| • Ski – blading | • Snow biking | • Telemarking |
| • Ski biking | • Snow blading | • Winter walking (using crampons and ice picks only) |

** A piste is a recognised and marked ski run within the resort boundaries. Off piste is areas of snow that have not been specially prepared for skiing on within a resort boundary, this doesn't include transiting between recognised and marked ski runs.

Your Cover

Section 1 – Cancelling or cutting short a trip >

Introduction

This section is to help **you** if **you** have to cancel or **cut short your trip** because of one of the reasons listed in the table below under the heading of ‘What we cover’.

Sometimes **your** tour operator or transport provider may be responsible for refunding **your** costs. When this happens, **we** will not provide cover under this policy. **Your** credit or debit card provider may also cover **your** costs if the services **you** have paid are not as agreed e.g., if company becomes insolvent. Please contact **your** tour operator, **your** airline or **your** credit or debit card provider directly for information on what they cover.

What we cover

Cover for cancelling a trip

If **you**:

- have to cancel **your trip** for any of the reasons in the table below, and
- you are not able to recover these costs from another company,

we will pay **you** up to the amount shown in the **Table of Benefits** for **your** share only of unused travel and accommodation costs and other **pre-paid charges**.

Cover for cutting short your trip

If **you** have to **cut short your trip** for any of the reasons in the table below, **we** will pay **you** up to the amount shown in the Table of benefits for **your** share only of:

- **your** unused travel and accommodation costs,
- other **pre-paid charges**, and
- any reasonable extra travel costs.

Winter sports – If **you** need to cancel or **cut short your trip**, **we** will only cover any pre-paid charge relating to winter sports if **you** have paid for the extra cover.

Cover for the following events	Cover for cancelling a trip	Cover for having to cut short your trip
What: death, injury, illness, disease, or pregnancy complications.	 Yes	 Yes
Who: you , your travel companion , your close relative or your colleague .		

Continued overleaf

What: compulsory personal quarantine, jury service attendance or being called as a witness at a Court of Law (not including in an advisory or professional capacity), the police or other authorities requesting you to stay at or return home Who: you or your travelling companions.	 Yes	 Yes
What: redundancy Who: you or your travel companion.	 Yes	 Yes
What: being a member of the Armed Forces (including reserves and territorial), the Emergency Services, public sector medical or nursing professions (in the public sector) or Government (Senior employees only) and having leave cancelled. Who: you or your travel companion.	 Yes	 Yes
Within 21 days of your departure the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), or a regulatory authority in a country you are travelling to, advises against: - all travel, or - all but essential travel. Not including where the advice is due to terrorism, war, pandemic or regional quarantine.	 Yes	 No
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country in which you are travelling in advises you to evacuate or return to your home area, as long as the advice came into force during your trip. Not including where the advice is due to terrorism, war, pandemic or regional quarantine.	 No	 Yes
Insolvency of the accommodation providers or their booking agents	 Yes	 Yes
Catastrophe	 Yes	 Yes
If your public transport is delayed or cancelled, and there is no suitable alternative public transport provided within 12 hours of the scheduled departure time. Not including where your public transport is delayed or cancelled directly or indirectly due to war or terrorism.	 Yes	 No
You are being denied boarding because there are too many passengers for the seats available. Not including where you choose not to board.	 Yes	 No
If you are due to travel outside of your home area and your passport and / or visa is stolen in the 72 hours before your scheduled departure time or during your trip and this means you are not able to continue your trip.	 Yes	 Yes

If **you** don't reach **your** international departure point in time to board **your** pre-booked **public transport** and **you**:

- are not able to make alternative arrangements, and
- miss 50% or more of the planned **trip**.

because of:

- a. The failure of other **public transport**.
- b. An accident to, or breakdown of, the vehicle **you** are travelling in.
- c. An accident, breakdown or an unexpected traffic incident which causes an unexpected delay.
- d. **bad weather**.

Your public transport provider rearranges **your** departure or return within 7 days of **your** original planned departure, and the new schedule means **you** missing 50% or more of **your trip**.



Yes



No



Yes



No

! Important Information

1. **You** must first get approval from **our** Medical Assistance Service to confirm it is necessary to return **home** before **you cut short your trip** for any of the reasons listed above.
2. If **you** do not tell the travel agent, tour operator or transport or accommodation provider as soon as **you** find out it is necessary to cancel the **trip**, **we** will only pay the cancellation charges that would have applied at the time **you** first knew **you** needed to cancel.
3. **You** must provide a written police report if **you** make a claim for a stolen passport and / or visa.

What we do not cover

1. The **excess**.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Claims for cancelling or **cutting short your trip** because of circumstances or an event that **you** knew about before **you** bought **your** policy, or at the time of booking any **trip**.
4. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** after **you have cut short your trip**. If **you** have not bought a return ticket, **we** will not cover any costs involved in returning **you** to **your home**, unless agreed by **our** Medical Assistance Service.
5. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed cover in writing with **you**
6. Any **medical condition** affecting **you**, a **close relative** or a **colleague** that **you** are aware of, that **you** think could result in a claim on this policy.
7. Any claims for voluntary **redundancy**, including a compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
8. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much money they are worth.
9. Any claim relating to a lost passport and / or visa if **you** have left them **unattended** at any time. **We** will cover them if they were stored securely in **your home**. If **your** passport is lost or stolen during **your trip** **we** will not cover **you** to **cut short your trip** unless it was deposited in a safe, safety deposit box or left in locked accommodation.

10. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a **pandemic** or **war**.
11. Claims relating to **you** being denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse.
12. Any costs if **you** are not able to provide any valid **important documents** or other documents that are required by the **Public Transport** operator or their handling agents.
13. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs of normal pregnancy or childbirth. This section provides cover for unforeseen events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
14. The death or illness of any pet or animal.
15. Any claim due to a **regional quarantine**.
16. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
17. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
18. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
19. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport operator**.

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 2 – Medical emergency and repatriation expenses >

Introduction

This section is to help **you** if **you** need unexpected emergency medical or dental treatment while on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement. **You** can find out more about these under the 'Health agreements with other countries' section.

What we cover

If **you** have suffered an unexpected injury during a **trip** from an **accident**, illness, disease or **personal quarantine**, and any of the following are necessary, **we** will pay **you** up to the amount shown in the **Table of Benefits**.

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges outside of **your home area**.
2. Emergency dental treatment for immediate pain relief outside of **your home area**.
3. Hospital Benefit for every complete 24-hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner**
4. Telephone calls to and from **our** Medical Assistance Service to tell them and deal with the issue.
5. The cost of taxi fares for **you** to travel to or from hospital for **your** admission, discharge or outpatient treatment or appointments and / or to collect of medication prescribed for **you**.

6. If **you** die outside **your home area**, funeral costs abroad plus the cost of returning **your** ashes or **your** body to **your home**. If **you** die on a **trip** within **your home area**, the reasonable extra cost of returning **your** ashes or body to **your home**.
7. If it is medically necessary for **you** to stay beyond **your** scheduled return date, the cost of extra transport and / or accommodation up to the standard of **your** original booking.
If **our** Medical Assistance Service agree this includes:
 - a) Reasonable extra transport and / or accommodation costs for someone to stay with **you**, or travel to **you** from the **UK**, or escort **you home**.
 - b) If **you** cannot use the return ticket, extra travel costs to return **you** to **your home**, or a suitable hospital nearby.
 - c) Reasonable extra accommodation costs if **you** have to move accommodation to be nearer the hospital following the extended stay.
 - d) Reasonable taxi or hire car costs for **you** to travel to and from the hospital only.
8. If **our** Medical Assistance Service agree, and it is medically necessary, air transport or other suitable means to bring **you home**, this may include qualified attendants. Unless **our** Medical Assistance Service agree differently, these costs will be the same class of travel **you** used on the outward journey. If **our** Medical Assistance Service agree an alternative method of travel, **we** will only cover the costs for ill or injured **insured person**.
9. Reasonable costs for one person, or a specialist vehicle recovery company, to collect and return **your** vehicle if **you** were not able to drive it to **your home** following **your** illness, injury or death

Important Information

1. **You** must tell **our** Medical Assistance Service as soon as possible about:
 - any injury due to an **accident**, illness or disease which needs **you** to go to hospital urgently as an in-patient, or
 - before **you** make arrangements to go **home**.
2. If **you** have an injury due to an **accident**, illness or disease **we** have the right to move **you** from one hospital to another and / or arrange to bring **you** back to the **UK** at any time during the **trip**. **We** will do this if **our** Medical Assistance Service (taking into account information from the **medical practitioner** looking after **you**) says it is safe to move **you** or for **you** to or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
3. This is not a private medical insurance policy. This section only covers emergency medical or dental treatment and not treatment or surgery **you** can reasonably delay until **you** get back to **your home area**. **Our** decisions about the treatment or surgery that **we** will pay for (including bringing **you** back to **your home area**) will be based on this.

If **you** do not accept our decisions and do not want to be moved to another hospital or go **back** to **your home area**, then **we** have the right to end cover under the following sections:

- Section 1 – Cancelling or cutting short a trip
- Section 2 – Medical emergency and repatriation expenses
- Section 6 – Personal accident
- Section 8 – Cruise cover

We will then not be liable for any claims from **you** for any more treatment and / or to bring **you** back to your home area.

You will continue to have cover under all other sections for the rest of **your trip**.

What we do not cover

1. The **excess** except under point 3 of 'What **we** cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim caused by taking part in a sport or activity where the policy doesn't cover the sport or activity.
4. Any claim caused by taking part in a winter sports activity unless **you** have paid for this cover and it is shown in **your** schedule
5. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs for normal pregnancy or childbirth. This section provides cover for unexpected events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
6. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you**.
7. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** where **you** **have cut short your trip** or had to extend **your trip**. If **you** have not bought a return ticket, **we** will take off the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have from returning **you** to **your home**.
8. Any claims arising directly or indirectly from:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury from an **accident** or illness or disease which caused **you** to go into hospital.
 - b) Any costs which are not usual, reasonable or typical to treat **your** injury from an **accident**, illness or disease.
 - c) Any form of treatment or surgery which can be reasonably delayed until **you** get back to **your home area**. This will be based on the opinion of **our** Medical Assistance Service (taking into account information from the **medical practitioner** looking after **you**).
 - d) Costs to get medication which **you** know **you** will need at the time of departure, or which **you** know **you** will need during **your trip**.
Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
 - e) Extra costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, physiotherapist or nursing **home** or any rehabilitation centre unless **our** Medical Assistance Service agrees.
 - g) Any costs **you** have from visiting another person in hospital, or costs others have to visit **you** in hospital.
 - h) Any costs **you** have after **you** have returned to **your home area**.
 - i) Any costs **you** have in the **UK**:
 - i. for private treatment,
 - ii. which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or
 - iii. which are funded by a reciprocal health agreement between these countries and/or islands.
 - j) Costs **you** have from getting a tropical disease where **you** have not had the NHS recommended vaccinations and / or not taken the NHS recommended medication.
 - k) Any costs after the date **we** attempt to move **you** from one hospital to another and / or arrange to bring **you** back **home**, and **you** decide not to move or go back **home**.

Continued overleaf

9. Costs for medical tests needed:
- in the area **you** are travelling to, in or from,
 - to go back to **your home area**, or
 - by the **public transport** provider.

Unless specifically needed to get **you** back **home** and arranged by **our** Medical Assistance Service.

! Remember to look at the:

- 'Important conditions relating to health',
- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 3 – Disruption or delay to travel plans >

Introduction

This section is to help **you** if **you** have certain disruptions to **your** travel plans and **you** are left with extra costs. In some circumstances, **your** tour operator or transport provider may be responsible for providing help and compensation. If the costs **you** have are covered by the compensation scheme of **your** tour operator or transport provider, **we** will not provide the same cover under this policy. **You** may also have cover from **your** credit or debit card provider if the services **you** have paid for are not provided as agreed (for example, if a company becomes insolvent).

For more information on the cover from **your** tour operator, **your** airline or **your** credit or debit card provider please contact them directly.

What we cover

1. Missed Departure

If **you** do not arrive at the departure point in time to get the **public transport** on which **you** are booked on because of:

- a) the failure of other **public transport**,
- b) an accident to, or breakdown of, the vehicle in which **you** are travelling,
- c) an accident, breakdown or an unexpected traffic incident happening which causes a delay, or
- d) strike or **bad weather**,

then **we** will pay **you** up to the amount shown in the **Table of Benefits** for reasonable extra accommodation (room only) and **public transport** costs (economy only) so that **you** can continue **your trip**. Not including if **you** missed **your** departure due to **terrorism, war, a pandemic or regional quarantine**.

2. Delayed Arrival

If **you** arrive later than planned at **your** destination because of a **public transport** delay, **we** will pay **you** up to the amount shown in the Table of benefits for each period of delay up to the maximum shown (*to help **you** pay for telephone calls, drinks and meals bought during the delay*). Not including if the delay was due to **terrorism, war, a pandemic or regional quarantine**.

Continued overleaf

! Important Information

1. If **your** flight is cancelled or delayed **you** can get financial compensation, help or a refund of **your** costs from:
 - **your** travel provider, and
 - call on **your** rights under the Denied Boarding Regulation, **you** must try these options first.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

What we do not cover

1. Any claim where **you** have not been able to evidence **your** loss.
2. Any claims arising directly or indirectly from **terrorism**, a **pandemic** or **war**.
3. Any strike or **bad weather** that was publicly announced before **you** bought **your** policy, or within 7 days of booking any **trip**.

*An example of publicly announced **bad weather** would be when a weather event is officially named by the Met Office, Environment Agency or any similar body.*
4. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the timeframe shown in the Table of benefits of the scheduled time of departure.
5. Claims caused by:
 - a) Breakdown of any vehicle **you** own which has not been maintained in line with the manufacturer's instructions.
 - b) An accident or breakdown when **you** do not provide a repairer's report.
 - c) Any costs **you** have because **you** did not plan **your** journey correctly. **You** must allow enough time to complete **your** journey and arrive at the time set out by the travel provider.
 - d) Any inbound **public transport** cancelled by a provider because **you** missed **your** outbound **public transport**.
6. Any costs associated with rearranging **your** travel plans because the **public transport** provider changed their scheduled timings which then affected **your** planned itinerary.
7. Any claim where **you** were not able to take **your public transport** because of delays at security and / or customs.
8. **You** not being able to travel because **you** could not produce vaccine certificates, medical tests or documents that **you** need to travel.
9. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.

! Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 4 – Personal belongings and money >

Introduction

This section is to help **you** if something happens to **your** suitcases (or similar containers), their contents, **Sports equipment** and **your personal money**.

What we cover

1. **We** will pay **you** up to the amount shown in the **Table of Benefits** for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**.

- a) **Baggage**
- b) **Valuables**
- c) **Personal money**
- d) **Cash**

If **you** make a claim **you** will get the full replacement cost of **your** lost or stolen items. For damaged items, **we** may cover the cost of repair.

2. **Delayed Baggage**

If **your baggage** is lost on the outward journey by the transport provider or their agents, **we** will pay **you** up to the amount shown in the **Table of Benefits** for each period **your baggage** is delayed.

*This is to help pay for essential items, such as clothing and toiletries, that **you** have to buy until **you** get **your baggage** back.*

3. **Loss of important documents**

If **your important documents** are lost, damaged or stolen while outside **your home area** **we** will pay **you** up to the amount set out in the **Table of Benefits** to replace them.

This is to help pay for travel and accommodation costs if **you** need to go to the embassy. **You** must check that any temporary documents will let **you** return **home** or continue **your planned trip**.

! Important Information

1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

What we do not cover

1. The **excess** except under point 1d of 'What we cover' if the **insured person** claiming is under 18.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
4. Any claim for **ski equipment** (please refer to Section 7 – Winter sports if **you** have paid for the additional cover).
5. Any claim for **golf equipment** (please refer to Section 9 – Golf cover if **you** have paid for the additional cover).

6. Lost, stolen of or damaged **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
7. Lost, stolen of or damaged **baggage** and **sports equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit on a motorised or towed caravan, locked luggage box which is locked to a roof rack) and someone has broken into the secure area.
8. Loss, theft or damage:
 - a) To motor accessories (this does not include keys for a car **you** own),
 - b) To tobacco products, tobacco substitutes and items that spoil or decay (such as food and drinks),
 - c) Caused by wear and tear, or
 - d) Mechanical or electrical breakdown.

! Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 5 – Legal and liability >

Introduction

This section is split in to two parts.

The Legal expenses and assistance section is to help **you** if **you** need to claim for compensation if someone else causes **you** illness, injury or death.

The Personal liability section is to help **you** if **you** are found to be responsible for damage to someone else's property, or for someone's illness, injury or death.

Section 5a – Legal expenses and assistance >

What we cover

We will pay **you** up to the amount in the **Table of Benefits** if **you** need to go to court to pursue a claim where someone has caused **you**:

- Injury in an **accident**,
- Illness, or
- Death.

Prospects of success

We will only provide cover if:

- the claim **you** are pursuing or defending is likely to be successful, and
- if **you** are seeking damages or compensation, it must be likely the decision will be enforced.

If **we do** not think **your** claim will be successful or the decision will not be enforced, then **you** or **we** can ask for a second opinion from an independent **lawyer**.

We will not cover the cost of **you** seeking independent legal advice.

If an independent **lawyer** agrees **your** claim is not likely to be successful or the judgement will not be enforced then **you** cannot make a claim under this policy.

Important Information

1. **We** will take over the legal action with agents **we** appoint who have the skills and knowledge to pursue **your** claim.
2. **You** must take our agent's advice and provide all information and help that they may need.
3. **You** must tell **us** if **you** are offered any payment or a promise of payment and must not accept these without **our** permission.
4. **We** may include a claim for **our** legal costs and other costs.
5. **We** may take over and act in **your** name to recover any legal costs **we** have paid. **You** must give **us** any help **we** need, and any costs recovered will belong to **us**.

What we do not cover

1. Any claim where **you** have not been able to evidence **your** loss.
2. Costs for any claim against:
 - a) **us**,
 - b) **our** appointed agents,
 - c) a **travelling companion**,
 - d) someone related to **you**, or
 - e) another **insured person**.
3. Legal costs **you** have before **we** accept **your** claim.
4. Any claim where legal costs:
 - a) are likely to be more than the amount of compensation **you** are likely to get, or
 - b) will differ based on the result of the claim
5. Legal costs if a claim is in more than one country.
6. Travel, accommodation and other costs to pursue a claim for compensation.
7. The costs of an appeal.
8. Claims not in **your** private capacity.

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 5b – Personal liability >

What we cover

We will pay **you** up to the amount shown in the **Table of Benefits** (including legal costs) for any amount **you** are legally responsible to pay as compensation following:

1. **Accidental** injury, death, illness or disease to anyone who **you** do not do not employ, who is not a **close relative** and/or does not live with **you**.
2. Loss of or damage to property:
 - that does not belong to **you**, a **close relative** or anyone **you** employ, and
 - **you**, a **close relative** or anyone **you** employ are not responsible for it.

Cover is provided for temporary holiday accommodation occupied (but not owned) by **you**.

Important Information

1. **You** must tell **us** as soon as possible about any incident which may lead to a claim against **you**.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** get it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without getting **our** permission in writing.
4. **We** have the right to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise made by any third party against **you**. **We** will have full discretion in the conduct of any negotiation or legal actions to settle any claim. **You** will give **us** all necessary information and help which **we** need.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions in this policy.

What we do not cover

1. The **excess**.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Compensation or legal costs resulting directly or indirectly from the following:
 - a) Responsibility **you** agreed to in an agreement (such as a hire agreement) unless **you** would have been responsible without the agreement.
 - b) Claims for any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of vehicles, aircraft or watercraft that have an engine or use machinery to make them work. (This does not include surfboards, rowing boats, punts or canoes without an engine that are operated by hand).
 - d) The transmission of any contagious or infectious disease or virus.
 - e) **Your** ownership, care, custody or control of any animal.
 - f) Any claim where the incident happened within the **UK**.

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 6 – Personal accident >

Introduction

This section is to provide **you** with an amount of money if **you** have an **accident** during **your trip** that leads to **your**:

- death, or
- **loss of limb** and / or **loss of sight**, or
- **permanent total disablement**

This section does not apply if **you** suffer any of the above because of an illness.

What we cover

We will pay one of the benefits set out in the **Table of Benefits** if **you** have an injury from an **accident** which within two years leads directly to **your**:

1. death, or
2. **loss of limb** and / or **loss of sight**, or
3. **permanent total disablement**.

Important Information

Our **medical practitioner** may examine **you** and may refer **you** to a specialist if they think this is necessary.

What we do not cover

1. Any claim where **you** have not been able to evidence **your** loss.
2. **We** will not pay **you** any benefit under:
 - a) More than one of benefit 1, 2 or 3 in the 'What we cover' section above,
 - b) Benefit 2 if the permanent loss of a hand or foot is only partial and not an entire hand or foot,
 - c) Benefit 3 until one year after the date **you** had the injury because of an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. Any claim which is caused by either:
 - a) Medical or surgical procedures or
 - b) Illness, infection or bacteria or
 - c) Any gradual deterioration of the body.
5. Any claim which is related to suicide.

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 7 – Winter Sports >

Please note: This is an optional add-on and not included as standard. **Your** policy schedule will show if **you** have bought this.

Introduction

This section is optional and provides cover whilst **you** are on a Winter Sports **trip** where **you** will be doing sports or activities on snow or ice.

It's important to check the sports and other activities section of the wording to ensure that any activities that **you** plan to take part in as part of **your** Winter sports **trip** are covered.

We do not cover any professional sports or entertainment.

Where **you** have purchased an annual multi-trip policy **you** are only covered for 21 days of winter sports activity during the **insurance period**.

There is no cover provided in this section for any **insured person** aged 65 and over for either single trip or annual multi trip.

What we cover

We will pay **you** up to the amounts shown in the **Table of Benefits** for:

1. The accidental loss, theft of or damage to **ski equipment**.
2. The cost of hiring replacement **ski equipment** if **your ski equipment** is:
 - a) lost, stolen or damaged ; or
 - b) delayed on the outward journey for more than 24 hours.
3. The unused portion for **your ski pack** and ski pass after **your accident**, bodily injury, illness or disease.
4. If the skiing facilities (not including cross country skiing) in **your** resort are closed because:
 - a) there is not enough snow; or
 - b) too much snow; or
 - c) an avalanche.

This only applies to **trips** outside of the **UK** during the published ski season for **your** resort.
5. Reasonable extra accommodation (room only) and transport if an avalanche or landslide delays **you** for 24 hours or more.

! Important Information

1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.

What we do not cover

1. The **excess** under point 1 of 'What we cover'.
2. Any claim where **you** have not been able to evidence **your** loss. Please see the claims evidence section for more information.
3. Loss, theft or damage to **ski equipment** left **unattended** at any time.

4. Loss, stolen or damaged **ski equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone had broken into the secure area.
5. Any claim where **you** did not leave **your home** to start **your trip**.
6. Loss, theft or damage:
 - a) Caused by wear and tear, or
 - b) Mechanical or electrical breakdown.
7. If the skiing facilities are closed or it had been announced they will be closed in **your** resort when **you** bought **your** policy, or at the time of booking any **trip**.
8. Any claim where transport costs, compensation or alternative skiing facilities are provided to **you**.

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 8 – Cruise Cover >

Please note: This is an optional add-on and not included as standard. **Your** policy schedule will show if **you** have bought this.

Introduction

You are automatically covered whilst on a **cruise**, under the standard sections of your policy. This section is optional and provides extra cover if **you** are on a **cruise**. **You** will only have the additional covers if **you** have bought this cover.

What we cover

We will pay **you** up to the amounts shown in the **Table of Benefits** for:

1. Missed port departure

Reasonable extra accommodation (room only) and **public transport** costs (economy only) so that **you** join the **cruise** if **you** miss the **cruise**:

- at the initial departure point at the start of **your cruise**; or
- after **you** have been ashore,

because of:

- a) the failure of other **public transport**,
- b) an accident to, or breakdown of, the vehicle in which **you** are travelling,
- c) an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay, or
- d) strike or **bad weather**.

Not including if **you** missed **your** departure due to **terrorism, war, pandemic** or **regional quarantine**.

2. Missed port

If a planned port visit is cancelled due to **bad weather** or timetable restrictions and no alternative port is offered.

3. Confined to cabin and unused excursions

If **you** are confined to **your** cabin due to an **accident** or illness which is covered under Section 2 – Medical emergency and repatriation expenses

- a) an amount for every complete 24-hour period, and
- b) towards unused excursions

! Important Information

1. **You** must tell the Emergency Medical Assistance Service as soon as possible about:
 - any injury due to an **accident**, illness or disease which needs **you** to admit to hospital as an in-patient; or
 - before **you** make arrangements to go **home**.
2. **You** must allow at least 3 hours between **your** planned arrival at the port and the scheduled departure time.

What we do not cover

1. The **excess** except under points 2 and 3a of the 'What we cover' section.
2. Any claim where **you** have not been able to evidence **your** loss.
3. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you**.
4. Any **trip** taken on board a cargo vessel.
5. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much they are worth.
6. Any **cruise** itinerary changes caused by:
 - a) strike or industrial action,
 - b) **you** failing to attend the port visit as per **your** itinerary,
 - c) if **your cruise** ship cannot put people ashore due to mechanical or operational failure of the ships tender or any other boat, or
 - d) any change of itinerary where the **cruise** operator has offered compensation (including onboard credit).

! Remember to look at the:

- 'Important conditions relating to health',
- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 9 – Golf Cover >

Please note: This is an optional add-on and not included as standard. **Your** policy schedule will show if **you** have bought this.

Introduction

You are automatically covered to play golf, under the standard sections of your policy. This section is optional and provides extra cover if **you** are playing golf while on a **trip**. **We** do not cover any professional sports or entertainment.

What we cover

We will pay **you** up to the amounts shown in the **Table of Benefits** for:

1. Unused green fees.
2. The accidental loss, theft or damage to **golf equipment**.
3. The cost of hiring replacement **golf equipment** if your **golf equipment** is:
 - a) lost, stolen or damaged; or
 - b) delayed on the outward journey for more than 24 hours.

Important Information

1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

What we do not cover

1. The **excess** except under 3 'What we cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Loss, theft or damage to **golf equipment** left **unattended** at any time.
4. Lost, stolen or damaged **golf equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone has broken into the secure area.
5. Loss, theft or damage:
 - a) To motor accessories,
 - b) Caused by wear and tear, or
 - c) Mechanical or electrical breakdown.

Continued overleaf

Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 10 – Gadget Cover >

Please note: This is an optional add-on and not included as standard. **Your** policy schedule will show if **you** have bought this.

Introduction

This Travel Gadget Insurance Policy gives cover for **your gadget(s)** against **theft, loss, accidental damage** and **malicious damage** when **you** are on a **trip**. The **gadget(s)** must be in good condition and full working order at the start of **your trip**.

Please note: Cover is available only if the Gadget Cover section is shown as purchased in **your** policy schedule and the additional premium has been paid.

Confirmation of Cover

When **you** bought this Travel Gadget Insurance Policy **you** chose **your** level of cover, this is confirmed in **your** policy schedule. Please keep **your** policy schedule and all insurance documents in a safe place.

Insurer Information

This insurance is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer is AmTrust Specialty Limited (ASL / AmTrust), whose registered office is Exchequer Court, 33 St Mary Axe, London EC3A 8AA United Kingdom and it is registered in England number 01229676. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

The law of England and Wales will apply to this contract.

Important Information

If **you** are a private individual the following applies to **you**:

Giving **us** all the important information

When **we** accept **your** application for this insurance, **we** will rely on the information **you** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, or make changes to, **your** policy. If the information provided by **you** is not complete and accurate the extent of cover may be affected.

If **you** become aware that information **you** have given **us** is incomplete or inaccurate, **you** must inform the **claims administrator**.

Words with special meanings in this section

(which are shown in italics)

Word(s)	Meaning
<i>Accidental Damage/ Accidentally Damaged</i>	Means unexpected damage to <i>your gadget</i> which means it cannot be used or is unsafe to use. The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.
<i>Beyond Economical Repair</i>	Means that repair costs are higher than the value of the <i>gadget</i> because of spare parts not being available or for technical reasons.
<i>Business</i>	Means a company where <i>you</i> are an owner, director or employee of that company.
<i>Claims Administrator</i>	Means Taurus Insurance Services Limited.
<i>Custom Built</i>	Means a complete computer or laptop made from components supplied and assembled by qualified engineers at a <i>UK</i> VAT registered company (or, if bought overseas, a company with the equivalent tax registration).

Continued overleaf

Means the electronic device(s) which belongs to:

1. **you**, or
2. a **business** where **you** have the relevant authority and responsibility to use and insure the **gadget(s)** owned by the **business**. Confirmation of this will be required in the event of a claim.

For the purpose of this policy **we** will only cover the following items: Mobile Phones, Smart Phones, Laptops (including **custom built**), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

Please note: Accessories are not covered under this policy.

We can only insure **gadget(s)** that are:

1. bought new or refurbished from a **UK** VAT registered company (or, if bought overseas, a company with the equivalent tax registration) and supplied with a **proof of purchase**; or
2. bought second hand or gifted to **you**, provided that **you** have the original **proof of purchase** and a signed letter from the original owner confirming that **you** own the **gadget(s)**. The original **proof of purchase** or letter must include the following details of **your gadget(s)**:
 - a) either the IMEI or serial number (whichever is applicable);
 - b) the make and model;
 - c) the sale price (**your purchase price**);
 - d) confirmation that the **gadget(s)** were in full working order at the time of sale.

Loss

Means that the **gadget** has been accidentally left somewhere by **you** and **you** are permanently prevented from using it.

Malicious Damage/ Maliciously Damaged

Means an intentional or deliberate act by a person (who is not insured under this policy) which causes damage to **your gadget** which means it cannot be used or is unsafe to use.

Manufacturer Security

Means an intentional or deliberate act by a person (who is not insured under this policy) which causes damage to **your gadget** which means it cannot be used or is unsafe to use.

Continued overleaf

Means the original printed receipt, or a similar electronic record, that can be sent to **us** or shown in its original format (not handwritten), provided at the original point of sale that gives details of the **gadget(s)** bought and helps prove that **you** are the legal owner the **gadget(s)** and the age of the **gadget(s)**.

The document should show the date the item was bought and the price paid, IMEI or serial number of the **gadget(s)**, and show the **UK** VAT registration number of the company **you** purchased the item from (or if the **gadget** was bought overseas, the equivalent tax registration).

Proof of Purchase

For **gadget(s)** that are gifted or given to **you** - **we** will need the original purchase receipt, as shown above, along with a signed letter from the original owner confirming that **you** own the **gadget(s)**.

For second-hand **gadget(s)** - **we** will require the original purchase receipt which was given to the original owner, as detailed above, along with evidence of resale. A printed receipt or electronic record provided by a retailer or person selling the secondhand **gadget(s)** is not acceptable as **proof of purchase**.

Where the original **proof of purchase** is not available **we** might consider alternative proof of ownership.

Proof of Usage

Means proof that **your gadget** has been in use before the event which leads to the claim.

Purchase Price

Means the price shown on the **proof of purchase**.

Means the period where the **claims administrator** will resolve any defects in materials and workmanship when they repair or replace **your gadget** in the event of a claim, when **your gadget** is used normally in accordance with manufactures guidelines.

For repairs the **Taurus warranty** provided is 3 months and for a replacement the **Taurus warranty** provided is 12 months.

Taurus Warranty

This warranty will also include the costs associated with delivering the device to and from the repair centre.

The **Taurus warranty** does not cover wear and tear, damage by computer viruses, normal maintenance, **accidental damage** or any loss which is not the normal result of what has happened the **gadget**.

Theft

Means the **gadget** has been taken by force, threat or violence by a third party or by a pickpocket with the intention of preventing **you** from having it.

Unattended	Means that the gadget has not been locked away or secured and is not within your sight or arms length reach.
Water-based activities	Means activities and sports that take place on or in water, for example, swimming, diving, boat-rides, jet skiing.
We, Us, Our	Means AmTrust.
You, Your, Yourself	Means the policyholder and person(s) or company shown on the policy schedule.

Your Cover

This section of the policy sets out the cover **we** provide to **you**. **You** must follow these terms and conditions to make a successful claim. Everyone shown on the policy schedule is covered by this policy. The total amount of cover for each **gadget** is shown in the **Table of Benefits**.

It is important that **you** understand:

- Where only a part (or parts) of **your gadget** has been damaged, **we** will only replace that part or parts. Accessories are not covered.
- The **gadget** must be repaired by the **claims administrator** or their approved repairer. Do not attempt to repair it **yourself**.
- The most **we** will pay for any claim is the single item limit shown in the **Table of Benefits**. This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not be more than:
 - the single item limits shown or
 - the original **purchase price** or
 - the current market value of each **gadget**,
 whichever is the lowest amount.
- If the damaged item is **beyond economical repair** or if it is lost or stolen, replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish. Where this is not possible a different colour or finish will be provided.
- There is an **excess** payable for any claim, as detailed in **your** policy schedule.
- **Your gadget(s)** will not be covered if **you** travel outside the area that **you** have chosen for **your** travel insurance. The area **you** have chosen will be shown on **your** policy schedule.
- **Your gadget(s)** will not be covered if **you** travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or against all but essential travel. For further details, visit gov.uk/foreign-travel-advice.

Accidental Damage

What we will cover if your claim is accepted

- ✓ **We** will repair or replace **your gadget** if it is **accidentally damaged**.
- ✓ **We** will repair or replace **your gadget** if it is damaged as a result of accidentally coming into contact with any liquid.

What we will not cover

- ✗ **Accidental damage** caused by any person not named on **your** policy schedule.
- ✗ Liquid damage which happens when **you** are taking part in **water-based activities**.
- ✗ **Accidental damage** of the **gadget** where it is stored anywhere out of **your** immediate control. This includes checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in overhead storage on a plane.
- ✗ Cosmetic damage to the **gadget** that does not stop the **gadget** working properly (for example marring, scratching or denting).

Loss

What we will cover if your claim is accepted

- ✓ If **you** accidentally lose **your gadget**, **we** will replace it.

What we will not cover

- ✗ **Loss** of **your gadget** which has not been reported to the appropriate local police authorities and, if necessary, **your** network provider within 24 hours of discovering the **loss**.
- ✗ Any claim if **you** leave **your gadget** somewhere **unattended**. For example - where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
- ✗ Any **loss** if **your gadget** is stored as checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
- ✗ The **loss** of **your gadget** if the **manufacturer security** is not switched on throughout the insured **trip** including at the time of the **loss**. The **manufacturer security** must remain switched on, and **your gadget** must remain linked to **your manufacturer security** account, throughout the claims process.

Malicious Damage

What we will cover if your claim is accepted

- ✓ If **your gadget** is **maliciously damaged**, **we** will repair or replace it.

What we will not cover

- ✗ If the **gadget** is **maliciously damaged** by **you**.
- ✗ The **malicious damage** of **your gadget** if it has not been reported to the appropriate local police authorities within 24 hours of discovering the **malicious damage**.

Theft

What we will cover if your claim is accepted

- ✓ If **your gadget** is stolen, **we** will replace it.

What we will not cover

- ✗ The **theft** of **your gadget** if it has not been reported to the appropriate local police authorities and, if necessary, **your** network provider within 24 hours of discovering the **theft**.
- ✗ Any claim if **you** leave **your gadget unattended** for example - where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.

- ✗ Any claim if **your gadget** is stored as checked in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
- ✗ Any claim if the circumstances of the **theft** cannot be clearly identified, for example where **you** are unable to confirm the time and place of the **theft**.
- ✗ The **theft** of **your gadget** if the **manufacturer security** is not switched on throughout the insured **trip**, including at the time of the **theft**. The **manufacturer security** must remain switched on, and **your gadget** must be linked to **your manufacturer security** account, throughout the claims process.
- ✗ **Theft** from any motor vehicle if **you** (or someone acting on **your** behalf) is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been switched on. A copy of the repairer's account of the damage, or any other evidence must be supplied with any claim.
- ✗ **Theft** from any building or premises (including **your** holiday accommodation) unless the **theft** involves force in gaining entry to or exit from the building or premises, which results in damage to the building or premises. A copy of the repairer's account of the damage, or other evidence must be supplied with any claim.

General Exclusions

(Specific to this **gadget** extension).

We will not pay for:

1. Any claim if the premium has not been paid.
2. the **excess** which applies to this cover (shown in the policy schedule).
3. any claim for a device which is not shown in the definition of '**gadget**' above.
4. accessories.
5. any claim if **you** have committed fraud or provided misleading information or are unable to give **us** complete details about the circumstances of the claim.
6. any claim if **you** cannot provide **proof of purchase**.
7. any claim if **proof of usage** cannot be given (this applies if the **gadget** is a SIM enabled device or a laptop/tablet where user history is available).
8. any claim if the **manufacturer security** is not switched on at the time of **theft** or **loss** or where it has been switched off before the claims process has completed.
9. any **loss**, **theft** or **accidental damage** as a result of confiscation or detention by customs, other officials or authorities.
10. any claim if the **gadget** was not in good condition and in full working order at the time **you** started **your trip**.
11. any claim if **you** have not taken precautions to prevent **accidental damage**, **theft** or **loss**, for example:
 - a) if **you** do not follow the manufacturer's instructions when **you** set up or use the **gadget**;
 - b) if **you** leave **your gadget unattended** or with someone **you** do not know.
12. any claim if the IMEI/Serial number cannot be identified from **your gadget**.
13. any claim which is only for parts of **your gadget** that are considered 'a consumable' (e.g. batteries.)
14. any claim if there is evidence that the **accidental damage**, **theft** or **loss** happened before **your trip** started.
15. breakdown which is caused by any internal failure or burning out of any part of **your gadget**.

16. **loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet, or loss of use, reduction in functionality, cost, expense of any nature which results from it, regardless of any other cause or event which contributed to it.
17. Any claim resulting from an unlawful act. For example:
 - a) Any unlawful act deliberately or intentionally committed by an **insured person**; or
 - b) Civil or criminal proceedings against anyone on who **your** insured journey depends.
18. any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network.
19. **loss** of any software or firmware failures.
20. any expenses which are the result of **you** not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
21. anything under this policy if doing so would expose **us** to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
22. anything directly or indirectly caused by, or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, computer virus or process or any other electronic system.

Exclusions and conditions

Conditions of your policy >

These conditions apply to **your** whole policy. **You** must meet them to have the full protection of **your** policy.

If **you** do not meet with them **we** may take one or more of the following actions:

- Cancel **your** policy
- Declare **your** policy void (this means treating **your** policy as if it never existed)
- Change the terms and/or premium **you** pay for **your** policy
- Refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information

When **you** take out, renew or make changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documents to make sure the information **you** provided was accurate and complete. If **you** don't provide accurate or complete information, or the extra information **we** ask for, **we** may refuse **your** claim, or reduce the amount of any claim.

2. Changes in **your** circumstances

You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the **insurance period**.

3. **We** may not pay **your** claim if **you** do not:

- Take all possible care to prevent an **accident**, injury, loss, damage or theft.
- Give **us** full details of any incident which **you** may make a claim for as soon as is reasonably possible.
- Pass on to **us** every claim form, summons, legal process, legal document or other communication relating to a claim.
- Provide all information and help that **we** may reasonably need at **your** cost. This includes, where necessary, medical certificates and details of any other insurance under which **you** could claim. **We** will only ask for information relevant to **your** claim.

4. Fraud prevention and claims history

To prevent and detect fraud **we** may share **your** information with the police, fraud prevention agencies and various databases. This includes if **you** give **us** false or inaccurate information. These databases are used to:

- Help make decisions about providing insurance, credit and other services for **you** and **your** household,
- Trace people who owe **us** money or who **we** owe money to,
- Check **your** identity to prevent money laundering, unless **you** provide **us** with other suitable proof of identity,
- Carry out credit searches.

You can ask more details about the databases and who **we** share information with.

5. **You** must not admit liability for any event, or offer to pay, without getting **our** permission in writing.
6. The terms of **your** policy can only be changed if **we** agree. **You** may need to pay an extra premium before making a change to **your** policy.
7. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.
8. **You** acknowledge **we** may:
 - Void **your** policy if a claim is fraudulent.
 - Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
 - Act in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
 - Get information from **your** medical records (with **your** permission) to deal with any cancellation or medical claims. **We** will not provide any personal information to any third party without getting **your** permission first.
9. Trip lengths
 - Annual multi trip policies:
 - » the maximum duration of any one **trip** is 32 consecutive days. If any **trip** exceeds 32 days there is no cover under this policy for any additional days over the 32 day period.
 - » **UK** travel is covered where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**.
 - Single trip policies: **your** date of departure and the date **you** are scheduled to return **home** are set out in **your** policy schedule. If any **trip** exceeds this there is no cover for the extra days.
 - Annual multi trip and single trip policies will automatically extend if:
 - a. **your** return to **your home area** is unavoidably delayed due to an event covered by this policy,
 - b. providing **you** accept alternatives, and
 - c. don't intentionally delay **your** return.
10. **We** will not pay **you** more than the amounts shown in the **Table of Benefits**. These amounts are for each person and each **trip**.
11. If a claim is covered by more than one policy, it is common practice in the insurance industry to share the cost of the claim between insurers.

If **you** have home, travel, private medical or other insurance under which **you** could also claim, **you** will need to give us the name of the insurer and:

 - the policy number, or
 - the sort code and account number if the policy is attached to **your** bank or building society account, or
 - if the policy comes with a credit card the 16-digit card number.

We will not take money from **your** account or credit card. **We** will only use this information to check **your** other insurance.
12. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **UK** or United States of America.

General exclusions applying to your policy >

At anytime

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed under 'What we cover'.
2. If **you** were not fit to go on **your trip** when **you** booked **your trip** or bought **your** policy, whichever is the later date.
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
4. **You** were not able to travel because **you** did not have, did not get, or could not provide a valid passport or any necessary visa in time for the booked **trip**.
5. **War**, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:
 - Section 2 – Medical emergency and repatriation expenses, and
 - Section 6 – Personal accident

unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

6. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all or all but essential travel (cover will be excluded under all sections) other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short** the **trip** before completion, as provided for under Section 1 – Cancelling or cutting short a trip, unless the advice is issued in relation to **war**, **terrorism** or a **pandemic**).
7. Any claim due to a **pandemic** except under Section 1 – Cancelling or cutting short a trip and Section 2 – Medical emergency and repatriation expenses due to **personal quarantine**.
8. Unless **we** provide cover under this insurance, any other loss, damage or extra costs from the event **you** are claiming for. This includes any claim for **you** not enjoying a **trip**.
Examples of loss, damage or extra costs:
 - replacing locks after losing keys,
 - preparing a claim,
 - loss of earnings following injury, illness or disease, or
 - not being able to enjoy the **trip** because of poor weather.
9. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - c) **Your** credit or debit card provider or PayPal.

10. Any person not insured or named on this policy. This policy does not cover costs relating to anybody not insured on this policy. Please make sure that everyone travelling has enough insurance to meet their needs. This applies even when **you** have paid the extra costs. For example, if **you** have paid for someone's travel and accommodation. The only exception is if **our** Medical Assistance Service agree for someone to stay with **you**.

11. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport** operator.
12. Any costs for **your package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
13. Any property maintenance costs or fees **you** have as part of **your** involvement in a timeshare or Holiday Property Bond scheme.
14. Any virtual currency including but not limited to crypto currency, including changes in value.
15. Failure of air traffic control, airport computer systems or any travel booking systems, including loss of access, use, loss of data and system failure caused by a **cyber attack**.
16. Loss or damage due to a loss in value, or variations in the exchange rate.
17. Euthanasia.
18. The cost of Air Passenger Duty (APD) at the rate published by HMRC, including when this cannot be recovered.
19. Any claim that did not happen during the **insurance period**.

While you are on a trip

Your policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Sports or activities which **we** do not cover under **your** policy. There are many sports and activities which **we** cover as standard. Please see the Sports and activities section.
2. Items that are delayed or confiscated by customs, a government or another authority.
3. An injury or illness **you** have deliberately given **yourself**.
4. Alcohol, drugs or solvents:
 - a) Affecting **your** physical ability and/or judgement, or
 - b) **Your** abuse of alcohol, drugs and/or solvents, or
 - c) **You** are having symptoms, or illness because **you** are dependent and / or withdrawing from them.
5. **You** putting **yourself** at unnecessary risk (except in an attempt to save human life)
6. **Your** own unlawful action or any criminal proceedings against **you**.
7. **Your** manual work involving:
 - the lifting or carrying of heavy items over of 25 kgs,
 - using power tools or machinery,
 - scaffolding or ladders,
 - working above 6m,
 - any electrical or construction work, or
 - any type of work underground.
8. **You** going into controlled or restricted areas and / or using a swimming pool outside the specific opening times. When travelling **you** must comply with guidelines for controlled areas, swimming pools, etc.
9. **You**:
 - climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony, or
 - moving from one part of a building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
10. **You** not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
11. **You** not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

12. Any:

- surgery,
- treatment or
- investigations

for medical, dental or cosmetic reasons which is not related to an unexpected medical or dental emergency. This includes any costs **you** have relating to the discovery of other **medical conditions** and/or complications from these procedures.

If your flight is delayed >

The Denied Boarding Regulation (UK 261 Regulation)

You may be able to get compensation from **your** airline under The Denied Boarding Regulation (Regulation UK261) if **your** flight:

- leaves from an EU airport, it can be operated by any airline, and / or
- arrives at an EU airport and is operated by an EU airline.

The regulation sets out the minimum rights for air passengers to make sure they are treated fairly if one of the following happens:

1. Denied Boarding - **you** were not allowed to get on the plane because the airline did not have enough seats on the flight.
2. Cancelled Flight - **your** flight has been cancelled.
3. Long Delays - **your** flight was delayed for three hours or more.
4. Baggage - **your** checked-in baggage has been damaged, delayed or lost.
5. Injury and Death by Accident(s) - **you** were injured during **your** flight.
6. Package Holidays - **you** did not get what **you** booked.

For more information please visit: [Delays and cancellations | UK Civil Aviation Authority \(caa.co.uk\)](https://www.caa.co.uk)

Making a claim

If **you** are abroad and need urgent assistance please contact the Emergency Medical Assistance Service on **0330 678 3487**.

For all claims (except Section 10 – Gadget Cover) follow these steps:

1. Find the relevant section below and make sure **you** have all the claims evidence **we** may ask for. **You** will need to cover the cost of providing any evidence.
2. As soon as reasonably possible:
 - Register **your** claim online at **hub.sunlife.uk.axa.travel**
You will need to create an AXA Travel account or log in if **you** already have an AXA Travel Account.
 - If **you** can't make your claim online **you** can telephone the Customer Helpline on **0330 678 3483**
you will need your policy number.

Please remember to keep copies of everything **you** send to us.

Claims evidence >

- **You** must provide the following evidence, when **we** ask for it, at **your** own cost.
- The documents below are examples of what **we** may ask for.

All sections of the policy

- Confirmation of **your** booked travel and accommodation costs, such as a booking invoice.
- If a claim is covered by more than one policy, it is common practice in the insurance industry to share the cost of the claim between insurers.

If **you** have home, travel, private medical or other insurance under which **you** could also claim, **you** will need to give **us** the name of the insurer and:

- the policy number, or
- the sort code and account number if the policy is attached to **your** bank or building society account, or
- if the policy comes with a credit card the 16-digit card number.

We will not take money from **your** account or credit card. **We** will only use this information to check **your** other insurance.

Section 1 – Cancelling or cutting short a trip

- A cancellation invoice which shows any refund **you** will get.
- If **you** didn't book **your** accommodation as part of a **package**, written confirmation that **you** will not get a refund and a receipt or invoice showing **you** have paid for the accommodation.
- Medical history and confirmation from a **medical practitioner** if **you** or **your travelling companion** are not fit to travel.

- Confirmation from:
 - A **close relative's medical practitioner** or a letter from the hospital confirming their illness or injury.
 - The Clerk of the Courts office that **you** are needed for jury service or as a witness in a court of law.
 - **Your travelling companion's** or **your** employer of **redundancy** and the period of employment or that leave has been cancelled.
 - The **public transport** company that denied **you** boarding.
 - The garage or company that **you** contacted when the vehicle broke down.
 - The **public transport** company that rearranged **your** departure.
 - The relevant authority that told **you** to stay at or to return **home**.
- A letter from **your** tour operator or accommodation provider.
- Confirmation of the delay from the **public transport** company involved.
- The original police report which includes a crime reference number, or an incident report, that **you** got within 24 hours of the incident or as soon as possible after that.
- The service history and / or MOT history for **your** vehicle.
- Evidence of the accident, breakdown or an unexpected traffic incident if **you** miss **your** departure.
- A copy of a death certificate, if appropriate.

Section 2 – Medical emergency and repatriation expenses

- Receipts or bills for:
 - All the in-patient and/or outpatient treatment or emergency dental treatment that **you** received.
 - Taxi fares to or from hospital that include the date, name and hospital location.
 - Hospital, doctor, dentist, pharmacist receipts and extra costs.
 - Receipts, bills or proof of costs for any other transport, accommodation, costs or charges, including calls to **our** Medical Assistance Service.
- A copy of **your** Global Health Insurance Card (GHIC).
- If there has been a death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation costs (the cost of getting **you** home).
- Information and medical history from **your** GP (**you** may need to sign a release form with **your** surgery to get this).
- Proof **you** were admitted to hospital and the reason why **you** were admitted.

Section 3 – Disruption or delay to travel plans

- A cancellation invoice which shows any refund **you** will get.
- Confirmation from:
 - The garage or company that **you** contacted when the vehicle broke down.
 - The **public transport** company this must include the length of the delay.
 - The police (if involved) of the circumstances relating to the claim.
- The service history and / or MOT history for the vehicle.
- If **you** didn't book **your** accommodation as part of a **package**, written confirmation that **you** will not get a refund and the receipt or invoice showing **you** have paid for the accommodation.
- Written confirmation that **you** will not get a refund for the unused travel and / or accommodation.

Section 4 – Personal belongings and money

- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as **you** are aware of an incident.
- For all loss, theft or attempted theft, a police report which includes a crime reference number or incident report, from the local police in the country where the incident happened. **You** must get this within 24 hours of the incident or as soon as possible after that.
- Proof that **you** owned the item (such as, original receipts, valuations **you** got before the loss, cash withdrawal slips, credit and debit card statements etc.).
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.
- All travel tickets and tags.
- A letter from the transport provider confirming the number of hours **your baggage** was delayed.

Section 5 – Legal and liability

Section 5a – Legal expenses and assistance

- Evidence to support **your** claim, including photos.

Section 5b – Personal liability

- Any claim form, summons, or other legal document. **You** must send these to **us** as soon as **you** receive them.
- Receipts and invoices for the damaged property.
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 6 – Personal accident

- A detailed medical report from **your** consultant and treating doctor.
- Details of the executor or administrator of the estate.
- A copy of a death certificate, if appropriate.

Section 7 – Winter Sports

Please note: This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

- Cancellation invoice including any refund **you** will get.
- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- Transport providers report or Property Irregularity Report (PIR) from the transport provider. **You** must get this immediately **you** are aware of an incident).
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- Repair report.

Section 8 – Cruise

Please note: This section is available as an upgrade, if **you** have bought this cover it will be shown in **your** policy schedule.

- Confirmation from the transport provider of the reason and length of **your** delay.
- Confirmation from a garage or motoring organisation that **you** had breakdown assistance.
- Evidence of service history and / or MOT history for **your** vehicle.
- For accommodation **you** booked independently and not as part of a **package**, written confirmation that **you** will not get a refund and evidence **you** have paid for that accommodation.
- Confirmation from **your cruise** operator confirming the reason **your** scheduled port visit was cancelled.
- Confirmation from **your** ship's medical officer that **you** were confined to **your** cabin and the length of **your** confinement.

Section 9 – Golf cover

Please note: This section is available as an upgrade, if **you** have bought this cover it will be shown in **your** policy schedule.

- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- Transport providers report or Property Irregularity Report (PIR) from the transport provider. (**You** must get this immediately **you** are aware of an incident).
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- A letter from the transport company confirming the number of hours **your golf equipment** was delayed.
- Repair report where applicable.

Section 10 – Gadget Cover

Please note: This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

Please read **our** Claims Guide and complete the Claim Form, found at <https://tiga.taurus.claims> or contact the **claims administrator** on **0330 057 0287** or sunlife.tiga@taurus.gi.

You must follow the process set out below or **your claim may not be paid**

- a. Report the **theft** or **loss** of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- b. Report the **theft**, **loss** or **malicious damage** of **your gadget** to the police, local to where the **theft** or **loss** happened, within 24 hours of discovering the **theft** or **loss** and get a crime reference number and a copy of the police report.
- c. Give the **claims administrator** the **proof of purchase** for the **gadget you** are claiming for. This **proof of purchase** must show that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.

- d. Give the **claims administrator** the **proof of usage** (in respect SIM enabled devices) from **your** network provider that confirms the mobile phone has been in use since the start of **your trip** and up to the time of the **theft** or **loss**.
- e. Complete and return any claim form or documents asked for by the **claims administrator** as soon as possible and send any other requested documents to support **your** claim. For example photo ID and proof of address.
- f. Not attempt to repair the item **yourself** or use an unauthorised repairer as this will not be covered.
- g. Not format **your gadget(s)** in a way that makes it impossible to get the date it was last used.
- h. Pay the **excess** asked for by the **claims administrator**.
- i. Give details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, for example, household insurance. (Where it is appropriate, a portion of the claim may be recovered direct from these Insurers).

Repair and Replacement Equipment

Please note: This is not a 'new for old' insurance policy. Where **we** replace the **gadget(s)**, the replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour or finish will be provided.

- a. If **your** claim is agreed and **your gadget** is **beyond economical repair**, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
- b. For **theft** and **loss** claims – if the claim is agreed and **your gadget** must be replaced, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
- c. Repairs or replacements will only be made in the United Kingdom.
- d. Where the original **gadget** is replaced, the original **gadget** becomes **our** property and must be returned to the **claims administrator** immediately. Please call the **claims administrator** on **0330 057 0287** and they will provide details for its return.
- e. All repairs to **gadgets** are issued with a 3-month warranty (the **gadget** must be returned to the **claims administrator** if **you** make a claim under the **Taurus warranty**).
- f. All replacement items are issued with a 12-month warranty (the item must be returned to the **claims administrator** if **you** make a claim under the **Taurus warranty**).
- g. If **your** existing accessories do not work with the replacement item provided, **we** will cover the cost of the accessories, if **you** supply a **proof of purchase** for any replacements.
- h. **Taurus warranty** claims for **gadget(s)** damaged in transit will only be paid where they are reported to the **claims administrator** on **0330 057 0287** within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Complaints Procedure

You have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have fallen short of **our** standards, please contact:

If your complaint is about the sale of your policy;

Write to us :	Britannia House 3–5 Rushmills Business Park Bedford Road Rushmills Northampton Northamptonshire NN4 7YB United Kingdom
Email us :	complaints@rockinsurance.com
Phone us :	0800 091 3770

If your complaint is about a claim on your policy (except Section 10 – Gadget Cover):

Write to us :	Complaints Team AXA Partners The Quadrangle 106–118 Station Road Redhill RH1 1PR
Email us :	claimcomplaints@axa-assistance.co.uk
Phone us :	0330 678 3483

If your complaint is about a claim on your policy under Section 10 – Gadget Cover:

Write to us :	Customer Relations Officer Taurus Insurance Services Limited Suite 2209–2217 Eurotowers Europort Road, Gibraltar
Email us :	gadget.complaints@taurus.gi
Phone us :	0330 057 0287

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.
- Any letters or emails should have the heading 'COMPLAINT' and **you** can include copies of supporting or extra information.

What to do if you are still not satisfied.

If **you** are still not satisfied then **you** may be able to ask the Financial Ombudsman Service to look at **your** complaint. **You** must approach the Financial Ombudsman Service within six months of getting **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: **0300 123 9123** or **0800 023 4567**

Fax: 020 7964 1001

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

We must accept the Ombudsman's final decision, but **you** do not have to and can take further action if **you** want to.

You do not need to use **our** complaints procedure to take legal action. However, the Financial Ombudsman Service may not make a decision on any cases where **you** have started legal action against **us**.

Data Protection Notice

AXA Partners, which is part of the AXA Group, takes **your** privacy very seriously. For information on:

- how **we** collect **your** personal data,
- what information **we** collect,
- how **we** use it,
- who **we** share it with,
- how long **we** keep it, and
- **your** rights relating to that data,

you can read **our** privacy policy online at www.axapartners.com/en/page/en.privacy-policy or **you** can ask one of **our** agents for a copy.

We may also provide **you** with additional information separately including:

- detailing specific ways **we** wish to use **your** data, and
- where relevant, how and when **we** ask for **your** consent.

Please send data privacy queries and data subject requests to: dataprotectionenquiries@axa-assistance.co.uk
Please note this mailbox should not be used for queries regarding policies, claims or assistance.

For the Gadget Cover section >

Fraud

If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** might:

- not pay **your** claim; and
- recover (from **you**) any payments **we** have already made in respect of that claim; and
- cancel **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **we** cancel **your** insurance from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the premium already paid.

Information Disclosure

Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined.

Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to provide details of any other insurance policy that covers **your** gadget(s).

Data Protection

AmTrust Specialty Limited (AmTrust) will keep **your** personal information safe and private. AmTrust follows all laws that protect **your** privacy. Under the laws, AmTrust is responsible for handling **your** personal information as Data Controller. Here is a simple explanation of how and why it does this. For more details visit the website at www.amtrustinternational.com/dpn.

What AmTrust does with your personal information

There are different reasons for using **your** information. AmTrust will need it to:

- Give **you** this policy.
- Contact **you** to ask if **you** want to continue with the policy.
- Protect both **you** and amtrust against fraud and money laundering.
- Follow the law and any regulations that apply.

AmTrust might need your information:

- To run through its computer systems to see if it can offer **you** this policy.
- To help **you** if **you** have any queries or want to make a claim.
- To give **you** information, products, or services that **you** ask for.
- For research or statistics.

Some personal information is very private or sensitive. For example, information about **your** health or any criminal convictions **you** might have. AmTrust might need this kind of information to decide if it can offer **you** this policy, or to help **you** with a claim. It will only use this type of information for these specific reasons and will follow any rules that it has to.

AmTrust might need to share **your** information with companies and people who provide a service to it, or to **you** on its behalf. It will only do this if the law allows it to. This includes, for example:

- Companies in the amtrust group and people it works with.
- Reinsurers, insurance brokers, insurance reference bureaus and agents.
- Credit and fraud agencies.
- Medical professionals.
- Regulators, and anyone it might need to share the information with by law.

AmTrust might send **your** information outside the UK and European Economic Area for processing and storage. This can include to the USA and Israel. It makes sure that **your** information is stored safely and processed in line with the law and this notice.

You can ask AmTrust to:

- Provide **you** with the information it has about **you**.
- Restrict or stop processing **your** information in certain occasions.
- If there are any mistakes or updates, **you** can ask amtrust to correct them.
- Delete **your** information (although there are some things it cannot delete).
- Give **your** information to someone else involved in **your** policy.
- Not use **your** information for marketing.

If **you** think AmTrust has done something wrong with **your** information, **you** should speak to the local data protection authority.

In case you need us

If you need to make a claim >

Claims Team

hub.sunlife.uk.axa.travel

or call

0330 678 3483

Monday – Friday: 09:00 – 17:00

Gadget Claims

<https://tiga.taurus.claims>

or call

0330 057 0287

Monday – Friday: 09:00 – 17:30

Please state **your** name and policy number.

In the event of an emergency >

Medical Assistance Service

0330 678 3487

24 hours a day, 7 days a week

Please state **your** name and policy number.

We're here to help >

Call our customer service number

0800 091 3770

Monday – Friday: 08:30 – 18:00

Saturday: 09:00 – 17:00

Sunday and Bank Holidays: Closed

SunLife

Travel Insurance

