



Worldwide Excluding the USA and Canada

Devised by

CBG Insurance Brokers Ltd

ANNUAL MULTI-TRIP PRE-TRAVEL AND TRAVEL POLICIES

If you need emergency medical assistance abroad or need to cut your trip short:
Contact FirstAssist 24 Hour Emergency Assistance on +44 (0) 20 8763 4925

Where to obtain a claim form:
Contact FirstAssist Claims on 0844 209 7309

If you need legal advice:
Contact FirstAssist on 020 8652 1313

This cover is for residents of the United Kingdom or the Channel Islands
aged 59 years old or younger at inception of the policy
For policies issued from 1st September 2010 to 31st August 2011 with travel before 31st August 2012
Administered by First Assist Insurance Service Limited and underwritten by Great Lakes Reinsurance (UK) PLC

For ease of reference please write your policy number below

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SUMMARY OF POLICY COVERS

Please note this policy does not cover trips that involve a cruise

PRE-TRAVEL POLICY

Policy Section	Maximum cover provided by your policy per insured-group	First Amount you have to pay
A. Cancellation charges	up to £1,500 (See note 1 and 2)	£250

TRAVEL POLICY

Policy Section	Maximum cover provided by your policy per insured-group	First Amount you have to pay
B1. Departure Delay	£10 after first 12 hours £10 after following 12 hours up to a maximum of £100	Nil
Missed departure	up to £500	Nil
Abandonment after 24 hours	up to £3,000	£250
B2. Personal Possessions	up to £100 for each individual item up to an overall total of £200 for valuables up to a maximum of £1,500 in total essential items up to £100	£175 Nil
Possessions delayed in transit for more than 12 hours		Nil
B3. Personal Money	up to £200 in cash on your person up to £500 in total	£175
Loss of travel documents	travel and accommodation costs necessary to replace your lost travel documents up to £250	Nil
B4. Emergency Medical Expenses	up to £5,000,000 outside your home country up to £2,000 within your home country	£200 £200
State hospital benefit	up to £20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £500 (See note 2)	Nil
B5. Curtailment (cutting short your trip)	unused proportion of costs up to £3,000 (See note 2)	£200
B6. Personal liability	up to £2,000,000	rented property damage: £250 other claims: £200
B7. Personal accident	£10,000 for your accidental death £10,000 for loss of arms or legs £10,000 if you are permanently unable to work after an accident on your trip (See note 3)	Nil Nil Nil
B8. Legal advice and expenses	up to £15,000	£200
B9. Catastrophe cover	up to £1000 for additional travel and accommodation cost if access to your pre-booked resort is prevented due to fire, flood, earthquake or storm.	Nil
B10. Timeshare extension	up to 5% of the original purchase price for period of use up to a maximum of £3,000 in total	£200
B11. Winter Sports (option available on payment of an additional premium)	Ski equipment up to £150 for each individual item Own ski equipment up to £450 in total Hired ski equipment up to £250 in total	£175 £175
Ski equipment delayed in transit for more than 12 hours	up to £20 for each full day of delay up to £100 in total	Nil
Loss of ski pack	up to £50 per day up to £250 in total	£175
Piste closure	up to £20 for each full day you cannot ski through lack of snow up to a total of £200	Nil

PRE- TRAVEL POLICY

Note 1. Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. If you have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes **or** had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone us on **0844 209 7315** to see if cover is available. We will confirm any special terms in writing.

PRE TRAVEL & TRAVEL POLICY

Note 2. Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. You must also tell us if your health or medication changes between buying this policy and travelling and if you have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes **or** had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone us on **0844 209 7315** to see if cover is available.

We will confirm any special terms in writing.

Note 3. Cover for accidental death is reduced to **£1,000** if you are under **21** or over **60**. The benefit for inability to work does not apply if you are over **60** years of age.

Policy information

Your insurance has been specially arranged for CBG Insurance Brokers Ltd by First Assist Insurance Services Limited and underwritten by Great Lakes Reinsurance. Cover is provided for all members of the **insured-group** listed on the premium receipt issued.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case you must return the policy, premium receipt with your alternative insurance policy to the place where **you** purchased it within **14** days of receipt for a refund to be considered.

Your policy does not cover cruises and only covers **trips** of **31** days or less outside the **United Kingdom** or trips within the **United Kingdom** of a minimum of **3** days and up to a maximum of **31** days. **Your** policies only cover trips where your children accompany one or both of the **principal policyholders**. **Your** policies do not provide any cover where the cause of the claim is due to a **pre-existing medical condition** of a **close relative** or **close business** associate.

Our pledge to you

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

Policy A - Pre-Travel Policy

How your pre-travel policy works

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium.

Your travel insurance policy will not cover **trips** of more than **31** days, or where the return ticket is not booked before the 31 day duration is exceeded. All numbers and letters shown under 'For each insured-group this insurance will not cover:' refer to the same numbers and letters under 'For each insured-group this insurance will pay:' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

When your pre-travel policy starts and ends

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home** to start each **trip**. Further **trips** of **31** days or less will be covered during the policy period.

Disclosure of pre-existing medical conditions

Your policies may not cover claims arising from **your pre-existing medical conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover.

A. Pre-existing medical conditions - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

1. Have **you**, or anyone traveling with **you**, ever had treatment for:

- any heart or circulatory condition,
- a stroke or high blood pressure.
- a breathing condition (including asthma).
- any type of cancer.
- any type of diabetes.

2. In the last 2 years - have **you**, or anyone who is traveling with **you**, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If **you** have answered '**Yes**' to any of the above questions **you** must tell **us**, **we** may be able to offer some cover and may be able to cover **your** medical condition, although an increased premium may be required. To enable **us** to consider **your** medical condition please call **us** on 0844 209 7315.

All calls will be treated in the strictest confidence.

3. **You** must also tell **us** if:

- **you** are waiting for tests or treatment of any description.
- **your** doctor alters **your** regular prescribed medication.

You need to keep copies of all letters we send **you** for future reference. **Your** failure to disclose any **material facts** may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to **us** either by credit card or debit card. Should **you** decide not to pay the additional premium the declared medical condition and associated medical conditions will not be covered.

Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional medical conditions not declared to **us** will not be covered.

Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

PLEASE NOTE:

- **We** are unable to provide cover for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative** or a **close business associate**.

Definition of words applicable to your pre-travel policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown:
Insured-group/you/your - means a family of two adults under age **60** years and their dependent children aged under 18 years old and living at the same address and named on the premium receipt.

Principal policyholder - means either of the first two adult insured-persons, named on the premium receipt.

We/our/us - means First Assist Insurance Services Limited.

Pre-existing medical condition – means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Material fact – a piece of important information that would increase the likelihood of a claim under **your** policy.

Resident - means a person who has had their main home in the **United Kingdom** and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with you.

Home - means one of your normal places of residence in the **United Kingdom**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or(ii) a hospital or nursing home in the **your home country** following **your** repatriation, both during the period of cover.

Flight - means a service using the same airline or airline flight number.

Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If you are taking part in any sport not listed above please contact us to ensure you are covered.

Manual labour – means work involving the lifting or carrying of heavy item in excess of **25** Kg, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland, and the Isle of Man.

Redundancy - means being an employee where you qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Home Country - both the country **you** live in within the **United Kingdom** and **your** country of nationality.

Winter sports - means skiing, snow boarding and ice skating.

Geographical Area

Worldwide **excluding** the United States of America and Canada

Conditions applicable to your pre-travel policy

At all times we will act in good faith in our dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- (a) being a resident of the **United Kingdom**
- (b) taking all possible care to safeguard against accident or injury *as if you had no insurance cover*.
- (c) producing **your** premium receipt confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) providing all necessary information and assistance we may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (g) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (h) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (i) ensuring that all claims are notified within 3 months of the incident occurring
- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (l) renewing **your** policy if the dates of travel are outside the period of insurance.
- (m) disclosing all **material facts** as soon as possible after the policy is issued.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (c) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of receipt for any refund to be considered.
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- (g) settle all claims under the Law of the country that **you** live in within the **United Kingdom** unless **we** agree otherwise with **you**.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy Excesses

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by **each insured-group**, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by **us**. The increased excess will apply to all persons insured under **your** policy.

Section A - Cancellation charges

For each insured-group this insurance will pay:

up to **£1,500** for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that you have paid or agreed to pay and that **you** cannot recover from any other source following **your** **necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

(i) the death, injury or illness of:

- **you** or a friend with whom **you** are travelling .
- a **close relative** who lives in **your home country**.
- a close **business associate** who lives in **your home country**.
- a friend who lives abroad and with whom **you** were intending to temporarily stay,

(ii) **you**, a friend or close relative who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.

(iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of redundancy.

(iv) the requirements of H. M. Forces.

For each insured-group this insurance will not cover:

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the first **£250** of any loss, charge or expense made on each claim under this section.
- **you** if **you** are aged **60** years or over at the date this policy commences.
- **Your** policies will not cover **trips** of more than **31** days duration.
- **Your** policies will not cover **trips** where the return ticket is not booked before the 31 day duration is exceeded.
- any **trip** within **your home country** that is of shorter duration than **3** days.
- any **trip** made by any other person that is not to travel to and remain with the **principal policyholder** or to return **home** having remained with the **principal policyholder**.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any payment where **your trip** involves **winter sports** unless the appropriate additional premium has been paid and recorded on **your** premium receipt.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - **your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges or credit card charges.
- cancellation for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative** or **close business associate**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover **in writing** and any additional premium has been paid.
- any medical condition associated to any **pre-existing medical condition** unless **we** have agreed cover in writing and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** **in writing**.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** or any **close relative** or close **business associate** being under the influence of alcohol or solvents or anything relating to the prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- any deliberate or criminal act by any member of the **insured-group**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any loss unless it is specified in the policy
- (iv) - any claim where **you** have not obtained prior authority to take leave.

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, by telephone and get **your** registered doctor to complete the medical questions under the cancellation section if applicable. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling close relative **you** will need to obtain a medical report from their General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury including confirmation, that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

Policy B - Travel Insurance Policy

How your travel policy works

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy will not cover **trips** of more than **31** days duration, any one **trip** where the return ticket is not booked before the 31 day duration is exceeded or any **trip** that involves a cruise other than day **trip** river cruises. **Your** travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted.

Your policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

All numbers and letters shown under 'For each **insured-group** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-group** this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

When your cover starts and ends

The cover under all sections starts at the beginning of **your trip** during the policy period and ends on **your return home** or expiry of the policy, whichever is first. Further **trips** of **31** days or less will be covered during the policy period.

Extension of period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

Change in medical condition or ongoing medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise **us** on **0844 209 7315** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Definition of words applicable to your travel policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-group/you/your - means a family of two adults under age **60** years and their dependent children aged under **18** years old and living at the same address and named on the premium receipt.

Principal policyholder - means either of the first two adult insured-persons, named on the premium receipt.

We/our/us - means First Assist Insurance Services Limited.

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Material fact - a piece of important information that would increase the likelihood of a claim under **your** policy.

Resident - means a person who has had their main **home** in the **United Kingdom** and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Personal possessions - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television and telecommunications equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Pair or set - means two or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Essential items - means underwear, socks, toiletries and a change of clothing.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets and ski pass, all of which are for **your** private use.

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

Home - means one of **your** normal places of residence in the **United Kingdom**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

International departure point - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom**.

Flight - means a service using the same airline or airline flight number.

Public transport - means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport not listed above please contact CBG to ensure **you** are covered.

Manual labour – means work involving the lifting or carrying of heavy items in excess of **25kg**, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Home country – means both the country **you** live in within the **United Kingdom** and **your** country of nationality.

Winter sports - means skiing, snow boarding and ice skating.

Ski equipment - means skis, ski bindings, ski sticks, ski boots and snowboards.

Ski pack - means ski pass, ski lift pass and ski school fees.

Unattended - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

Curtailed – means the cutting short of **your trip** by **your** early return **home** or your repatriation to a hospital or nursing home in **your home country**.

Payment will be made on the number of full days of **your trip** that are lost from the day you are repatriated.

Geographical areas

Worldwide **excluding** the United States of America and Canada.

Policy Conditions

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom**
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**.
- (c) producing **your** premium receipt confirming **you** are insured before a claim is admitted
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (i) accepting that **your** policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (k) renewing **your** policy if the dates of travel are outside the period of insurance.
- (l) ensuring that all claims are notified within 3 months of the incident occurring

In respect of sections, **B4, emergency medical expenses and B5, curtailment, only.**

- (m) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (n) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (o) obtaining any recommended vaccines, inoculations or medications prior to **your trip**
- (p) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (q) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy
- (r) disclosing all **material facts** as soon as possible after the policy is issued.

In respect of sections **B2, personal possessions, B3, personal money, and B11, winter sports, only.**

- (s) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (t) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (u) complying with the carrier's conditions of carriage.
- (v) not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (d) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of receipt for any refund to be considered.
- (h) not make any payment under sections **B6** and **B7** for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5, B8 and B9** where there is other insurance in force covering the same risk and to require details of such other insurance.
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy excesses - in respect of sections B1, departure delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, B6, personal liability, B8, legal advice and expenses, B10, Timeshare extension, and B11, winter sports, only.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by **each insured-group**, for each incident giving rise to a separate claim. The policy excess under sections **B4 and B5** may be increased to include **pre-existing medical conditions** confirmed in writing by **us**. The increased excess will apply to all persons insured under **your** policy

Exclusions applying to all sections of your policy

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (3) any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last few years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover **in writing** and any additional premium has been paid.
- (4) any medical condition associated to any **pre-existing medical condition** unless **we** have agreed cover in writing and any additional premium has been paid.
- (5) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- (6) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- (7) curtailment of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us in writing**.
- (8) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (9) **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- (10) delay confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country
- (11) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- (12) any deliberate or criminal act by an **insured-group**.
- (13) **manual labour**.
- (14) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any **trip** of more than **31** days duration.
- (4) any **trip** where the ticketed return journey exceeds **31** days from the outward journey or where the ticket has no fixed return date.
- (5) **you** if **you** are aged **60** years or over at the date this policy commences.
- (6) any **trip** made by the children under **18** residing at **home** that is not to travel to and remain with the **principal policyholders** or to return **home** having remained with the **principal policyholder**.
- (7) any **trip** within **your home country** that is of shorter duration than **3** days.
- (8) any **trip** which involves **winter sports** unless the appropriate additional premium has been paid and recorded on **your** policy schedule.
- (9) any **trip** that involve cruises other than day **trip** river cruises.

Section B1 - Departure delay (applicable only to trips outside your home country)

For each insured-group this insurance will pay:

1. **you £10** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues we will pay a further sum of **£10** for each complete period of **12** hours up to a maximum of **£100**.
2. up to **£3,000** for the cancellation of **your trip** if **your** possessions have been checked in and after **24** hours delay **you** wish to abandon the **trip**,
3. up to **£500** for alternative transport to get **you** to **your** destination:
 - (a) if the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
 - (b) **your** public transport is delayed, preventing **you** from getting to **your international departure point** in time to check in.

You will need to obtain independent confirmation of the circumstances.

For each insured-group this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1 & 2** - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
1. - missed connections outside **your home country**
 2. - the first **£250** of any claim made by **you**.
 - abandonment where the **trip** is of **2** days duration or less, or is a one-way **trip**.

3. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12** hours.

Section B2 - Personal possessions

For each insured-group this insurance will pay:

- (a) up to a total of **£1,500** for **your personal possessions** to cover:
 - either(i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
 - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of **£100** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination.
You must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-group this insurance will not cover:

- (a) - the first **£175** of each and every incident giving rise to a claim.
 - more than **£100** for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
 - more than **£200** in total for **valuables** whether solely or jointly owned.
 - more than **£50** in total in respect of sunglasses, spectacles or prescription glasses.
 - more than **£50** in total for items lost or stolen from a beach or lido.
 - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
 - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
 - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
 - any claim that is the result of a domestic dispute.
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
 - the cost of replacing or repairing dentures.
- (a) & (b) - the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
 - sports equipment whilst in use.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
 - money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
 - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your** outward journey, **you** may need to buy some essential items, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Section B3 - Personal money

For each insured-group this insurance will pay:

- (a) up to **£500** in total for the loss or theft of **your personal money** during **your trip**
- (b) up to **£250** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-group this insurance will not cover:

- (a) - the first **£175** of each and every incident giving rise to a claim.
- more than **£200** in total in cash or currency, whether solely or jointly owned.
 - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
 - loss or theft of travellers' cheques where the bank provides a replacement service.
 - any financial loss suffered as a result of your debit/credit card being lost or stolen.
 - more than the unused proportion of **your** passport
- (a)&(b) - loss or theft of **personal money** or **travel documents** that are not:
- on **your** person.
 - held in a safe or safety deposit box where one is available.
 - left out of sight in **your** *locked* personal **trip** accommodation.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (b) - the cost of the replacement **travel documents**.
- any costs incurred before departure or after **you** return **home**.
 - any costs which are due to any errors or omissions on **your travel documents**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money **we** will also require (a) confirmation from **your** UK currency exchange of the issue of foreign currency or travellers' cheques,

(b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Section B4 - Emergency medical and associated expenses

PLEASE NOTE:

If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500. There are also special outpatient arrangements within Europe, please see back of policy for details.

For each insured-group this insurance will pay:

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

1. Trips outside your home country

(a) up to **£5,000,000** for reasonable:

- (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
 - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
 - (iii) either (a) up to **£2,500** to cover charges following **your** death outside **your home country** for your burial or cremation in the locality where **your** death occurs and the cost of returning **your** ashes to **your home country**
or (b) the cost of returning **your** body to your home when arranged by **us**.
- (b) up to **£75** to cover emergency dental treatment only to cure sudden pain.
- (c) **£20** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under 1 (a) above.

2. Trips within the United Kingdom where it is your home country

up to **£2,000** for reasonable:

- additional transport and accommodation costs to be made for or by **you** and for any *one other person* who is required for medical reasons to stay with **you**, to travel to **you** from within the **United Kingdom** or to travel with **you**,
- costs following **your** death for the return of **your** ashes or **your** body to **your home**.

For each insured-group this insurance will not cover:

- any claim for curtailment where repatriation has been made.
1. (a) - the first **£200** of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
- any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of private treatment where adequate state facilities are available.
 - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.

1 & 2. - any claim that is caused by:

- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
- **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- The cost associated with the diversion of an aircraft due to your death injury or illness

1.(a)(i) - any services or treatment received by **you** within **your home country**.

- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to the **United Kingdom**.
- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return home, that would exceed the cost of **your** repatriation.
- repairs to or for the provision of dentures, artificial limbs or hearing aids.
- any dental work involving the use of precious metals.
- in-patient treatment that has not been notified to and agreed by the emergency assistance service.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

1.(a)(iii) - **your** burial or cremation in **your home country**.

1.(b) - emergency dental work costing more than **£75**.

1.(c) - any payment when **you** are in a private hospital or clinic.
- more than **£500** in total for state hospital in-patient benefit.

2. - the first **£200** of each and every incident giving rise to a claim.

PLEASE NOTE:

1. If travelling within Europe **you** should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to save costs.

2. If travelling to Australia **you** should register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia.

Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT
CONTACT FIRSTASSIST 24 HOUR EMERGENCY ASSISTANCE ON +44 (0)20 8763 4925**

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

Section B5 – Curtailment (cutting short your trip)

For each insured-group this insurance will pay:

up to **£3,000** for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** *necessary* curtailment of **your trip** due to :

(a) the **trip** being cut short by **your** early return home because of:

(i) the death, injury or illness of:

- **you** or a friend with whom **you** are travelling .
- a **close relative** who lives in **your home country**.
- a close **business associate** who lives in **your home country**.
- a friend who lives abroad and with whom **you** were intending to stay,

(ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or

(iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

Your unused proportion of **trip** costs will be calculated in full days lost from the date of **your flight home**

For each insured-group this insurance will not cover:

- the first **£200** of any loss, charge or expense made on each claim under this section.

- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.

- any payment where **you** have not suffered any financial loss.

- any claim that is due to:

- the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
- **your** failure to obtain the required passport, visa or ESTA.
- the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
- the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- the curtailment of **your trip** by the tour operator.
- the failure of **your** travel agent or tour operator.
- the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
- financial circumstances.
- **your** loss of enjoyment of the **trip** however caused.
- **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
- death or illness of any pets or animals.
- curtailment for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative** or **close business associate**.
- terrorism, riot, civil commotion, strike or lock-out.

- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- curtailment cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- curtailment due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. Curtailment claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

Section B6 - Personal liability

For each insured-group this insurance will pay:

up to **£2,000,000** plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-group this insurance will not cover:

- (a) & (b) - the first **£200** in respect of each and every event that causes a claim.
- (c) - the first **£250** in respect of each and every event that causes a claim.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation. Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

Section B7 – Personal accident benefit

For each insured-group this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	amount of payment
(a) death	£10,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£10,000
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every kind</u> all occurring within 12 months of the event happening.	£10,000

For each insured-group this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment when **your** age is under twenty one (**21**) years or is sixty (**60**) years or over at the time of the incident.
- (c)- any payment when **your** age is sixty (**60**) years or over at the time of the incident.

***PLEASE NOTE:**

Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Section B8 – Legal advice and expenses

For each insured-group this insurance will pay:

up to **£15,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-group this insurance will not cover:

- the first **£200** in respect of each and every event that causes a claim, other than **30** minutes initial free advice.
- any costs to pursue a claim against the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-group** or member of **your** family.
- any claim for damage to a motor vehicle.

PLEASE NOTE:

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an accident abroad and require legal advice **you** should telephone:

Coverall Travel Insurance Claims

Legal Expenses Department, FirstAssist Insurance Services Ltd, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU
telephone **020 8652 1313**

Section B9 - Catastrophe

For each insured-group this insurance will pay:

up to **£1000** in total to cover the cost of additional travel and/or accommodation if access to **your** pre-booked resort is prevented due to fire, flood, volcanic eruption, earthquake or storm.

For each insured-group this insurance will not cover:

- any claim where **you** do not provide written confirmation from **your** tour operator's representative, transport or accommodation or local Police confirming that **you** were unable to use **your** pre-booked transport and/or accommodation and the reason why.
- transport and/or accommodation of a higher standard than **your** pre-booked transport and accommodation.
- any costs where **your** tour operator, transport or accommodation supplier or any other party provides alternative transport and/or accommodation.
- any expense which **you** would normally have expected to pay during **your** trip.
- any claim for a trip within **your** home country

What you need to do if you wish to make a claim under this section of the policy:

You will need to provide the claims office with (a) a copy of **your** original appropriate booking confirmation and receipt for transport and/or accommodation, (b) **your** transport and accommodation receipts for the replacement transport and/or accommodation **you** had to buy, and (c) confirmation from **your** tour operator, transport or accommodation supplier or local Police that **you** were forced to use an alternative, clearly stating when the services were unavailable from, when services were resumed and the reason why.

Section B10 - Timeshare extension

For each timeshare property this insurance will pay:

up to **5%** of the original purchase price paid for the period of the timeshare **you** are unable to use, plus the management charge for this period, up to a maximum amount of **£3,000** in total, following a valid claim under section **A**, cancellation charges, of the policy where **you** are unable to exchange **your** timeshare in **your** operator's timeshare bank.

For each timeshare property this insurance will not cover:

- the first **£200** of any claim under this section.
- more than **£3,000** in total.
- any claim that is not part of a valid claim under the cancellation or curtailment charges section of the policy.
- any loss by exchanging **your** timeshare for a different date or different location.

What you need to do if you wish to make a claim under this section of the policy:

Notify **your** timeshare operator by telephone and in writing within three working days of **your** need to cancel.
Request **your** timeshare operator deposits **your** timeshare week(s) in the space bank pool and grants **you** a replacement within 6 months.
Request an alternative timeshare from their space bank pool at a suitable time.
Provide copies of the original purchase invoice and invoice for the management charge for the period **you** need to cancel.

NB. All claims will be paid in Sterling at the exchange rate applicable at the time of cancellation.

Section B11 – Winter sports (cover only available on payment of the winter sports premium)

For each insured-group this insurance will pay:

- (a) up to a total of **£450** for **your own ski equipment** to cover:
either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, as shown below
or (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to **£250** a total of for hired **ski equipment** to cover:
either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, as shown below.
or (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (c) up to **£20** per day to cover the cost of hiring replacement **ski equipment** if **your ski equipment** is misplaced, lost or stolen on **your** outward journey for over **12** hours from the time **you** arrived at **your trip** destination.
- (d) up to **£250** for the loss of use of **your ski pack** following your injury or illness during **your trip**.
- (e) up to **£20** for each full day **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where **you** are booked to ski between **1st January** and **30th April**.

For each insured-group this insurance will not cover:

- (a) (b) & (d) - the first **£175** of each and every claim.
- (a) & (b) - more **£150** for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than **60%** of the original purchase price for skis over six months old and less than one year old.
- more than **50%** of the original purchase price for skis over one year old and less than two years old.
- more than **40%** of the original purchase price for skis over two years old and less than three years old.
- more than **25%** of the original purchase price for skis over three years old and less than five years old.
- skis over five years old.
- **ski equipment** left unattended away from **your** personal holiday or **trip** accommodation except **ski equipment** left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- any claim where **you** are able unable to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (c) - more than **£100** in total.
- (d) - any claim where a claim has not been made for emergency medical expenses.
- more than **£50** for each **24** hour period.
- (e) - more than **£200** in total.
- any compensation if **your trip** is to Bulgaria.
- any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within **14** days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If **your ski equipment** is delayed longer than **12** hours on **your outward** journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all other losses of **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened.

For avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened and **you** were able to continue on your journey.

What to do in the case of a medical emergency abroad

IN CASE OF SERIOUS EMERGENCY

First call an ambulance using the local equivalent of a **999** call. While **you** wait for the ambulance contact **our** medical assistance service which is open **24** hours a day and **7** days a week to offer **you** advice in this emergency situation. **We** strongly suggest **you** put their telephone number **+44 (0) 20 8763 4925** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our** medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU

- when **you** call **our** medical assistance service in an emergency **you** need to have some basic information for them to hand:
 - **your** telephone number so **you** can be contacted on in case **you** are cut off.
 - the name and age of the patient and as much information about the medical situation as **you** are able to provide.
 - the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them.
 - tell them that **you** have a Coverall policy, the booking reference number, the date **you** bought it, the name of the branch and **your** booked travel dates.
 - the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

MINOR ILLNESS OR INJURY

If **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or tour representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to **NIL**. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our** medical assistance service on **+44 (0) 20 8763 4925**. Elsewhere it is advisable to seek advice on where to go for treatment from **our** medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our** medical assistance service to move **you** to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT

Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to First Assist Claims at Coverall Travel Insurance Claims, PO Box 1037, Oakleigh House, 14-16 Park Place, Cardiff CF11 1HU. **Our** medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of your claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS?

Don't worry, provided **you** have contacted **our** medical assistance service **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel **home**. **Our** medical assistance service will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers **you** to come **home** early because **you** are ill only if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **our** medical assistance service on **+44 (0) 20 8763 4925** for advice first. If **you** need to come **home** for any other reason, such as the illness of a **close relative** in the **UK** then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** particular circumstances are included in the cover then call FirstAssist Claims on **+44 (0) 844 209 7309** between **9.00** am and **5.00** pm **UK** time for advice.

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

Where to obtain a claim form

FirstAssist Claims will look after **your** claim. If **you** require a claim form please write to:
FirstAssist Claims, PO Box 1037, Oakleigh House, 14-16 Park Place, Cardiff CA11 1HU
or request a claims form by calling 0844 209 7309

Appeals procedure

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** appeal is regarding the sale of **your** policy.
The Managing Director, CBG Insurance Brokers Ltd, 65-66 Shoreditch High Street, London, E1 6JL
2. If **you** are still unhappy or if your appeal is regarding policy cover, the claims, the emergency assistance service or medical screening, you should contact:
The Customer Relations Department, FirstAssist Insurance Services Ltd, 1 Drake Circus, Plymouth, PL1 1QH.
Telephone: 0870 060 0190. Fax: 01752 258564

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below.

What to do if you are still not satisfied

Complaints that cannot be resolved by First Assist may be referred to the Financial Ombudsman Service.

You must approach the Financial Ombudsman Service within 6 months of receipt of the final response to **your** complaint. **You** will be reminded of the time limits in the final response.

Your Rights

We must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** wish. **Your** rights as a customer to take legal action remain unaffected by the existence or use of **our** Appeals Procedure.

Financial Ombudsman Service (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Any additional information or queries relating to the Cover-All policy may be referred to:-

CBG Insurance Brokers Ltd, 65-66 Shoreditch High Street, London E1 6JL

Tel: 0207 033 0662