



## BASI Travel Insurance

Please read this policy  
and carry it with you  
during your trip.

## Important telephone numbers

Customer Services:		<b>020 8239 3947</b>
Health Declaration (to declare a medical condition or change in your circumstances):		<b>0845 894 1577</b>
24hr emergency medical assistance (for medical emergencies or curtailment requests):		
	Outside your home country:	<b>+44 20 8239 3969</b>
	Within your home country:	<b>020 8239 3969</b>
24hr legal helpline:		
	Outside your home country:	<b>+44 20 8603 9804</b>
	Within your home country:	<b>020 8603 9804</b>
Claims		<b>020 8603 9958</b>

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## Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Sections of cover	Maximum we will pay	Excess
1. Cancellation and curtailment charges - Excursions	£5,000* £150	£100
2. Emergency medical and associated expenses - Extra travel and accommodation - Dental - Funeral expenses - Hospital benefit - Transport and accommodation within your home country	£5 million £2,000 £250 £2,500 £25 / day, max £1,000 £1,000	£100 Nil £100 £100 Nil £100
3. Loss of passport	£500	£100
4. Delayed personal possessions	£50 / day max £250	Nil
5. Personal possessions - Single article, pair or set - Valuables (aged 18 and over) - Valuables (aged 17 and under)	£2,000 £200 £200 £100	£100
6. Personal liability	£2 million	Nil
7. Winter sports cover - Ski pack - Delayed ski equipment - Ski equipment - Piste closure - Avalanche closure	£75 / day max £300 £20 / day max £200 £2,000 £20 / day max £240 £20 / day max £240	£100 Nil £100 Nil Nil

**\* Cancellation and curtailment top up**

Extra cancellation and curtailment cover can be purchased to a maximum of **£7,500** for each **insured person**. **Your** policy schedule will show when this limit has been increased, the limit that applies and the dates of the **journey**.

## Important information

Thank **you** for taking out BASI travel insurance with **us**.

**Your** policy schedule shows the sections of the policy **you** have chosen, the people who are covered and any special terms or conditions that may apply.

It is very important that **you** read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim.

If the **you** need to contact **us**, **you** should write to **us** as Mondial Assistance (UK) Limited, 102 George Street, Croydon, CR9 1AJ. Telephone **020 8239 3947**, textphone **020 8666 9562**.

**Insurer**

**Your** BASI travel insurance is underwritten by Mondial Assistance Europe N.V. and administered in the **United Kingdom** by Mondial Assistance (UK) Limited.

**How your policy works**

**Your** policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned the benefits and exclusions within each section, apply to each **person insured**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

#### **Telling us about relevant facts**

Before **you** travel **you** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

#### **Cancellation rights**

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

**You** can contact **us** at Mondial Assistance (UK) Limited, 102 George Street, Croydon, CR9 1AJ.  
Telephone **020 8239 3947**, textphone **020 8666 9562**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

#### **Policy excess**

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each claim incident. The amount **you** have to pay is the **excess**.

#### **Data protection**

Information about **your** policy may be shared between BASI Travel Insurance, Dogtag, Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. for underwriting purposes.

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

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

#### **Financial Services Compensation Scheme (FSCS)**

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover for policies purchased on or before the 31<sup>st</sup> December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Policies purchased after this date will be covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at **www.fscs.org.uk**.

#### **Governing law**

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

#### **Contracts (Rights of Third Parties) Act 1999**

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

#### **Renewal of your insurance cover**

If **you** have annual multi-trip cover, BASI travel insurance will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your** policy schedule.

The terms of **your** cover and the premium rates may be varied by **us** at the renewal date. BASI travel insurance will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about relevant facts and check to see that **you** still comply with the health declaration (see under the heading 'Health declaration and health exclusions' of this policy) as this may affect the cover provided. If **you** do not comply with the Health declaration, this may invalidate **your** insurance.

## Definition of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

### **Appointed adviser**

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

### **Area of cover**

#### **Worldwide**

Any worldwide country.

#### **Business associate**

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

#### **Channel Islands**

Jersey, Guernsey, Alderney, Sark and Herm.

#### **Couple**

Two adults who have been permanently living together at the same address for more than six months.

#### **Departure point**

The airport, station or port where;

- **your** outward **journey to your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your journey** has more than one destination or connection; or
- **your** return **journey back home** begins (including any connecting transport **you** take later).

#### **Doctor**

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

#### **Excess**

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a **couple** that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

#### **Family**

Two adults and all of their children (including foster children) aged 17 and under if in full time education.

#### **Home**

**Your** usual place of residence in the **UK** or the **Channel Islands**.

#### **Insurer**

Mondial Assistance Europe N.V.

#### **Journey**

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

- **you** will only be covered if **you** are aged 69 or under at the start date of **your** policy.
- a trip which is booked to last longer than 6 months is not covered (unless an extra premium has been paid to waive the 6 months trip duration limit and this is shown on **your** policy schedule).
- trips within **your home** country must be for at least 2 nights and have:
  - i pre-booked transport or accommodation; or
  - ii be more than 25 miles from **your home** (unless it involves a sea crossing).

#### **Pair or set**

A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.

#### **Period of Insurance**

Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, which ever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**. All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your** journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

#### **Personal possessions**

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

**Redundancy**

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

**Relative**

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

**Resident**

A person who has their main **home** in the **UK** or the **Channel Islands** and has not spent more than six months abroad during the year before the policy was issued, unless this was as a result of working or training as a **winter sports** instructor on consecutive contracts outside the **UK** or the **Channel Islands**.

**Ski equipment**

This consists of skis, poles, boots, bindings, snowboards or ice skates.

**Ski pack**

Hired **ski equipment**, ski school fees and lift passes.

**Travelling companion**

Any person that has booked to travel with **you** on **your journey**.

**United Kingdom (UK)**

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

**Valuables**

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

**We, our, us**

Mondial Assistance (UK) Limited which administers the insurance on behalf of the **insurer**.

**You, your, person insured**

Any person who is a BASI member or Associate member for whom the appropriate insurance premium has been paid. This includes their partner (where the **couple** premium has been paid) or their **family** (where the **family** premium has been paid).

## 24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside **your home** country phone **+44 20 8239 3969**, Textphone **+44 20 8666 9562**, Fax **+44 20 8603 0204**

From within **your home** country phone **020 8239 3969**, Textphone **020 8666 9562**, Fax **020 8603 0204**

email **international\_dept@mondial-assistance.co.uk**

Please give **us your** name, age and **your** policy number. Say that **you** are insured with BASI travel insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

### Confirmation of payment

**We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

### Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time day or night. **Your** call will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

## Reciprocal health arrangements

### European Health Insurance Card (EHIC) - the replacement for the E111

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an EHIC online at **www.dh.gov.uk/travellers** or by calling **0845 606 2030**. Application forms are also available from the Post Office.

### Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: **www.medicareaustralia.gov.au** or email: **medicare@medicareaustralia.gov.au**.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

## Health declaration and health exclusions

These apply to the Cancellation or curtailment charges and Emergency medical and associated expenses sections.

**It is very important that you read and understand the following and if necessary declare any existing medical conditions to us.**

- 1 **You** will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance, **you**:
  - a are being prescribed regular medication;
  - b have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 6 months;
  - c are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
  - d are awaiting treatment or the results of any tests or investigations;

### Unless

The condition(s) has (have) been declared to and accepted by **us** in writing.

**You** should call **our** medical screening line on **0845 894 1577** if:

- **you** need to declare a medical condition;
- **you** develop a medical condition after **your** policy was issued;
- **your** existing condition changes after **your** policy was issued;
- **you** are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for **your** medical conditions. If **you** need to make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid.

If **we** cannot cover a medical condition of any person insured with **us**, this will mean that any other person insured by us will not be able to make a claim arising from that medical condition.

Each **person insured** by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

- 2 **You** will not be covered for any claim arising from a medical condition of someone **you** were going to stay with, a **travelling companion**, a **relative** or a **business associate** if **you** are aware of the medical condition at the time **your** policy was issued.
- 3 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your journey**.
- 4 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 5 **You** will not be covered for any directly or indirectly related claim if, before **your journey**, a **doctor** diagnosed that **you** have a terminal condition.
- 6 **You** will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when **your** policy was issued.
- 7 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

### Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

## General exclusions

The following exclusions apply to the whole of **your** policy:

**We** will not cover **you** for any claim arising from, or consisting of, the following:

- 1 A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism, weapons of mass destruction.
- 3 Any epidemic or pandemic.
- 4 **You** not following any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses).
- 9 **You** acting in an illegal or malicious way.
- 10 **You** not enjoying **your journey** or not wanting to travel.
- 11 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 12 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 13 **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- 14 **You** carrying out any illegal, malicious or criminal acts (including those where **you** are under the influence of alcohol), or **you** breaking the local road traffic regulations.
- 15 **You** taking part in a sports or leisure activity that is not listed or confirmed in writing as covered (see page 11)
- 16 **You** taking part in a winter sports activity that is not listed or confirmed in writing as covered (see page 12)

## Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the **UK** or the **Channel Islands**.
- 2 **You** have a valid policy schedule.
- 3 **You** are a member or associate member of BASI and have a valid membership at the time **your** policy was bought or **you** are their partner (where the **couple** premium has been paid) or a member of their **family** (where the **family** premium has been paid).
- 4 **You** hold a valid European Health Insurance Card (EHIC) – see Reciprocal health arrangements on page 7.
- 5 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 6 **You** accept that **we** will not extend the **period of insurance** beyond the expiry of **your** policy.
- 7 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 8 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- 9 **You** are not aged 69 or over at the start date of **your** policy.

### We have the right to do the following

- 1 Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** or **your** Personal Representatives permission, get information from **your** medical records to help **us** or **our** representative's deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home** country, if **you** refuse to be repatriated.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey** all cover provided on **your** policy for that **journey** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

## Sports and leisure activities

The following sports and leisure activities listed under Covered activities are covered automatically on this policy, providing they do not involve competing at a professional level for financial gain. Cover does not apply for taking part in sports and leisure activities listed under Excluded activities. **Note** - Activities marked with \*\* exclude cover under Personal liability – Section 6.

### Covered activities

The following activities are covered at no extra premium:

#### A

Abseiling (within organizer's guidelines), adventure racing, American football, angling, archery, assault courses, athletics.

#### B

Badminton, bamboo rafting, banana boating, baseball, basketball, biathlon, boardsailing, bouldering, bowling, bowls, bridge swinging, bungee jumping.

#### C

Camel riding, canoeing (river – not white water), canyoning (within organizers guidelines), catamaran sailing, caving, clay pigeon shooting, climbing (indoor), climbing (up to 4,000 metres), cricket, cross country running, curling, cycle racing, cycling, cyclo cross.

#### D

Deep sea fishing, dinghy sailing\*\*, dog sledding, downhill mountain biking, dry slope skiing / boarding.

#### E, F, G

Elephant trekking, endurance tests, equestrian events, expeditions, fell running, fell walking, fencing, fishing, fives, football, Gaelic football, gliding (no cover for crewing or piloting), go-karting, golf, gymnastics.

#### H, I, J

Handball, high diving, hiking, hobie cat sailing, hockey, horse riding, hot air ballooning, hurling, ironman, jet boating, jet skiing, judo.

#### K, L

Karate, kayaking, kendo, kite surfing, lacrosse.

#### M, N

Marathon des sables, marathon running, martial arts, modern pentathlon, motor cycling (up to 125cc), mountain biking (recreational and competitive), mountaineering (organised climbs using ropes and all safety equipment)\*\*, netball.

#### O, P, Q

Orienteering, outdoor endurance events, paintballing (wearing eye protection)\*\*, parachute jumping (non static line)\*\*, parachute jumping (static line), paragliding\*\*, parapenting\*\*, parascending (over land), parascending (supervised over water), pistol shooting, pony trekking, quad biking.

#### R

Racketball, rackets, rambling, rap jumping (within organizers guidelines), re-enacting (excludes use of live ammunition), rifle shooting, ringos, rock climbing (organised climbs using ropes and all safety equipment), roller blading, roller hockey, rounders, rowing, rugby league, rugby sevens, rugby union, running, running (marathon).

#### S, T

Safari (organised by bona fide tour operator), safari trekking in a vehicle (must be organised tour), safari trekking on foot (must be organised tour), sail boarding, sailing / yachting inshore – recreational\*\*, sand dune surfing / skiing, scrambling, scuba diving (to 50 metres depth), sea kayaking, shark diving (in a cage), shark diving to swim with and feed sharks, shinty, shooting, skate boarding, sky diving\*\*, snorkelling, snowblading, snowmobiling\*\*, soccer, softball, squash, street hockey (wearing pads and helmets), summer tobogganing, surfing, swim trekking\*\*, swimming, table tennis, Tae kwon do, tennis, touch rugby, trampolining, trekking, triathlon, tug-of-war.

#### U, V, W, Z

Ultimate Frisbee, via ferrata\*\*, volleyball, wakeboarding (excluding the use of ramps), walking, war games (excludes use of live ammunition), water polo, water skiing, white water canoeing / rafting (grade 4 or more), white water canoeing / rafting (up to grade 3), windsurfing, zorbing.

### Excluded activities

Your policy does not provide any cover for the following activities.

Base jumping, big game hunting, black water rafting, BMX riding – stunt / obstacle, boxing, cave tubing, deer stalking, drag racing, flying (except passengers in a licensed passenger carrying aircraft), free mountaineering (without safety aids), hang gliding, harness racing, horse racing, hunting, jousting, micro-lighting, motocross, motor cycle racing, motor racing, motor rallies, polo, pot holing, powerboat racing, power lifting, professional sports of any kind, river bugging, rock climbing (freestyle or without ropes), rodeo, solo climbing, solo rock climbing (without ropes), solo scuba diving, solo mountaineering (without safety aids) speed trials, speedway, steeple chasing, time trials, water skiing jumping, weightlifting, wrestling.

### Other activities that are not listed

We may be able to cover you for other sports and leisure activities that are not listed. Please call BASI travel insurance on 020 8239 3947 textphone 020 8666 9562.

## Winter sports

The winter sports activities listed under 'Covered activities' are covered automatically on this policy, providing they do not involve competing at a professional level for financial gain. Cover does not apply for taking part in winter sports activities listed under 'Excluded activities'. **Note** - Activities marked with \*\* exclude cover under Personal liability Section 6.

### Covered winter sports activities

The following activities are covered at no extra premium:

#### A, B, C

Accro skiing, airboarding, big-foot skiing, boarder cross, bobsleighbing, broomball, cat boarding, cat skiing, cross-country skiing.

#### E, F

Euro test, free-style skiing, freestyle competition, fun park skiing, fun park snowboarding.

#### G, H

Gelandesprung, glacier skiing, glacier walking, half pipe skiing / snowboarding, heli boarding, heli skiing.

#### I, K, L

Ice climbing (organised climbs using all ropes and safety aids), ice hockey, ice holing (within organisers guidelines), ice skating, ice speedway, kite skiing, kite snowboarding, langlauf, lugging.

#### M, O

Mogul skiing, mono-skiing, off piste skiing / snowboarding.

#### S, T

Skeleton bob, ski bob, ski bob racing, ski jumping (e.g. Nordic 90m hill), ski mountaineering, ski race training, ski racing (speed test ISIA SL, GS and FIS events), ski randonee and ski touring, skidooring\*\*, skier cross, skiing, sledging, snow blading, snow shoeing and tobogganing, snowboarding, snowmobiling\*\*, speed skating, telemark.

### Excluded winter sports activities

Your policy does not provide any cover for the following activities.

Skeletons, ski acrobatics, ski aerials (e.g. Inverted off ramp), ski stunting, skiing or snowboarding against the local authority warnings and advice.

### Other winter sports activities that are not listed

We may be able to cover you for other winter sports activities that are not listed. Please call BASI travel insurance on 020 8239 3947 textphone 020 8666 9562.

## Making a claim

To obtain a claim form:

Phone **020 8603 9958**, textphone **020 8666 9562** (8am-6pm Monday to Friday and 9am-12 noon Saturday)

Write to: Travel Insurance Claims Department, PO Box 1900, Croydon CR90 9BA.

Email: [travel\\_claims@mondial-assistance.co.uk](mailto:travel_claims@mondial-assistance.co.uk)

Alternatively, claim forms can be downloaded from [www.mondial-assistance.co.uk](http://www.mondial-assistance.co.uk) by clicking on the 'File claim' button.

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

### For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

### Cancellation or curtailment

- If **you** need to curtail **your journey** call within **your home** country **020 8239 3969**, textphone **020 8666 9562**, outside **your home** country **+44 20 8239 3969**, textphone **+44 20 8666 9562** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.
- If the police need **you** to return **home** because of burglary, or damage at **your home**, **you** should obtain a report from them confirming this.

### Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

### If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

### Personal possessions

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

### For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

### Personal liability

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

## Winter sports

### Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

### Delayed ski equipment

- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

### Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

### Piste closure / Avalanche closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

## Making a complaint

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

The Quality Standards Manager,  
Mondial Assistance (UK) Limited,  
Mondial House,  
102 George Street,  
Croydon, CR9 1AJ

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

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

## Cancellation or curtailment charges - Section 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay up to the amount shown in **your** summary of cover in total (including excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses and course fees if **you** are required to repeat the course, which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

**We** will provide this cover in the following necessary and unavoidable circumstances:

#### Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, **a travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **Your redundancy**
- **Your** compulsory quarantine.

#### Curtailment

**You** cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

#### Note

**We** will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost and total course fees if **you** are required to repeat the course. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

### WHAT YOU ARE NOT COVERED FOR

#### Under Cancellation and Curtailment

An **excess** of the amount shown in **your** summary of cover.

Any condition stated under Health declaration and health exclusions.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Airport taxes or air passenger duty (contact **your** carrier for these charges).

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal;
- the aircraft, sea vessel, coach or train on which **you** are booked to travel, being withdrawn from service by the regulatory authority in any country (contact **your** transport provider for these charges);
- **your** work commitments or changes made by **your** employer to **your** holiday entitlement.

### Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport, accommodation or course organiser, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

### Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

**You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Emergency medical and associated expenses - Section 2

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

#### Cover outside your home country

Up to the amount shown in **your** summary of cover for reasonable fees or charges **you** incur for:

- **Treatment**  
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport and accommodation**  
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses**  
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to the amount shown in **your** summary of cover for **your** funeral expenses, in the place where **you** die outside **your home** country.
- **Search and rescue**  
Mountain search and rescue services when deemed medically necessary.

**We** will also pay

- **Hospital benefit**  
Up to the amount shown in **your** summary of cover if **you** are in hospital as an in-patient during **your journey** as well as any fees or charges paid under **Treatment**.
- **Dental**  
Up to the amount shown in **your** summary of cover for emergency dental treatment to relieve sudden pain.
- **Excursions**  
The cost of **your** excursions that have been paid for before **your journey** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your journey**.

#### Cover within your home country

Up to **£1,000** for:

- **Transport and accommodation**  
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **your** ashes or body **home**.

## WHAT YOU ARE NOT COVERED FOR

### **Under Cover outside your home country except Hospital benefit and Excursions and under Cover within your home country**

An **excess** of the amount shown on the summary of cover, unless **you** claim is reduced because **you** used an European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' for more information).

The cost of replacing any medication **you** were using when **you** began **your journey**.

### **Under Cover outside your home country and Cover within your home country**

Any condition stated under Health declaration and health exclusions.

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

### **Under Cover outside your home country - Treatment**

Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

### **Under Cover outside your home country - Funeral expenses**

**Your** burial or cremation within **your home** country.

### **Under Cover outside your home country - Dental**

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Loss of passport - Section 3

### WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

#### Costs for issuing a temporary passport

Up to the amount shown in **your** summary of cover for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

#### Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Delayed personal possessions - Section 4

### WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

#### Note

**You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under the Personal possessions – section 5.

### WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Personal possessions - Section 5

### WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for **your personal possessions** (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** in total is shown in **your** summary of cover whether jointly owned or not. There is also a single article, **pair or set** limit shown in **your** summary of cover.

If **you** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one **pair or set** of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.

The maximum **we** will pay for all articles lost, damaged or stolen in any one incident is limited to **£100** if **you** cannot provide satisfactory proof of ownership and value.

#### Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

## WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

More than the part of the **pair or set** that is stolen, lost or destroyed.

No more than **£50** in total for cigarettes and alcohol products.

No more than **£100** in total for items lost, damaged or stolen from a beach or at the pool side.

No more than **£100** in total for mobiles, sunglasses and prescription glasses.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Damage caused by the contents of bottles or other containers leaking or breaking.

Loss or theft of, or damage to the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot, roof box or covered luggage area of a locked motor vehicle (no cover for **valuables**).
- Passport (see section 3).
- **Ski equipment** (see section 7).

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Personal liability - Section 6

If **you** are using a motorised or mechanical vehicle while on **your journey**, **you** must make sure that **you** get the necessary insurance, as this is not covered under this policy.

## WHAT YOU ARE COVERED FOR

**We** will pay up to the amount shown in **your** summary of cover if **you** accidentally injure someone or damage someone else's property and are legally liable during **your trip**.

### Note

**You** or **your** personal representatives must tell **us** as soon as **you** or **your** personal representatives are aware of a possible legal claim, prosecution, inquest or injury, which might lead to a claim under this section.

**You** must not negotiate, pay, settle, admit or deny any liability to anyone else, without first getting **our** written permission.

## WHAT YOU ARE NOT COVERED FOR

Any fines or exemplary damages (fines that punish, or aim to punish, the person responsible, rather than awarding compensation to the victim) **you** have to pay.

Liability arising from any of the following;

- Death or injury of people who work for **you**, a **travelling companion** or a member of **your** family.
- Loss or damage to property, including temporary holiday accommodation, that is owned by **you**, a **travelling companion**, a member of **your** family or someone who works for **you**.
- **Your** business, trade, profession, job or any other activity **you** do for financial benefit.
- **Your** involvement in manual work of any kind.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.
- **You** owning, using or having control of;
  - animals
  - firearms (except sporting guns used in a controlled environment and suitably supervised – for example, clay pigeon shooting);
  - motorised or mechanical vehicles and any trailers attached to them; or
  - aircraft.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Winter sports cover - Section 7

### WHAT YOU ARE COVERED FOR

#### Ski pack

We will pay up to the amount shown in **your** summary of cover for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** cannot ski because of an injury or illness during **your journey**.

#### Delayed ski equipment

We will pay up to the amount shown in **your** summary of cover for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

#### Ski equipment

We will pay up to the amount shown in **your** summary of cover in total for **your ski equipment** (including **ski equipment you** hire) that is damaged, stolen, lost or destroyed on **your journey**.

#### Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

#### Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- Up to the amount shown in **your** summary of cover for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- Up to the amount shown in **your** summary of cover if no other resort is available.

#### Avalanche closure

We will pay up to amount shown in **your** summary of cover for extra accommodation and transport costs **you** need to pay to get **you** to **your journey** destination or back **home** because of an avalanche or landslide.

### WHAT YOU ARE NOT COVERED FOR

#### Under Ski pack

An **excess** the amount shown in **your** summary of cover.

Anything mentioned under the heading '**WHAT YOU ARE NOT COVERED FOR**' within Cancellation or curtailment charges - section 1.

Anything mentioned under the heading '**WHAT YOU ARE NOT COVERED FOR**' within Emergency medical and associated expenses - section 2.

#### Under Ski equipment

An **excess** the amount shown in **your** summary of cover.

Anything mentioned under the heading '**WHAT YOU ARE NOT COVERED FOR**' within Personal possessions - section 5.

#### Under Piste closure

Any compensation for the first full 24 hours at **your** booked ski resort.

Any **journey** in **your home** country.

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

#### Under Avalanche closure

Compensation unless **you** get a letter from the relevant authority or **your** tour operator's representative confirming the event.

Compensation which **you** can get from the company providing accommodation, **your** tour operator or anywhere else.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

This policy is available in large print, audio and Braille.

Please contact us on  
Phone 020 8239 3947  
Textphone 020 8666 9562

And we will be pleased to organise an alternative for you.

BASI travel insurance is a trading style of Dogtag Limited, Cedar House, 11 Highlands Road, Farnham, Surrey GU9 0LX  
Registered office 2<sup>nd</sup> Floor 167-169 Great Portland Street, London W1W 5PF Registered in England no 03886668  
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102 George Street, Croydon CR9 1AJ. [www.mondial-assistance.co.uk](http://www.mondial-assistance.co.uk)

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Mondial Assistance (UK) Limited will act as agent for  
Mondial Assistance Europe N.V. with respect to the receipt of customer  
money and for the purpose of settling claims and handling premium refunds.

BASI travel insurance will act as agent for Mondial Assistance Europe N.V. with  
respect to the receipt of customer money and handling premium refunds.

Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. will act as agent  
for the receipt of customer money and handling of premium refunds.