



## BASI Worldwide Travel Insurance

**MEMBERS ONLY**

### YOUR TRAVEL POLICY

#### Pre-Travel and Travel Policies

Master policy number WSSBM40092- 01 A & B

This policy is for residents of the United Kingdom  
and the Channel Islands only

For Policies issued from [01/12/2011](#) to [30/11/2012](#) with travel before [30/11/2013](#)

All Annual Multi trips have a maximum validity of 365 days,

Please refer to your certificate of insurance for exact dates of cover and maximum trip duration

### YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:**

Contact Emergency Assistance  
Facilities 24hour line on:  
+44 (0) 845 260 3 260

**FOR NON MEDICAL EMERGENCIES ABROAD:**

+44 (0) 0845 230 7 157

---

**IF YOU NEED A CLAIM FORM:**

You can download the relevant form at:  
[www.travel-claims.net](http://www.travel-claims.net)

Or contact Travel Claims Facilities on:  
+44 (0) 1732 852 834

---

**IF YOU NEED LEGAL ADVICE:**

Contact Pannone LLP on  
+44 (0) 161 228 3851

#### **Certificate Number**

(for your convenience please make a note of  
your certificate number)

.....

Arranged by BASI Travel Insurance  
Underwritten by Travel Insurance Facilities  
Insured by  
Union Reiseversicherung AG, UK Branch.  
BASI Travel Insurance is a trading style of Dogtag  
Limited. Dogtag Limited and Travel Insurance  
Facilities Plc are authorised and regulated by the  
Financial Services Authority.  
Union Reiseversicherung AG are authorised by  
BaFin and subject to limited regulation by the  
Financial Services Authority.

<b>2</b>	<b>Important contact numbers</b>
<b>3</b>	<b>In case of a medical emergency</b>
<b>4</b>	<b>Summary of cover</b>
<b>5</b>	<b>Disclosure of medical conditions &amp; material facts</b>
<b>6</b>	<b>How your policy works</b>
<b>7-8</b>	<b>Definitions</b>
<b>9</b>	<b>Conditions and exclusions applying to your policies</b>

**YOUR PRE-TRAVEL POLICY****Section**

<b>10</b>	<b>If you are unable to go on your trip</b>	<b>A1</b>
-----------	---	-----------

**YOUR TRAVEL POLICY**

<b>11</b>	<b>If you need emergency medical attention</b>	<b>B1</b>
<b>12</b>	<b>If you have to come home early</b>	<b>B2</b>
<b>13</b>	<b>If your possessions are lost, stolen, damaged or delayed</b>	<b>B3</b>
<b>14</b>	<b>If your passport is lost or stolen</b>	<b>B4</b>
<b>15</b>	<b>Personal liability</b>	<b>B5</b>
<b>16</b>	<b>Winter sports</b>	<b>B6</b>
<b>16-17</b>	<b>Sports and activities</b>	
<b>18</b>	<b>If you need to claim</b>	

## Your Important Contact Numbers



In connection with BASI Travel Insurance

**FOR ADVICE ON THE POLICY**  
to amend the policy or to discuss the terms,  
please contact **01732 853 192**.  
Open 8am – 7pm Mon - Fri  
9am – 5pm Saturdays



**TO DECLARE EXISTING MEDICAL CONDITIONS**  
call **travellers healthcheck** on  
**01732 853 192**.  
Please make sure you have all your medical information  
and medication details and policy number to hand.  
Open 8am – 7pm Mon - Fri , 9am – 5pm Saturday



**TO MAKE A CLAIM**  
on the policy please visit [www.travel-claims.net](http://www.travel-claims.net)  
Or call **01732 852 834** or fax **0870 620 5001**.  
Open 9am - 5pm Monday - Friday  
you can view our frequently asked claims questions:  
<http://www.tif-plc.co.uk/services/tcf/claimforms/faq.html>



**FOR A MEDICAL EMERGENCY ABROAD**  
please contact  
Emergency Assistance Facilities  
on the 24 hour helpline:  
**+44 (0) 845 260 3 260**

**FOR NON EMERGENCIES ABROAD**  
**+44 (0) 845 6 589 998**  
9am - 5pm Monday – Friday



**FOR LEGAL ADVICE**  
please contact **Pannone LLP**:  
**0161 228 3851** or fax **0161 909 4444**  
Open 9am - 5pm Monday - Friday



**FOR TRAVEL ADVICE**  
Foreign & Commonwealth Office  
call: **0845 850 2829**  
[www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)

## Our pledge to you

Page 2

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 information

Your insurance is covered under two master policy numbers, WSSBM40092-01A, your pre-travel policy and WSSBM40092-01B. Your travel policies, have been specially arranged for BASI Travel Insurance and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate. This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the policies.

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 needs. In this case you must return the policy and premium receipt to Travel Insurance Facilities plc, PO Box 385, Tonbridge, Kent, TN9 9AN within 14 days of purchase for a refund to be considered. (please refer to page 6, cancelling your policy, for more information)

### Criteria for purchase

- You taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- You being aged between 18 and 69 years old.
- You being a resident of the United Kingdom or Channel Islands.
- You are not travelling specifically to receive medical treatment during your trip or in the knowledge that you may need treatment.
- You hold a current EHIC (European Health Insurance Card)
- You are a member or associate member of BASI and have a valid membership at the time your policy was purchased.

**Call an ambulance** using the local equivalent of a 999 number and then immediately notify Emergency Assistance Facilities. We strongly suggest you put their telephone number **+44 (0)845 260 3 260** into your mobile phone before you travel so that it is to hand if you need it. 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 EMERGENCY ASSISTANCE FACILITIES NEED FROM YOU

**You will need to have some basic information for them to hand:**

- your telephone number in case you are cut off.
- patients' name, age and as much information about the medical situation as possible.
- name of the hospital, ward, treating doctor and telephone numbers if you have them.
- tell them that you have a BASI Travel Insurance policy, policy number and the date it was purchased.
- patient's UK GP contact details in case they need further medical information.

#### MINOR ILLNESS OR INJURY

If you need to see a doctor in **Europe** or **Scandinavia**, ask your hotel reception or tour representative for the nearest public medical facility. You should show them your EHIC card, medical treatment will be free or at a reduced cost, if you have to claim you will not be required to contribute towards the claim as the policy excess will be reduced to NIL because you have used your EHIC. You will only be covered for the cost of private treatment in these countries if this is approved in advance by **Emergency Assistance Facilities** on **+44 (0)845 260 3 260**

**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 to avoid unnecessary admissions and treatment at inflated prices.

#### HOW TO PAY FOR YOUR TREATMENT

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

If you are an **inpatient**, then you may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE. Emergency Assistance Facilities will explain this to them and provide them with a faxed/emailed guarantee if necessary.

#### WHAT HAPPENS IF I MISS MY RETURN FLIGHT DUE TO ILLNESS?

Don't worry, provided you have contacted **Emergency Assistance Facilities** your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Emergency Assistance Facilities will liaise with your treating doctor and you and decide when you are fit to travel.

#### WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, 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 Emergency Assistance facilities on **+44 (0)845 260 3 260** 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 you are uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities for clarification and advice.

**Summary of cover** (this is **only** a brief description of the cover provided and some of the principal conditions; you must refer to the relevant section in the policy wording for full details.)

Section	Benefit	Page	Cover available up to	Cover is only provided if	Your contribution
<b>PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies your chosen inception date)</b>					
A1	<p><b>If you are unable to go on your trip</b> Cover for your proportion of prepaid transport, accommodation course fees &amp; additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces. (*Cover is available for £5,000, £7,500 and £10,000 upon payment of the appropriate premium).</p>	10	£2,500*	<ul style="list-style-type: none"> <li>• Cancellation is caused by your or a close relatives' death, injury or illness (excluding existing conditions), redundancy or HM forces requirements.</li> <li>• Cancellation is not due to a non-declared medical or psychological condition.</li> <li>• Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</li> </ul>	£100
<b>TRAVEL POLICY (cover starts when you leave home to begin your trip)</b>					
B1	<p><b>If you need emergency medical attention</b> To cover emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p> <p><b>Public hospital inconvenience benefit per day</b> For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc during your hospitalisation, up to the maximum amount shown.</p>	11	£5,000,000  £25 per 24hrs up to £1,000	<ul style="list-style-type: none"> <li>• You have called our Emergency Assistance Facilities to authorise bills over £500.</li> <li>• You are claiming for essential treatment unrelated to any existing medical condition (unless you have declared it and paid the required premium).</li> <li>• You are in a public hospital.</li> </ul>	£100  nil nil
B2	<p><b>If you have to come home early</b> Pro-rata refund** of your trip costs from the day you come home, if you or your travel companion have to return early because you, the person you are travelling with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death (*Cover is available for £5,000, £7,500 or £10,000 upon payment of the appropriate premium. **unless additional premium has been paid and the schedule shows full curtailment cover).</p>	12	£2,500*	<ul style="list-style-type: none"> <li>• You have actually returned home earlier than originally booked.</li> <li>• You have contacted our emergency assistance service.</li> <li>• You are not claiming due to an existing condition of a non travelling close relative or business associate.</li> </ul>	£100
B3	<p><b>If your possessions are lost stolen or damaged</b> Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific items are listed, any items which do not fall within this category are not covered:</p> <p style="text-align: right;"> <b>Clothes and footwear</b> → £1,200  <b>Cosmetics and toiletries</b> → £100  <b>Luggage</b> → £150  <b>*Electrical items and Photographic equipment</b> → £200  <b>*Jewellery and watches</b> → £200  <b>Eyewear</b> → £150                 </p>	13	up to £2,000	<ul style="list-style-type: none"> <li>• You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear, details available at <a href="http://www.tif-plc.co.uk/wear&amp;tear">www.tif-plc.co.uk/wear&amp;tear</a>.</li> <li>• You have proof of purchase/ownership for items over the value of £50.</li> <li>• You are not claiming for duty free items.</li> <li>• Your bag/contents were not stolen from a beach or lido.</li> <li>• *Your items were not unattended and you have proof of ownership.</li> <li>• You are not claiming for a mobile phone accessories or calls.</li> <li>• You are not claiming for contact/corneal lenses.</li> </ul>	£100
	<p><b>If your possessions are delayed by 12 hours</b> Cover for the cost of essential items such as toiletries, change of clothes etc... If your possessions are delayed by more than 12 hours on your outward journey.</p>		£50 per 24hrs up to £250	<ul style="list-style-type: none"> <li>• You have kept all of your receipts.</li> <li>• You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions.</li> <li>• You have obtained independent written confirmation of the delay.</li> </ul>	nil nil
B4	<p><b>If your passport is lost or stolen</b> Cover to contribute towards the remaining value of your original passport and necessary costs collecting your replacement passport on your trip.</p>		£500	<ul style="list-style-type: none"> <li>• You have a police report confirming the loss and all receipts for incurred costs.</li> <li>• Your passport was not left unattended other than in a locked safe.</li> </ul>	nil
B5	<p><b>Personal Liability</b> Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.</p>	14	£2,000,000	<ul style="list-style-type: none"> <li>• You have not admitted responsibility, or agreed to pay any monies.</li> <li>• You have kept paperwork/notes and informed us immediately.</li> <li>• Your claim is not due to any form of motorised transport.</li> </ul>	nil
B6	<p><b>Winter sports</b> <b>Ski equipment</b> Cover for your ski equipment if it is lost, stolen or damaged. <b>Delayed ski equipment</b> cover if your ski equipment is delayed by over 12hours. <b>Loss of Ski pack</b> cover for loss of use due to your injury or illness. <b>Piste/Avalanche closure</b> cover for each full day the Piste/resort is closed.</p>	15	£2,000 £20 per 24hrs £75 per 24hrs £20 per 24hrs	<ul style="list-style-type: none"> <li>• You are able to provide proof of the loss/damage and provide receipts.</li> <li>• You have obtained independent written confirmation.</li> <li>• You have supporting medical evidence confirming your inability to ski.</li> </ul>	nil

# Disclosure of your medical conditions and material facts

Your policies may not cover claims arising from your medical conditions. You need to tell us anything you know that is likely to affect our accepting you for cover.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully:

Have you, or anyone travelling with you ever had treatment

- Any heart or circulatory condition? Yes
- A stroke or high blood pressure? Yes
- A breathing condition (including Asthma)? Yes
- Any type of Cancer? Yes
- Any type of Diabetes? Yes
- Has your doctor altered your regular prescribed medication in the last 3 months? Yes

**No** ↓

In the last 2 years - have you, or anyone who is travelling 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? Yes

↓ No

Are you are waiting for any tests, treatment or a non routine hospital appointment? Yes

↓ No

Full Cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us [01732 853 192](tel:01732853192)

If you have answered yes to the questions on the left, you **must** tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact Travellers HealthCheck on **01732 853 192**  
**8am-7pm Monday- Friday**  
**9am-5pm Saturdays**

Should we require any additional premium and you accept our offer, this should be paid to Travellers HealthCheck either by credit/debit card or cheque, made payable to URV, and sent within 14 days of our offer. Should you decide not to pay the additional premium, any claim relating to that medical condition 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 that have not been declared to us will not be covered.

## Material Fact

If when you buy this policy you are aware of anyone or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline or withdraw cover, increase the policy excess as well as cancel or restrict cover for any person.

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you **must** advise Travellers HealthCheck on 01732 853 192 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

## BE AWARE!

We do not provide any cover for:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- Claims relating to an existing medical condition of a non travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

## When your two policies start and end

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start each trip. For annual policies, please note your cover starts on the chosen inception date and that cancellation cover is not in force until that date

The cover under policy B starts when you leave home as shown on your booking invoice and ends on *your return home or expiry of the policy*, whichever is the first. Your policy covers trips up to the duration shown on your schedule, if the appropriate premium has been paid.

## Extension of period

In the event of either you:

- death, injury or illness during your trip,
  - delay or failure of public transport services during your trip;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip

<b>MATERIAL FACTS</b>	An insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Therefore, you must tell us about any facts known to you which could possibly result in you having to make a claim otherwise you may not be covered. A material fact is something which is likely to affect our decision to offer insurance cover or to continue to provide cover. An example of this could be the medical history of a close relative or other person that may cause you to cancel or cut short your trip. If you are unsure whether or not a fact is 'material' please do not hesitate to call us on 01732 853 192
<b>YOUR POLICY WORDINGS</b>	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it straight away</u> as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); <b>NOTE: cover is only available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place.</b>
<b>CANCELLING YOUR POLICIES</b>	You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, you can return the policy, insurance certificate and any other relevant documents to Travel Administration Facilities within <u>14 days</u> of purchase for any refund to be considered, provided you have not travelled within this period. After this period we reserve the right not to refund the policy premium. Once the policy has been issued you must understand that no alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us. We reserve the right to 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. <i>Should you wish to cancel your policy outside of the 14 day cooling off period and we agree to this there is an administration charge applicable, any refund we decide to issue will be on a pro-rata basis, which is standard practice with most insurers.</i>
<b>BE CAUTIOUS</b>	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
<b>PREGNANCY</b>	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth, however, medical expenses and cancellation cover will be provided only if any of the following complications arise: <i>Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.</i> <b>Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance as regulations vary from one carrier/airline to another.</b>
<b>MEDICAL COVER</b>	Your travel policy is not private health insurance, in that it only covers unavoidable emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by Travellers HealthCheck it is a requirement that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.
<b>EHIC</b>	The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> for the card is free and it's valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil. If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</a>
<b>MEDICARE</b>	If you are 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.
<b>YOUR CONTRIBUTION</b>	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by Travellers HealthCheck. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

**BUSINESS ASSOCIATES** a business partner, director or employee of yours who has a close working relationship with you.

**CHANNEL ISLANDS** Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou.

**CLOSE RELATIVE** 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).

**CURTAILMENT** 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 brought home.

**ESSENTIAL ITEMS** underwear, socks, toiletries and a change of clothing.

**EXISTING MEDICAL CONDITION** any serious or recurring medical condition which has been previously diagnosed or been 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.

**FLIGHT** a service using the same airline or airline flight number.

**HOME** one of your normal places of residence in the United Kingdom or the Channel Islands.

**HOME COUNTRY** both the United Kingdom the Channel Islands, and your country of nationality.

**INSURED-PERSON/YOU/YOUR** any person named on the insurance certificate.

**INTERNATIONAL DEPARTURE POINT** the airport, international rail terminal or port from which you departed from your home country to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.

**MATERIAL FACT** a piece of important information that would increase the likelihood of a claim under your policy.

**MANUAL LABOUR** 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.

**PAIR OR SET** two or more items of possessions that are complementary or purchased as one item or used or worn together.

**CASH** Sterling or foreign currency in note or coin form.

**POSSESSIONS** each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:

↓

**Clothes & footwear** underwear, outerwear, hats, socks, stockings, belts, braces, boots, shoes, trainers and sandals

**Cosmetics & toiletries** make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.

**Luggage** suitcases, hold-alls, rucksacks, briefcases, satchels, bags, handbags, purses and wallets.

**Electrical Items** any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, games, tapes, cassettes or cartridges.

**Jewellery & watches** rings, watches, necklaces, earrings, bracelets, body rings, any semi or non precious stones or metals or costume jewellery.

**Photographic Equipment** cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges

**Eyewear** spectacles, sunglasses, prescription spectacles or binoculars.

**Duty free** any items purchased at duty free

**PUBLIC TRANSPORT** buses, coaches, internal flights or trains that run to a published scheduled timetable.

**SCHEDULED AIRLINE** an airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.

**SKI EQUIPMENT** skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.

**SKI PACK** ski pass, ski lift pass and ski school fees.

**SPORTS AND ACTIVITIES** any recreational activity that requires skill and involves increased risk of injury.

*If you are taking part in any sport please refer to page 15, 16 and 17 where there is a list of activities informing you of which activities are covered on the policy as standard and which will require an additional premium. Should the activity you are participating in require an additional premium please call us: 01732 853 192 8am-7pm Monday – Friday 9am-5pm Saturdays.*

**TRAVEL DOCUMENTS** current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.

**REDUNDANCY** being an employee where you qualify under the provision of the Employment Rights Acts, 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.

**TRIP** 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 United Kingdom or Channel Islands, following your repatriation. both during the period of cover.

**UNATTENDED** left away from your person where you are unable to clearly see and are unable to get hold of your possessions.

**UNITED KINGDOM** United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.

**WE/OUR/US** Union Reiseversicherung AG UK

**WINTER SPORTS** any activity as specified in section B6 Page 15.

**WORLDWIDE** anywhere in the world.

## Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

### APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- Any costs incurred before departure or after you return home.
- 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.
- The cost of taxi fare, telephone calls, faxes or any expenses for food or drink.
- Any annual multi trip of more than 45 days duration per trip unless the appropriate additional premium has been paid.
- 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.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking. Or any deliberate or criminal act by an insured-person.
- Any 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 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 claim due to your carriers refusal to allow you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- Cruises
- Manual labour (see policy definition).
- You piloting or travelling in an aircraft not licensed to carry passengers.
- You riding on a motorcycle or moped for which you do not hold a full licence to ride in your home country. If you are riding pillion, the rider must hold a full licence.
- You riding or riding pillion on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- 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.
- Your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life).
- In respect of all sections other than *emergency medical expenses*, 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.
- Participation in any sports and activities unless the appropriate additional premium has been paid and the policy endorsed.
- Your failure to obtain the required passport, visa or ESTA.
- You or your close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent.



We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p><b>Up to £2,500* for your proportion of prepaid:</b></p> <ul style="list-style-type: none"> <li>i. transport charges,</li> <li>ii. loss of accommodation,</li> <li>iii. course fees</li> <li>iv. foreign car hire</li> <li>v. up to £150 in total for pre-paid excursions.</li> </ul> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p> <p>(*Cover is available up to £5,000, £7,500 and £10,000 upon payment of the appropriate premium).</p>	<ul style="list-style-type: none"> <li>• you or a travelling companion is ill, injured or dies before the trip starts.</li> <li>• a close relative or a close business associate is ill, injured or dies before the trip starts.</li> <li>• the person you are going to stay with is ill, injured or dies before the trip starts.</li> <li>• you or a travelling companion being in enforced isolation or have restriction of free movement imposed by the authorities to prevent the spread of disease i.e. Foot &amp; Mouth disease.</li> </ul>	<p>accept that your contribution will be deducted from any settlement under this section A1.</p> <p>have complied with the disclosure of your medical conditions and material facts on page 5 and cancellation is not due to an existing medical condition unless we have agreed cover, and additional premium has been paid.</p> <p>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</p> <p>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition. No payments/cancellation charges after this date will be reimbursed.</p> <p>are not cancelling due to the death, injury or illness of any pets or animals.</p> <p>accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered;</p> <ul style="list-style-type: none"> <li>• a travel companion not insured by us.</li> <li>• a close relative of you or your travel companion.</li> <li>• a business associate of you or your travel companion.</li> </ul> <p>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</p>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> <li>• you or a travelling companion being required to stay at your home by the police due to its serious damage.</li> </ul>	<p>are claiming due to serious damage caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, impact by road vehicles, malicious damage or theft.</p>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>• you are required for jury service or as a witness in a court of law.</li> </ul>	<p>are not cancelling due to a criminal act committed by you or where you are the defendant in a court case.</p>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> <li>• you or a travel companion being made redundant.</li> </ul>	<p>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years. (see definition-redundancy).</p>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>• of the requirements of HM forces.</li> </ul>	<p>have been granted leave and this has not been withdrawn by your employer on disciplinary grounds.</p>	

**Be Aware! No cover is provided under this for section due to;**

- anything mentioned in the condition or general exclusions (page 10)
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel.
- your carrier's refusal to allow you to travel for whatever reason.
- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives or business associate.
- your failure to obtain required ESTA or Visa in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.



We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><u>For trips outside your home country:</u>            up to £5,000,000 following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> <li>reasonable fees or charges to be paid outside your home country for medical, surgical, search and rescue, hospital nursing home or nursing services.</li> <li>additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> </ul>	<ul style="list-style-type: none"> <li>any costs where you have not paid your contribution.</li> <li>treatment due to or a complication of an existing medical condition unless we have agreed cover, in writing and any additional premium has been paid.</li> <li>any elective or pre-arranged treatment or any routine non-emergency tests or treatment.</li> <li>costs of private treatment <u>unless our emergency assistance service has agreed</u> and adequate public facilities are not available.</li> <li>replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</li> </ul>	<p><b>FOR MEDICAL EMERGENCIES</b></p> <p><b>+44 (0)845 260 3 260</b></p> <p><b>Call our Emergency Assistance Facilities 24hrs a day, 7 days a week, from anywhere in the world</b></p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where our emergency assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to.</p> <p>A photocopy or scanned image of your EHIC card.</p>
<p>public hospital benefit of £25 per 24 hours, up to a maximum of £1,000.</p>	<ul style="list-style-type: none"> <li>each full day that you are in a public hospital as an in-patient during the period of the trip in addition to the fees and charges.</li> </ul>	<ul style="list-style-type: none"> <li>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> </ul>	
<p>up to a maximum cost of £2,500.</p>	<ul style="list-style-type: none"> <li>your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home.</li> </ul>	<ul style="list-style-type: none"> <li>repairs to or for artificial limbs or hearing aids.</li> <li>the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</li> <li>any extra costs for single/private accommodation in a hospital or nursing home.</li> </ul>	
<p>up to £250.</p>	<ul style="list-style-type: none"> <li>emergency dental treatment <u>only</u> to treat sudden pain.</li> </ul>	<ul style="list-style-type: none"> <li>any dental work involving the use of precious metals to or for the provision of dentures.</li> </ul>	
<p><u>For trips within the United Kingdom, where it is your home country:</u>            up to £1,000.</p>	<ul style="list-style-type: none"> <li>reasonable additional transport and accommodation costs to be made for or by you and one <u>other person</u>, who is required for medical reasons to stay with you, travel to and with you from within the United Kingdom.</li> <li>costs following your death for the return of your ashes or your body to your home.</li> </ul>	<ul style="list-style-type: none"> <li>your burial or cremation.</li> <li>any services or treatment received by you.</li> <li>any costs where you have not paid your contribution.</li> </ul>	

**Be Aware!** Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the emergency assistance service prior being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs. Please note that should you become injured and choose to remain in resort, no long term

**No cover is provided under this section for:**

- Anything mentioned in the conditions or general exclusions (including any treatment, tests, associated illnesses to existing conditions and psychological disorders).
- Any costs where you are an inpatient or it is a repatriation claim and our emergency assistance service has not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- Services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of the emergency assistance service, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.



## If you need to come home early (Policy B Section 2)

We will pay:	Due to:	Provided you are not claiming for:	If you need to claim:
<p>up to *£2,500 in total for your <b>unused</b> proportion of:</p> <ul style="list-style-type: none"> <li>• transport charges,</li> <li>• loss of accommodation</li> <li>• course fees**</li> </ul> <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <b>necessary</b> cutting short of your trip.</p> <p>and</p> <ul style="list-style-type: none"> <li>• additional travel expenses to get you home.</li> </ul> <p><i>Your unused proportion of trip costs will be calculated in full days lost from the date of your journey home or inpatient admission to hospital.</i></p> <p>(*Cover is available up to £5,000, £7,500 and £10,000 upon payment of the appropriate premium).</p> <p>(**unless the additional premium has been paid to cover the full costs of course fees, rather than the unused portion of the course fees)</p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> <li>• You or a friend with whom you are travelling.</li> <li>• A close relative who lives in your home country.</li> <li>• A close business associate who lives in your home country.</li> <li>• A friend who lives abroad and with whom you were intending to stay.</li> </ul> <p>or</p> <p>your hospitalisation for the remainder of your trip.</p> <p>or</p> <ul style="list-style-type: none"> <li>• 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,</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• 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.</li> </ul>	<p>any payment where you have not suffered any financial loss.</p> <p>coming home early due to an existing medical condition unless we have agreed cover, in writing and any additional premium has been paid.</p> <p>any costs where you have not paid your contribution.</p> <p>the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</p> <p>any claim due to the death, injury or illness of any pets or animals.</p> <p>the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</p> <p>any unused portion of your original ticket where you have been repatriated.</p> <p>coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</p> <p>curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</p> <p>the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking.</p> <p>the curtailment of your trip by the tour operator.</p> <p>curtailment due to financial circumstances.</p>	<p><b><u>If you need to cut short your trip:</u></b></p> <p>due to <u>medical necessity</u> you must ring to confirm this with our appointed emergency medical assistance service.</p> <p style="text-align: center;"><b>+44(0)845 260 3 260</b></p> <p><u>Curtailment claims will not otherwise be covered.</u></p> <p>If you need to come home early for any other reason please call this number:</p> <p style="text-align: center;"><b>+44 (0) 845 6 589 998</b></p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

**Be Aware!**

If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you- no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

**No cover is provided under this section for:**

- Anything mentioned in the general exclusions or conditions
- Coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- Coming home early due to death or illness of a close relative or close business associate caused by an existing medical condition or a known complication of it.
- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.

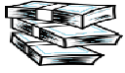


## If your possessions are lost, stolen, damaged or delayed (Policy B Section 3)

We will pay:	For:	Provided you:	If you need to claim:
up to a total of £2,000 for <u>your</u> possessions, with totals for: <ul style="list-style-type: none"> <li>Clothes &amp; footwear → £1,200</li> <li>Cosmetics &amp; toiletries → £100</li> <li>Luggage → £150</li> <li>Jewellery &amp; watches → £200</li> <li>Eyewear → £150</li> <li>Electrical Items &amp; Photographic Equipment → £200</li> </ul>	<p><i>Either</i></p> <ul style="list-style-type: none"> <li>The cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><i>Or</i></p> <ul style="list-style-type: none"> <li>We will replace the item on your behalf from one of our dedicated suppliers.</li> </ul> <p><i>Or</i></p> <ul style="list-style-type: none"> <li>The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>have paid your contribution or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</li> <li>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</li> <li>have not left your possessions unattended away from your holiday or trip accommodation unless 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.</li> <li>have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment <i>unattended (including in possessions in luggage during transit)</i>. except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).</li> </ul>	<p><b>For all damage claims:</b>            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.</p> <p><b>For all loss or damage claims during transit :</b>            (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.</p> <p><b>For all losses</b> 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.</p> <p>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.</p> <p><b>You MUST provide receipts/proof of ownership of any item lost or damaged over the value of £50.</b></p>
£50 per 24hrs up to a total of £250	<ul style="list-style-type: none"> <li>The purchase of essential items if your luggage containing your possessions is 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.</li> </ul>	<ul style="list-style-type: none"> <li>have obtained written confirmation of any loss, damage or delay.</li> </ul>	

**Be Aware!**  
 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 and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at [www.tif-plc.co.uk/wear&tear](http://www.tif-plc.co.uk/wear&tear)  
**No cover is provided under this section for:**

- Anything mentioned in the general conditions or exclusions or any items that do not fall within the categories of cover listed.
- Mobile telephone accessories, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges, duty free items such as tobacco products, alcohol and perfumes.



## If your passport is lost or stolen on your trip (Policy B Section 4)

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £500 in total	<ul style="list-style-type: none"> <li>contribution towards the cost of a replacement passport.</li> <li>necessary costs collecting your replacement passport on your trip.</li> </ul>	<p>your contribution has been paid or deducted from any settlement.</p> <p>your passport is;</p> <ul style="list-style-type: none"> <li>on your person.</li> <li>held in a safe or safety deposit box where one is available.</li> <li>left <u>out of sight</u> in your <i>locked</i> trip accommodation.</li> </ul> <p>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents.</p>	<p>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.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.</p> <p>For a lost or stolen passport you will also need to 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.</p>

**Be Aware!** No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions.
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- Cash that is not on your person or in a safe/safety deposit box.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.



## Personal liability (Policy B Section 5)

We will pay:	For:	Provided:	If you need to claim:
up to £2,000,000 plus costs agreed between us in writing:	<p>any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> <li>Injury, illness or disease of any person.</li> <li>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.</li> <li>Loss of, or damage to trip accommodation which does not belong to you or any member of your family.</li> </ul>	<p><b>Liability for loss of or damage to property or injury, illness or disease is not caused or suffered by:</b></p> <p>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or is caused by the work you or any member of your family employ them to do.</p> <p>your ownership, care, custody or control of any animal.</p> <p><b>Compensation or any other costs caused by accidents involving your ownership, possession or control of any:</b></p> <p>land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically or electrically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices.</p>	<p><b>Never admit responsibility to anyone</b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

**Be Aware!**

No cover is provided under this section for:

- Anything mentioned in the conditions or general exclusions.
- For injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate act or omission by you or a member of your family.
- Claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.



We will pay:	For:	Provided:	If you need to claim:
up to £2,000	<ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul>	the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.	<p><b>For all loss or damage claims during transit:</b> you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all damage claims</b> keep 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.</p> <p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
up to £20 per 24hrs up to £200	<ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip.</li> </ul>	you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.	
up to £20 per 24hrs up to £200	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.	you have obtained a written report.	
up to £75 per 24hrs up to £300	the loss of use of your ski pack following your injury or illness during your trip.	you have claimed for medical expenses.	
£20 per 24hrs up to £240	each <i>full day</i> you are unable to ski due to the <u>lack of snow or adverse weather conditions</u> which results in the total closure of skiing facilities in the resort.	you have obtained a letter from the ski lift operator stating the reason for closure, the date, time of the closure and the date and time it re-opened.	
£20 per 24hrs up to £240	the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.		
<p><b>Be Aware! No cover is provided under this section for:</b></p> <ul style="list-style-type: none"> <li>Anything mentioned in the general exclusions or conditions</li> <li>Any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort</li> </ul>			

## Covered winter sports activities

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.*

### The following activities are covered at no extra premium:

accro skiing, airboarding, big-foot skiing, boarder cross, bobsleighbing, broomball, cat boarding, cat skiing, cross-country skiing, euro test, free-style skiing, freestyle competition, fun park skiing, fun park snowboarding, gelandesprung, glacier skiing, glacier walking, half pipe skiing/snowboarding, heli boarding, heli skiing, 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, luging, mogul skiing, mono-skiing, off piste skiing / snowboarding, 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, skidoing\*\*, 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 01732 853 192 textphone 020 8666 9562.

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.*

**The following activities are covered at no extra premium:**

- Abseiling (within organiser's guidelines)
- Adventure racing
- American football
- Angling
- Archery
- Assault courses
- Athletics
- Badminton
- Bamboo rafting
- Banana boating
- Baseball
- basketball
- Biathlon
- Boardsailing
- Bouldering
- Bowling
- Bowls
- Bridge swinging
- Bungee jumping.
- Camel riding
- Canoeing (river – not white water)
- Canyoning (within organisers guidelines)
- Catamaran sailing
- Caving
- Clay pigeon shooting
- Climbing (indoor)
- Climbing (up to 4,000 metres)
- Cricket, cross country running
- Curling
- Cycling
- Cycle racing
- Cyclo cross
- Deep sea fishing
- Dinghy sailing\*\*
- Dog sledding
- Downhill mountain biking
- Dry slope skiing / boarding
- 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
- Handball
- High diving
- Hiking
- Hobie cat sailing
- Hockey
- Horse riding
- Hot air ballooning
- Hurling
- Ironman
- Jet boating
- Jet skiing
- Judo
- Karate
- Kayaking
- Kendo
- Kite surfing
- Lacrosse
- 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
- 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
- Racquetball
- Rackets
- Rambling
- Rap jumping (within organisers 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
- 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)
- Shinty
- Shooting
- Skate boarding
- Sky diving\*\*
- Snorkelling
- Snowblading,
- Snowmobiling\*\*
- Soccer
- Softball
- Squash
- Street hockey (wearing pads and helmets)
- Summer tobogganing
- Surfing
- Swim trekking\*\*
- Swimming
- Sable tennis
- Tae kwon do
- Tennis
- Touch rugby
- Trampolineing
- Trekking
- Triathlon
- Tug-of-war
- 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 up)
- White water canoeing/rafting (up to grade 3)
- Windsurfing
- Zorbing

**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 **01732 853 192**.



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: [www.travel-claims.net](http://www.travel-claims.net)

Alternatively please advise the section of the insurance on which you want to claim, master policy number and your policy reference to:

**Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE telephone: 01732 852 834 fax: 0870 620 5001.**

## You need to:

- Produce your insurance certificate confirming you are insured before a claim is admitted.
- Give 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.
- Provide 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).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.

## We can:

- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- 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.
- 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.
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is covered by another insurance policy.
- 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.
- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

## 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.

- **If your appeal is regarding the selling of your policies:** Customer Services Manager, BASI Travel Insurance, PO Box 385, Tonbridge, Kent TN9 9AN
- **If you are still unhappy you should contact:** Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU.
- **If your appeal is regarding policy cover, claims service, emergency assistance service or medical screening service:** Customer Services Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

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

## Your right to complain

**If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:**

- Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

**If you are still not satisfied with the outcome you may:**

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales.

Company No. FC024381 Branch No. BR006943A public body corporate with limited liability Registered Office: Maximilian strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany

Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin subject to limited regulation in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA Registered in England

Registered Number: 3220410 Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority

Travellers HealthCheck, Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc

