

POLICY TERMS & CONDITIONS



TRAVEL INSURANCE POLICY WORDING

Discount Insurance

Discount Insurance travel insurance is arranged by: UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

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Important Notes

We hereby draw **your** attention to some important features of **your** travel insurance policy. If **you** would like more information, please contact Discount Insurance, particularly if **you** feel the insurance may not meet **your** needs. We have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs. This product meets the demands and needs of those who wish to ensure their travel insurance requirements are covered.

Health Conditions

Your policy contains certain exclusions relating to pre-existing medical conditions that affect you, **your** travelling companions or anyone else upon whom **your** travel plans may depend. Please read the section "Medical Screening Questions" below.

Reciprocal Health Agreements: Ehic/Medicare

If **you** are travelling to European Union countries **you** should obtain a European Health Insurance Card (EHIC) postal application form from **your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the **excess** under the Emergency Medical And Repatriation Expenses section will not apply. When **you** are travelling to Australia and **you** have to go to hospital, **you** must register for treatment under the national Medicare scheme.

Policy Document

You should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover.

Conditions, Exclusions and Warranties

Conditions and exclusions will apply to individual sections of **your** policy, while general exclusions and general conditions will apply to the whole of **your** policy.

Age Limits

The maximum age for trips to Europe and all other worldwide areas is 79 at the date of issue if you have purchased a single trip policy and at the start date of your cover if you have purchased an annual multi trip policy. The maximum age for wintersports cover is 65.

Dangerous Sports or Pastimes

There is no cover under the policy for claims arising from any activity not listed under the definition of the **Acceptable Sports and Leisure Activities** under Policy Definitions section, unless **you** have paid the additional premium prior to travel, to include an activity listed under the definition of **hazardous sports and leisure activities** under Policy Definitions section and cover is confirmed on **your schedule**.

Personal Liability

There is no cover for Personal Liability claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. **We** strongly recommend checking with the company **you** hire from, that they have sufficient Personal Liability cover in place should **you** hire and participate in such an activity whilst on **your trip**. For any activity listed under **Acceptable Sports and Leisure Activities**, (see Policy Definitions) there is no cover for participant to participant liability. If **you** have paid the appropriate additional premium and are participating in any **hazardous sports and leisure activities**, (see Policy Definitions) no cover is provided for Personal Liability.

Policy Limits

There are specific limits under some of the cover sections. Please see the specific section wording for details.

Policy Excesses

Under some sections of the policy, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

Reasonable Care/Unattended Property

You must exercise reasonable care to prevent illness, injury, loss or damage to **your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **personal money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

Your Right to Cancel

If **your** cover does not meet **your** requirements, please notify Discount Insurance within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services. Thereafter, **you** may cancel **your** policy at anytime however no refund of premium will be available.

Cancelling Your Policy

We can cancel this policy by sending **you** seven days notice to **your** last known address.

Residency

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom** and have not spent more than 6 out of the last 12 months abroad.

Governing Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.

Complaints Procedure

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure.

Medical Emergency

If **you** suffer an injury or illness which may lead to a claim under **your** insurance, **you** must always seek the advice of a registered **medical practitioner** before cancelling or **curtailing your trip**, or before incurring any expenses. If **you** are already on **holiday** **you** must also seek the advice of Global Response before incurring any expenses under the Emergency Medical and Repatriation Expenses section. Please remember to retain receipts for all costs incurred.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Medical Screening Questions

Please Read Carefully

For trips taken within The United Kingdom

Please note that if **your trip** is being taken within the **United Kingdom**, **you** do not need to call **us** to discuss any medical conditions **you** may have. However, please be aware that certain conditions and exclusions are applicable to all sections of this insurance (particularly General Exclusion 2, which applies to **you** or anyone else upon whom **your trip** depends).

For trips taken outside The United Kingdom

Please read and answer the following two questions in respect of **you** or anyone else to be insured under this policy.

<p>Question 1 - Have you or anyone else to be insured under this policy ever suffered from, been investigated for, treated for or diagnosed with;</p> <ul style="list-style-type: none">- any cancer or malignant condition?- any lung, heart-related or circulatory condition (including angina or hypertension)?	<p>No cover is available under this policy for any claim which is directly or indirectly linked to the medical condition(s) which caused you to answer 'Yes' to either of the questions on the left. However, we can sometimes offer extended cover at an additional premium. Please call us on 0844 826 2700 to discuss your requirements.</p>
<p>Question 2 - Have you or anyone else to be insured under this policy had any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?</p>	
<p>If your answers to any of these questions change to 'Yes' during the period of insurance, you must contact us on 0844 826 2700 to ensure that your conditions can remain covered for any future trips.</p>	
<p>Please also pay attention to the sections titled General Conditions Which Apply to All Sections of this Insurance and General Exclusions Which Apply to All Sections of this Insurance (particularly General Exclusion 2).</p>	

Summary of Cover, Limits and Excess - Cover and Limits Are Per Person, Unless Otherwise Specified

(Sub limits may apply - please refer to the policy sections for full details)

This is to certify that we, in consideration of the premium specified on your schedule, agree to indemnify you on this certificate of insurance in respect of:				
Section of Cover	Discount	Discount +	Discount Gold	Excess
Emergency Medical and Repatriation Expenses	£5,000,000	£5,000,000	£5,000,000	Nil
Hospital Benefit	£20 per day up to £400	£20 per day up to £400	£20 per day up to £400	Nil
Personal Accident	£25,000	£25,000	£25,000	Nil
• Death benefit limited to	£15,000	£15,000	£15,000	
Personal Liability	£2,000,000	£2,000,000	£2,000,000	£250
Legal Expenses	£50,000	£50,000	£50,000	Nil
Cancellation		£5,000	£5,000	£100
Curtailement		£5,000	£5,000	£100
Missed Departure		£500	£500	£100
Travel Delay		£20 after 12 hours, then £10 each subsequent 12 hours up to £200	£20 after 12 hours, then £10 each subsequent 12 hours up to £200	Nil
Abandonment		£5,000	£5,000	£100
Hijack		£100 per 12 hours up to a maximum of £2,500	£100 per 12 hours up to a maximum of £2,500	Nil
Personal Effects			£2,500	£100
• Single Item Limit			£250	
• Valuables Limit			£250	
Delayed Baggage			£50 after each 12 hour period up to a maximum of £150	Nil
Personal Money/Travel Documents			£400	£100
Passport Expenses			£250	£100
Additional Wintersports Cover on payment of additional premium (provided as standard on annual multi trip policies)				
Ski Equipment	£500	£500	£500	£100
• Single Item limit	£250	£250	£250	
Ski Hire	£50 per day up to £400	£50 per day up to £400	£50 per day up to £400	Nil
Lift Pass	£300	£300	£300	Nil
Piste Closure	£30 per day up to a maximum of £300	£30 per day up to a maximum of £300	£30 per day up to a maximum of £300	Nil
Avalanche Delay	£500	£500	£500	£100

Additional Business Cover on payment of additional premium				
Business Equipment	£2,000	£2,000	£2,000	£100
• Single Item Limit	£300	£300	£300	
Business Money	£200	£200	£200	£100
Replacement Staff	£1,500	£1,500	£1,500	£100
Additional Golf Cover on payment of additional premium				
Golf Equipment	£1,000	£1,000	£1,000	£100
Single Item Limit	£250	£250	£250	
Hired Golf Equipment	£50 per day up to £500	£50 per day up to £500	£50 per day up to £500	£100
Green Fees	£300	£300	£300	Nil

Hospital Treatment Abroad

If **you** are admitted to hospital **you** must contact Global Response immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses.

While you are away - What to do in case of medical emergency

The emergency assistance provided for **you** by this insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, **accident** or hospitalisation which requires:

Inpatient treatment, anywhere in the world **you** must contact:

Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: operations@global-response.co.uk

Outpatient treatment, anywhere in the world, excluding North America and the **United Kingdom**, **you** must contact:

Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

Email: newcase@healthwatch.gr

Outpatient treatment, in North America and the **United Kingdom** **you** must contact:

Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: operations@global-response.co.uk

Global Response or Healthwatch S.A. may be able to guarantee costs on **your** behalf. When contacting Global Response or Healthwatch S.A. please state that **your** insurance is provided by UK General Insurance Ltd and quote the appropriate scheme name and reference number:

Scheme Name: Discount Insurance

Reference number: 05751A

Note: **You** must retain receipts for medical and additional costs incurred and **you** are responsible for any policy **excess** which should be paid by **you** at the time of treatment.

Inpatient Treatment Abroad

If **you** go into hospital **you** must contact Global Response immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses.

Outpatient Treatment Abroad

If **you** require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. If the emergency assistance is being provided by Healthwatch SA, please ensure the treating Doctor or Clinic is aware of the following instructions.

Outpatient Instructions to Doctors/Clinics

In order to have **your** invoices paid quickly, please send **your** invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr.

You must include **your** bank account details, IBAN no's and / or swift code for payment to be processed electronically.

Out Patient Department tel: 00 30 2310 256454

Out Patient Department fax: 00 30 2310 256455 or 00 30 2310 254160

Email: newcase@healthwatch.gr

Returning Early to The United Kingdom

If **you** have to return to the **United Kingdom** early, Global Response must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**. **We** reserve the right to repatriate **you** should **our** medical advisors consider **you** fit to travel.

Important Contact Numbers

For Policy Enquiries	020 8847 8000
For Medical Screening Enquiries	0844 826 2700
For Claims	0844 826 2644

Territorial Limits

The level of cover applicable to **you** will depend upon the premium paid.

Area 1 - the **United Kingdom** (England, Scotland, Wales and Northern Ireland)

Area 2 – Europe (west of the Ural Mountains plus all countries with a Mediterranean coastline excl. Libya, Lebanon and Israel).

Area 3 – Worldwide excl. USA, Canada, the Caribbean and Bermuda

Area 4 – Worldwide inc. USA, Canada, the Caribbean and Bermuda

If **you** have purchased an annual multi-trip policy, **you** will be insured for travel within the following areas:

Area 2 – Europe (west of the Ural Mountains plus all countries with a Mediterranean coastline excl. Libya, Lebanon and Israel).

Area 4 – Worldwide inc. USA, Canada, the Caribbean and Bermuda

Trips within the **United Kingdom** are included providing a minimum of 2 nights are spent in paid accommodation.

Making a Claim

Any incident or loss which gives rise, or may give rise, to a claim under **your** travel insurance should be advised immediately to:

Claims Settlement Agencies

Tel: 0844 826 2644

Fax: 0844 826 2645

Or log onto their website: www.csal.co.uk

On contacting Claims Settlement Agencies please state **your** insurance is provided by UK General Insurance Ltd and quote the following:

Scheme name: Discount Insurance

You will then be sent a claim form, which **you** should arrange to complete as fully as possible, and return with the necessary supporting documents. If **you** have to make a claim, **you** must notify Claims Settlement Agencies as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **your** return **home**. **We** reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

Cover

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the **period of insurance**. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the **schedule** that states the persons covered and the basis of cover. Together these documents form a contract of insurance.

Policy Definitions

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

Acceptable Sports & Leisure Activities

The following activities are automatically included within the cover when participating on an amateur basis: Athletics, badminton, baseball, BMX, bowls, cricket, cross country running, curling, cycling, fell running, golf, heptathlon, hiking (under 2000 metres altitude), jogging, netball, orienteering, rambling, roller blading/ line skating, rounders, running-sprint/long distance, safari (UK organised), scuba diving up to 30 metres if adequately supervised, skateboarding, snorkelling, squash, tennis, trekking (under 2000 metres altitude), triathlon, volleyball, water polo, windsurfing, yachting (crewing inside territorial waters). (NB scuba diving is not covered when undertaken within 24 hours prior to **your** departure). Please note there is no cover under the Personal Liability section for claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment, any firearms or weapons of any kind, participant to participant liability and any animals belonging to **you** or in **your** care, custody or control.

Accident, Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical **bodily injury** which results in a loss.

Act of terrorism

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

Adverse Weather

Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by you.

Age Limits

The maximum age for trips to Europe and all other worldwide areas is 79 at the date of issue if **you** have purchased a single trip policy and at the start date of **your** cover if **you** have purchased an annual multi trip policy. The maximum age for wintersports cover is 65.

Bodily Injury

Injury caused by external, violent and visible means.

Business Equipment

Computer equipment, communication devices and other business related equipment which is carried by **you** in the course of **your** business.

Cancellation Costs

Irrecoverable travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your** trip.

Schedule

The **schedule** is proof of insurance and is part of the policy. This document describes **you** and the insured person(s) who are covered under this policy, the **period of insurance** and the cover **you** have opted for.

Children, Grandchildren

Persons aged up to and including 17 years of age and in full time education, or up to and including 20 years of age in full time education.

Close Business Associate

Any person employed by the same company as you, whose absence from business for one or more complete days at the same time as **you** prevents the effective continuation of that business and necessitates the cancellation or **curtailment** of the **holiday** as certified by a senior Director of such company.

Common-Law Partner(s)

Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months at the date of purchase of this policy.

Consequential Loss

Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or illness.

Curtailment Costs

Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Curtailment, Curtailed, Curtailing, Curtail

The abandonment of the **holiday** by **your** early return to **your home**, or **you** being confined as an in-patient in a hospital or nursing **home** during **your trip**.

Excess

Where applicable, the **excess** is the first amount of the claim for each person, each section and each incident which is payable by you. The **excess** amounts are shown in the Summary of Cover.

Family

Parents or grandparents (up to a maximum of two adults) and their **children** or **grandchildren**. Cover for families shall apply where the appropriate premium has been paid and where the **family** members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for **children** will only be provided if travelling with an insured adult and all travellers are named on **your schedule**.

Golf Equipment

Shall mean golf clubs, golf bag, non motorised golf trolley and golf shoes, all under 5 years of age.

Hazardous Sports and/or Leisure Activities/Activity

Any activity not defined within the **Acceptable Sports and Leisure Activities** or **wintersports** definitions. The following activities are considered to be hazardous sports & leisure activities. **You** will only be covered whilst participating on an amateur basis in this hazardous sport or leisure activity, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your schedule**.

We will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a hazardous sport or leisure activity; or
- provide any cover if **you** receive any financial reward or gain as a result of participating in the hazardous sport or leisure activity; or
- pay any personal liability or personal **accident** claim, which arises directly or indirectly, as a result of **you** participating in a hazardous sport or leisure activity.

Activities

Archery, if adequately supervised, Boxing training (no contact), camel/ elephant riding, canoeing/ kayaking (not white water), field hockey, fishing, flying as a passenger in a small private aircraft, football, Gaelic football, go karting, hiking (between 2,001 and 6,000 metres altitude), horse riding, parasailing (over water), roller hockey, trekking (between 2,001 and 6,000 metres altitude), white/black water rafting (grade 1-4), BCU member canoeing/ kayaking (grade 0-3).

Category 2 Activities - Sports Extra

The following activities are included when the appropriate additional premium has been paid: Abseiling, animal conservation/ game reserve work, canoeing/ kayaking (grade 1- 3), clay pigeon shooting, cross channel swimming, dry skiing, fencing, gymnastics, handball, high diving, hot air ballooning, jet skiing/boating, kite surfing/landboarding/ buggying, lacrosse, marathons, martial arts (training), motorcycling (under 50cc), mountain biking, mountain boarding, paintballing, rowing (inland/ coastal), sail/sandboarding, scuba diving (max 40m qualified), surfing, wake boarding, war games, water skiing, weight lifting, zorbing/ hydrozorbing. (NB scuba diving is not covered when undertaken within 24 hours prior to **your** departure)

Category 3 Activities - Sports Extreme

The following activities are included when the appropriate additional premium has been paid and are subject to an increased medical **excess** of £250 in the event of any claim resulting from participation in these activities:

American football, bungee jumping (up to 3 jumps per **trip**), gliding, hang gliding, motor cycling over 50cc, parachuting(excluded in the USA), paragliding/parapenting, parasailing (over land), rugby, sand yachting, sky diving, white/black water rafting (grade 5-6), yachting/crewing outside territorial waters, BCU member canoeing/ kayaking (grade 4-6).

Category 4 Activities - Excluded

The following activities are specifically excluded from all cover under the policy:

Boxing, canyoning, caving/cave diving, flying as a pilot, horse jumping or racing, hunting/ shooting, hurling, martial arts competition, micro-lighting, motor racing, mountaineering, parasailing, point-to-point, polo, potholing, professional sports, quad biking, rock climbing, shark feeding/ cage diving, steeplechasing, wrestling.

Please note that any other activity that is not listed is excluded unless **you** contact **us** and **we** agree in writing to cover you.

Home

Your usual place of residence in the **UK**.

Loss of Limb(s)

Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

Loss of Sight

The complete and irrecoverable loss of vision in one or both eyes.

Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Period of Insurance

If single **trip** cover is selected the **trip duration**, as shown in **your schedule** (max of 94 days). Under the Cancellation Section, the insurance is effective from the date of issue of the **schedule** and terminates on commencement of **your** trip. In respect of all other sections, the insurance commences when **you** leave to commence the **trip** as described in the territorial limits and shall cease with

whichever occurs first of the following:

- The expiry of the policy period as shown on the **schedule**
- **Your** return as planned, at the end of the **trip**,
- **Your** return prior to the planned return at the end of the trip.

If annual multi trip cover is selected: the period for which **we** have accepted the premium as stated in the **schedule**. During this period any **trip** not exceeding 31 days (45 or 60 days where **you** have purchased this option and it is shown on **your schedule**) is covered. Cancellation cover shall be operative from the date stated in the **schedule** or at the time of booking any **trip** (whichever is later) and terminates on commencement of any **trip**. Annual multi **trip** policies include one trip of up to 17 days **wintersports** cover when the appropriate premium has been paid. Cover for **wintersports** is limited to a maximum age of 65 years.

For all other sections of the policy, whichever cover is selected, the insurance commences when **you** leave **your home** or in respect of a business trip **your** place of business in the **UK** (whichever is the later) to commence the **trip** and terminates at the time of **your** return to **your home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **trip**. The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

Permanent Total Disablement

Disablement which, from the moment of **accident**, entirely prevents **you** from attending to any business or occupation whatsoever of any and every kind and which lasts 12 calendar months and at the expiry of that period is, in the opinion of **our** medical advisors, beyond expectation of improvement.

Personal Effects

Luggage, clothing, and personal items, (excluding **personal money**) which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition: Antiques, any property held or used for any business or professional purposes, bicycles, contact or corneal lenses, diving equipment, satellite navigation devices of any kind, spectacles, sunglasses and mobile phones.

Personal Money

Your currency coins and bank notes in current circulation, cheques, travellers' cheques, postal or money orders or travel tickets.

Public Transport

A train, bus, coach, ferry service, or scheduled flights running to a published timetable to join the booked travel itinerary.

Redundant, Redundancy

You becoming **redundant** and qualifying to receive payment under the current **redundancy** payments legislation.

Relative

Brother, brother-in-law, civil partner, **common-law partner**, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (in-law) who live in the **United Kingdom**.

Serious Injury or illness

Any illness or injury which:

- restricts **your** mobility; or
- results in **you** being a patient in hospital for more than 48 hours.

Single Item

Any one article, pair, set or collection.

Ski Equipment

Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity. This excludes **ski equipment** and **golf equipment**.

Trip, Trip duration, Holiday

A journey which begins when **you** leave to commence **your trip** and ends on **your** planned return, during the **period of insurance**, to either:

- a) **Your home**, or
- b) The place at which **you** are temporarily residing in the **UK** or
- c) A hospital or nursing **home** in the **UK** following **your** repatriation.

UK, United Kingdom

England, Wales, Scotland and Northern Ireland.

Us, We, Our

UK General Insurance Ltd on behalf of Ageas Insurance Limited.

Valuables

Means cameras and other photographic equipment of any kind, electrical and electronic equipment, computers and telecommunications equipment of any kind (excluding mobile phones), all discs and other audio and/or visual media of any kind, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.

Wintersports

Guided cross-country skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, skiing, snowboarding and snow sledging.

Wintersports does not include:

Freestyle skiing, heli-skiing, ice hockey, lugging, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling and tobogganing.

You, Your(s), Insured

All person(s) within the age limit, the names of whom are provided to Discount Insurance at the time of premium payment and are shown on the **schedule**. All persons must be permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the United Kingdom. Each person is separately insured with the exception of **children** / **grandchildren** insured on an annual multitríp policy unless travelling with an insured adult.

Emergency Medical and Repatriation Expenses

What You Are Covered For:

This section does not apply to trips within the **UK**.

If **you** suffer an unforeseen illness or **bodily injury** during the **trip**, **we** will pay up to the amount shown in the Summary of Cover for up to 12 months after the start date of the treatment for:

- a) Emergency Medical and Treatment expenses
 - reasonable and customary medical, surgical and hospital expenses incurred outside the **UK**
 - emergency dental treatment for the immediate relief of pain up to £250 incurred outside the **UK**
- b) Funeral and Repatriation expenses

If **you** die during the **trip** then **we** will pay for the following:

 - the funeral expenses in the country outside of the **UK**, where **your** death occurs up to £3,000 or;
 - the cost of returning **your** body or ashes **home** up to £3,000
- c) Travel and Accommodation Expenses
 - Reasonable additional travel and room only accommodation expenses incurred by **you**, as a result of **you** receiving medical advice from a registered **medical practitioner** in attendance and the 24 hour medical emergency service that **your** originally planned return journey **home** to the **UK**, is impossible due to medical reasons. This includes, if deemed medically necessary, reasonable additional transport and accommodation expenses for one person travelling with **you** to remain with **you**. The most that **we** will pay for accommodation costs is £1,000 per person.

Important Conditions

- a) In the event of any illness, injury, **accident** or hospitalisation involving anyone insured under this policy, **you** must notify Global Response. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, the 24 hour medical emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of **your** claim.
- b) Wherever possible **you** must use medical facilities that entitle **you** to the benefit of any reciprocal health agreements, such as the EHC in Europe and Medicare in Australia.
- c) **We** reserve the right to repatriate **you** when, in the opinion of the doctor in attendance and **our** medical advisors, **you** are fit to travel. If **you** refuse to be repatriated all cover under the policy will cease.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Emergency Medical and Repatriation Expenses:

1. the **excess** as shown in the Summary of Cover
2. any costs or expenses, if **you** or **your** representative have not advised the 24 hour medical emergency service and received their agreement to these costs, in the event of **you**:
 - a) dying; or
 - b) incurring medical or treatment expenses ; or
 - c) being involved in an **accident**; or
 - d) being admitted to hospital; or
 - e) **curtailing your trip** due to medical reasons; or
 - f) missing **your** flight due to medical reasons
3. any medical costs or expenses, if **you** are in Australia and **you** have not enrolled with Medicare
4. any medical, hospital, treatment or funeral expenses in the **UK**.
5. any claims arising directly or indirectly from any medical condition which would require **you** or anyone else to be insured under this policy to answer yes to the Medical Screening Questions unless declared to and accepted by **us**.
6. claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
 - i) travelling or acting against medical advice
 - ii) awaiting results of tests or medical investigations
 - iii) being on a hospital waiting list for treatment
 - iv) having received a terminal prognosis
 - v) suffering from anxiety, stress or depression (unless admitted as an in-patient)

7. any medical, hospital, treatment expenses, which in the opinion of **our** medical advisors, are not essential or can be reasonably delayed until **your** return **home**
8. any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing **home**
9. dental treatment which is not for the purpose of relieving immediate pain or suffering
10. any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered **medical practitioner**
11. any medical, hospital or treatment expenses, which **you** have incurred after **you** have refused the offer of repatriation when, in the opinion of **our** medical advisors, **you** are fit to travel
12. any physiotherapy or associated treatment costs, if they are not part of an ongoing treatment programme for a serious injury or which in the opinion of **our** medical advisors, can be reasonably delayed until **your** return **home**
13. non continuous treatment
14. any up-grades from economy class travel, unless **our** medical advisors specify this necessary on medical grounds
15. any costs or expenses if **you** do not have a pre-paid return ticket to the **UK** at the start of **your** **trip**
16. any medication or drugs which **you** knew were needed at the start of the **trip**
17. the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic abroad
18. any costs of providing, repairing or replacing dentures, false limbs or hearing aids
19. cosmetic surgery and all expenses incurred in connection with cosmetic surgery
20. services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified **medical practitioner** in accordance with similar accepted provisional medical standards.

You may not claim under this section and the Cancellation/**Curtailement** section in respect of the same additional accommodation or travel expenses.

Hospital Benefit

What You Are Covered For:

We will pay **you** the amount shown in the Summary of Cover, for each and every completed period of 24 hours for which **you** are an in-patient in a hospital, as a direct result of an **accidental** injury or illness for which cover is valid under the Emergency Medical and Repatriation Expenses section.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Hospital Benefit, if **you**:

1. are an in-patient at a hospital or clinic in the **UK**
2. are not receiving continuous treatment
3. are an in-patient at a hospital or clinic, which has not been authorised and arranged by the 24 hour medical emergency service.

Personal Accident

What You Are Covered For:

We will pay **you** or **your** estate a lump sum, as shown in the Summary of Cover, if **you** suffer **bodily injury** as a result of an **accident** during **your** **trip** which causes:

- 1) your death; or
- 2) permanent **loss of limb(s)**; or
- 3) permanent **loss of sight** in one or both eyes; or
- 4) **permanent total disablement**.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Personal Accident:

1. any benefit as a result of participating in a hazardous sport & leisure activity.
2. any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**
3. any benefit if **you** cannot prove to **us** that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life
4. any claim for **permanent total disablement** if at the date of the **accident you** are over the statutory age of retirement and not in full time paid employment
5. any claim arising directly or indirectly from the contracting of any disease or illness
6. any claim arising directly or indirectly from the injection or ingestion of any substance
7. any claim arising from any event, which exacerbates a previously existing **bodily injury**
8. any claim not certified by an independent **medical practitioner**
9. compensation shall not be payable under more than one of items 1, 2, 3 or 4 in respect of the same **accident**, and the payment under any one item shall terminate **our** liability under this section of the policy.

Personal Liability

What You Are Covered For:

We will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the Summary of Cover, for any event which relates to an incident caused by **you** during the **trip** which results in:

- injury, illness or disease to another person
- loss or damage to property which does not belong to **you** or any member of **your family** and is not in **your** or a member of **your family's** custody or control.

In the event of **your** death **we** will, in respect of the liability incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **you** and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Personal Liability:

1. the **excess** as shown in the Summary of Cover
2. **bodily injury** or disease to any person who, at the time of sustaining such injury or disease, is engaged in **your** service or to any member of **your family** or anyone **you** are travelling with
3. damage to property belonging to, or in the care, custody or control of **you** or a member of **your family** or a person in **your** service
4. any liability arising out of or incidental to any profession, occupation or business
5. any liability which has been assumed under contract and would not otherwise have attached
6. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment
7. any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence)
8. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
9. any liability arising in respect of any wilful or criminal act or assault
10. any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control
11. any liability claim which arises directly or indirectly as a result of **you** participating in **hazardous sports and leisure activities**.
12. any claims arising directly or indirectly from participant to participant liability.

Legal Expenses

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your** death, **serious injury or illness** during **your trip**.

Important Conditions

We will have complete control over the appointment of any solicitor(s) acting on **your** behalf and of any legal proceedings. **We** will be entitled to repayment of any amounts paid under this section in the event that **you** are awarded legal costs as part of any judgement or settlement.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Legal Expenses:

1. any costs or expenses which have been incurred without **our** prior approval
2. any claim where **we** consider **your** prospect of success in achieving a reasonable benefit to be insufficient
3. any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
4. any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
5. any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation
6. any claim for legal costs where **you** are pursuing a legal action against **your** agent, UK General Insurance Ltd, Global Response, Healthwatch or Claims Settlement Agencies.
7. any claim against any member of **your family** or travelling companion
8. any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

Cancellation and Curtailment, Loss of Deposit

(this section is not applicable under the 'Discount' cover level)

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover for **your** proportion of the cancellation and **curtailment costs** which **you** have paid or agreed to pay and which **you** cannot recover from any source, if it is necessary and unavoidable to cancel or **curtail your trip** as a result of:

- a) death, **serious injury or illness**, during the **period of insurance** of:
 - **you**; or
 - a person **you** are travelling with; or
 - a **relative**; or
 - a **close business associate** who lives in the **UK**; or
 - a friend or **relative** who lives abroad with whom **you** have made arrangements for the provision of holiday accommodation where **your holiday** involves staying in such person's **home** and is dependent upon such person's well being.
- b) **you** or the person **you** are travelling with:
 - being required in the **UK** for jury service, as a witness in a Court of Law; or
 - being under compulsory quarantine; or
 - being required to be present by the police, as a result of **your home** or **your** travelling companion's **home** or usual place of business in the **UK** suffering a burglary within 7 days of the start of, or during **your trip**; or
 - suffering fire, theft, storm, flood damage to **your home** or to **your** travelling companion's **home** within 7 days of the start of, or during **your trip** where **you** or **your** travelling companion's

presence is required either by the police or the insurers at **your** or **your** travelling companions **home**; or

- being made **redundant**; or
- receiving emergency requirements of duty in the armed forces, police, nursing or ambulance services.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Cancellation and **Curtailement**, Loss of Deposit:

1. the **excess** as shown in the Summary of Cover
2. any claim for **curtailement** which has not been approved by Global Response service, prior to **your** return to the **UK**
3. any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **you** to cancel or **curtail your trip**
4. any costs which **you** have paid or agreed to pay, if **your trip** is cancelled or **curtailed** for the following reasons:
 - a) any claims arising directly or indirectly from any medical condition which would require **you** or anyone else to be insured under this policy to answer yes to the Medical Screening Questions, unless declared to and accepted by us.
 - b) claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
 - i) travelling or acting against medical advice
 - ii) awaiting results of tests or medical investigations
 - iii) being on a hospital waiting list for treatment
 - iv) having received a terminal prognosis
 - v) suffering from anxiety, stress or depression (unless admitted as an in-patient)
 - c) **you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
 - d) **you** have failed to get the relevant passport or visa
 - e) unlawful or criminal proceedings against **you** or a person **you** are travelling with
 - f) **redundancy**, which is not notified to **you** during the **period of insurance**
 - g) **your** personal financial circumstances, other than **you** being made **redundant** after the purchase date of the policy
 - h) **your** late arrival at the airport or port after check in or booking in time
 - i) any costs in respect of the following:
 - i) any claims arising directly or indirectly from the cancellation or **curtailement** of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
 - ii) loss of air passenger duty
 - iii) unused timeshare property, airmiles or other promotions of this nature
 - iv) your loss of enjoyment of the **trip**, however caused
 - v) unused portions of **your** original ticket, where repatriation has been made
 - vi) your travel expenses for **you** to return to the **UK**, if **you** do not already possess pre-paid return travel tickets
 - vii) any cancellation or **curtailement costs** which **we** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or **curtailing your trip**
 - viii) any claim resulting from **you** or a person **you** are travelling with being posted overseas or receiving an emergency requirement of duty, following an **act of terrorism**, war or invasion
 - ix) **your** disinclination to travel.

Missed Departure

(this section is not applicable under the 'Discount' cover level)

What You Are Covered For:

We will pay **you**, up to the amount shown in the Summary of Cover for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **UK** or the last departure point for **your** return trip to the **UK** too late to board **your** booked flight, train or sailing, as a result of the following:

- scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, **adverse weather** or mechanical breakdown; or
- the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure; or
- the private motor vehicle in which **you** were travelling being directly involved in a road traffic **accident**, which resulted in mechanical breakdown or failure.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Missed Departure:

1. the **excess** as shown in the Summary of Cover
2. any upgrade in accommodation
3. any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
4. any claim relating to internal flights
5. any claim, if the **adverse weather**, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
6. any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle has not been properly serviced and maintained
7. any repair costs to **your** private motor vehicle
8. any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

Travel Delay and Holiday Abandonment

(this section is not applicable under the 'Discount' cover level)

What You Are Covered For:

Travel Delay

We will pay **you** the amount shown in the Summary of Cover, if **your** planned:

- International outward flight, rail or sea journey on **your** scheduled departure, or
- International inbound flight, rail or sea journey on **your** scheduled return is delayed for 12 hours or more, as a direct result of:
 - strike or industrial action
 - **adverse weather**
 - mechanical breakdown or derangement of such aircraft, sea vessel or train.

Holiday Abandonment

We will pay, up to the amount shown in the Summary of Cover, for travel and accommodation expenses which **you** have paid or have contracted to pay, which **you** cannot recover from any source, if **you** elect to cancel **your trip** following a delay of 24 hours or more from the scheduled departure time.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Travel Delay and Holiday Abandonment:

1. the **excess** as shown in the Summary of Cover

2. any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your holiday**, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable
3. any delay which is due to strike or industrial action which had started or was announced before **you** took out this policy
4. compensation under both the 'Travel Delay' and 'Holiday Abandonment' sections of this policy
5. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
6. **your** failure to check-in according to the itinerary supplied to you.

Hijack

(this section is not applicable under the 'Discount' cover level)

What You Are Covered For:

We will pay up to the amount shown in the Summary of Cover if **you** are prevented from reaching **your** scheduled destination as a result of Hijack of the aircraft or ship on which **you** are travelling.

Important conditions

Compensation is only payable if no claim is made under – Cancellation, **Curtailement** or Travel Delay.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Hijack:

1. Any claim where **you** cannot produce independent evidence in writing in support of any claim.

Personal Effects, Valuables and Delayed Baggage

(this section is not applicable under the 'Discount' or 'Discount Plus' cover level)

What You Are Covered For:

1) Personal Effects and Valuables

We will pay for the loss of, theft of or damage to **your personal effects** and **valuables** after making reasonable allowance for wear, tear and depreciation, up to the amounts shown in the Summary of Cover.

2) Baggage Delay

We will pay for the purchase of essential items, up to the amount shown in the Summary of Cover, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 12 hours. Any payment made under baggage delay will be deducted should **you** subsequently claim for **personal effects** and Baggage which have been permanently lost or stolen.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under **personal effects, valuables** and Delayed Baggage:

1. the **excess** as shown in the Summary of Cover.
2. claims for theft of **your personal effects** and/or **valuables** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
3. more than the **single item** limits in the Summary of Cover, up to a maximum shown in the Summary of Cover in total for any one claim limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
4. any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and

- obtained an official report or a Property Irregularity Report (PIR).
5. wear, tear, or depreciation.
 6. loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials.
 7. damage caused by the leakage of powder or liquid carried within **your personal effects**.
 8. any breakage of fragile articles, unless the breakage is caused by fire or an incident involving the vehicle in which **you** are being carried.
 9. theft from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto.
 10. claims arising for loss to stamps, contact or corneal lenses, spectacles, sunglasses, hearing aids, dentures, false limbs, antiques, satellite navigation equipment of any kind and mobile phones
 11. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, **golf equipment** or **sports equipment**.
 12. damage to, or loss or the theft of **your personal effects**, if they have been left:
 - a) in the custody of a person of anyone other than an insured person or **your** travelling companion.
 - b) in an unattended motor vehicle between the hours of 9am and 8pm local time, unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report.
 - c) in an unattended motor vehicle between 8pm and 9am unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry confirmed by a police report, in which case the most **we** will pay is £100.
 13. loss or damage to **sports equipment**, whilst in use.
 14. loss, theft or damage to anything being shipped as freight under a Bill of Lading, or items being carried on a vehicle roof rack.
 15. loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle.
 16. any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.
 17. loss, theft or damage arising from:
 - a) mechanical or electrical breakdown; or
 - b) moth or vermin; or
 - c) processes of cleaning, restoring or repairing.

Personal Money / Travel Documents

(this section is not applicable under the 'Discount' or 'Discount Plus' cover level)

What You Are Covered For:

- 1) **Personal Money**
We will pay for the loss or theft of **your personal money** carried on **your** person or deposited in a safe, safety deposit box or similar locked fixed container in **your** trip accommodation, during **your trip**, up to the amount shown in the Summary of Cover.
- 2) **Travel Documents**
We will pay for any reasonable expenses **you** incur, whilst obtaining green cards, visas and accommodation vouchers or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Summary of Cover.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under **personal money/travel documents**:

1. the **excess** as shown in the Summary of Cover.
2. any loss or theft of **personal money** if **you** have not notified the police within 24 hours of its discovery by **you** and obtained a written report, which includes the crime reference number.
3. any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier.
4. any loss, if **you** have not taken reasonable steps to prevent a loss happening.
5. loss or theft of **personal money** that is:
 - not on **your** person; or
 - not deposited in a safe, safety deposit box or similar locked fixed container in **your trip**.

Passport Expenses

(this section is not applicable under the 'Discount' or 'Discount Plus' cover level)

What You Are Covered For:

We will pay for any reasonable expenses **you** incur, whilst obtaining emergency replacement passports which have been lost or stolen during the **trip**, up to the amount shown in the Summary of Cover.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Passport Expenses:

1. the **excess** as shown in the Summary of Cover.
2. any loss or theft if **you** have not notified the police within 24 hours of its discovery by **you** and obtained a written report, which includes the crime reference number.
3. any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier.
4. any loss, if **you** have not taken reasonable steps to prevent a loss happening.

Optional Wintersports Cover

This cover is valid on payment of an additional premium and where cover is detailed on **your** policy schedule or where **you** have purchased an annual multi trip policy.

Ski Equipment

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover, for accidental loss, theft of or damage to **ski equipment**, which is owned or hired by **you**. If **you** own the **ski equipment**, **we** will take off the following amounts for wear and tear:

AGE OF SKI EQUIPMENT DEDUCTION

- Up to 1 year old 10% of purchase price
- 1 to 2 years old 30% of purchase price
- 2 to 3 years old 50% of purchase price
- 3 to 4 years old 70% of purchase price
- 4 to 5 years old 80% of purchase price
- Over 5 years old – No cover

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under **Ski Equipment**:

1. the **excess**, as shown in the Summary of Cover.
2. claims for **ski equipment** which is owned by **you**, if it is over five years old.
3. more than **your** liability for the loss or damage to any hired **ski equipment**.
4. any claim for loss or theft of **ski equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
5. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
6. claims arising from delay, detention, seizure or confiscation by customs or other officials.
7. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
8. damage to, or loss or theft of **ski equipment**, if it has been left:
 - a) unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
 - b) in an unattended motor vehicle; or
 - c) in the custody of anyone other than an insured person or **your** travelling companion.

Ski Hire

What You Are Covered For:

If **your** own **ski equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours,

we will pay for the cost of hiring **you** the necessary **ski equipment** for each 24 hour period **you** are without **your** own **ski equipment**, up to the amount shown in the Summary of Cover.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Ski Hire:

1. any claim for loss or theft of **your** own **ski equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
2. any claim, if the loss or theft of **your** own **ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
3. claims arising from **your** own **ski equipment** being delayed, detained, seized or confiscated by customs or other officials.
4. claims for loss or theft of, or damage to **your** own **ski equipment**, whilst being shipped as freight or under a Bill of Lading.
5. claims arising from damage, or loss or theft of **your** **ski equipment**, if it has been left:
 - a) unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
 - b) in an unattended motor vehicle: or
 - c) in the custody of anyone other than an insured person or **your** travelling companion.

Lift Pass

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover, for the proportional part of any lift pass that is lost or stolen during **your** **trip** or is unused due to **you** being involved in an **accident** or due to **your** illness.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Lift Pass:

1. claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner** confirming **your** inability to ski.
2. any claims arising directly or indirectly from any medical condition which would require **you** or anyone else to be insured under this policy to answer yes to the Medical Screening Questions, unless declared to and accepted by **us**.
3. any claim for loss or theft of **your** lift pass if **you** have not notified the police or appropriate authority within 24 hours of its discovery and obtained a written report.
4. Claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
6. Claims arising for loss or theft of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written police report.

Piste Closure

What You Are Covered For:

We will pay a benefit, as shown in the Summary of Cover, if **you** are unable to ski for a continuous period in excess of 24 hours, due to a lack of snowfall during the months of December to March inclusive, at **your** pre-booked wintersports resort.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Piste Closure:

1. any benefit, if **you** are not skiing in a pre-booked wintersports resort which is more than 1,000m above sea level.
2. any benefit, if **you** are unable to provide a written report from either the resort management or **your** tour operator substantiating **your** claim.
3. any benefit, if an alternative resort is available.
4. any benefit, where **you** have been offered a reasonable alternative destination due to piste closure in **your** pre-booked wintersports resort.
5. claims for loss of enjoyment, however caused.
6. any benefit in respect to a **UK holiday**.
7. any benefit if **you** were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance.

Avalanche Delay

What You Are Covered For:

If **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked wintersports resort, **we** will pay **you** an amount, as shown in the Summary of Cover, for additional travel and accommodation expenses.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections of the Insurance in connection with claims made under Avalanche Delay:

1. the **excess** as shown in the Summary of Cover.
2. any claim, if **you** are unable to provide a written report from the resort management substantiating **your** claim.

Optional Business Cover

This cover is valid on payment of an additional premium and where cover is detailed on **your** policy schedule.

Business Equipment and Business Money

What You Are Covered For:

Business Equipment

We will pay up to the amount shown in the Summary of Cover for the following:

1. lost, stolen or damaged computer equipment, communication devices (including mobile phones and mobile phone accessories), samples and other business related equipment that **you** need for **your** business. (**We** will cover up to the single article limit for any item, set or pair, as explained in the Summary of Cover)
2. buying essential items if **your business equipment** is delayed or lost during **your** outward journey for more than 24-hours. **You** must get written confirmation of the length of the delay and receipts for any items **you** buy. **We** will take any payment **we** make from the amount of any Claim if **Your business equipment** is permanently lost.
3. emergency courier expenses **you** have to pay to replace any business-related equipment that **you** must have for **your** business.

Business Money

We will pay up to the amount shown in the Summary of Cover if **you** lose any business money (cash or traveller's cheques) which is **yours** (if **you** are self-employed) or **your** employer's, and which **you** carry on **your** person or leave in a locked safety-deposit box.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims under Business Equipment and Business Money:

1. The **excess** as shown in the summary of cover.
2. Any **business equipment** or business money **you** lose or that is stolen if **you** do not report it to the police within 24-hours of discovering it, and **you** do not get a written police report for it.
3. Any **business equipment** **you** lose or that is stolen or damaged during a journey, unless **you** report this to the carrier and get a property irregularity report at the time. **You** must make Claims for any item **you** lose or that is stolen or damaged to the airline within seven days.
4. **business equipment** or business money **you** have left Unattended in a public place.
5. Any item, set or pair **you** are not able to prove **you** owned or to prove the value of (for example, with original receipts).
6. Any **valuables** **you** do not carry in **your** hand Baggage and **you** lose or that are stolen or damaged while **you** are travelling.
7. Any **business equipment** or business money **you** lose or that is stolen or damaged while being shipped as freight or under a bill of lading.
8. **business equipment** that is legally delayed or held by customs or other officials.

You should make Claims about losing **your business equipment** or it being stolen or damaged while being held by an airline, to the airline first. Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

Replacement staff

What You Are Covered For:

We will pay up to the amount shown in the Summary of Cover for reasonable additional transport (economy class) and accommodation expenses incurred for a business colleague to replace **you** in a location abroad, where necessary, in the event that **you** have a valid claim for repatriation under the Emergency Medical and Repatriation Expenses Section or die during a **trip**.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims under Replacement Staff:

1. The **excess** shown in the Summary of Cover
2. any loss or damage arising from **you** engaging in a **hazardous sport or leisure activity** unless **you** have paid any appropriate additional premium and cover is confirmed on **your** policy **schedule**.
3. any financial loss, costs or expenses incurred arising from the interruption of **your** business.
4. accommodation costs other than the costs of the room.

Optional Golf Cover

This cover is valid on payment of an additional premium and where cover is detailed on **your** policy schedule.

Golf Equipment

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover, for **accidental** loss, theft of or damage to **golf equipment** which **you** own.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims under **Golf Equipment**:

1. the **excess** as shown in the Summary of Cover.
2. more than the **single item** limits in the Summary of Cover, up to a maximum shown in the Summary of Cover in total for any one claim, limited to £50 per item and subject to a maximum of £250 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
3. **golf equipment** which is over five years old.
4. any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
5. any claim, if the loss of theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
6. claims arising from delay, detention, seizure or confiscation by customs or other officials.
7. claims for loss, theft or damage to anything whilst being shipped as freight or under a Bill of Lading.
8. damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack.
9. damage to, or loss or theft of **golf equipment**, if it has been left:
 - a) unattended in a public place; or
 - b) left in an unattended motor vehicle; or
 - c) in the custody of anyone other than an insured person or **your** travelling companion.

Hired Golf Equipment

What You Are Covered For:

If **your** own **golf equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 24 hours

we will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your** own **golf equipment**, up to the amount shown in the Summary of Cover.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Hired Golf Equipment:

1. the **excess** as shown in the Summary of Cover.
2. any claim arising from the loss or theft of **your** own **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
3. any claim, if the loss or theft of **your** own **golf equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
4. claims arising from **your** own **golf equipment** being delayed, detained, seized or confiscated by customs or other officials.
5. claims following loss or theft of, or damage to **your** own **golf equipment** whilst it is being shipped as freight or under a Bill of Lading.
6. claims damage to, or loss or theft of **golf equipment**, which was being carried on a vehicle roof rack.
7. claims damage to, or loss or theft of **golf equipment**, if it has been left:

- a) unattended in a public place; or
- b) left in an unattended motor vehicle; or
- c) in the custody of anyone other than an insured person or **your** travelling companion.

Green Fees

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover, for the proportionate value of any non refundable

- pre-paid green fees; or
- **golf equipment** hire fees; or
- tuition hire fees; which are not used due to **you** being:
- involved in an **accident**; or
- your sickness; or
- **adverse weather** which causes the closure of the golf course

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions which apply to all sections of the insurance, in connection with claims made under Green Fees:

1. any claim arising directly or indirectly from any medical condition which would require **you** or anyone else to be insured under this policy to answer yes to the Medical Screening Questions, unless declared to and accepted by **us**.
2. claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner** confirming **your** inability to play golf.

General Exclusions

Which Apply to all Sections of the Insurance

This insurance does not cover:

1. Any claims for travel outside the **United Kingdom** arising directly or indirectly from any medical condition which would require **you** or anyone else to be insured under this policy to answer yes to the Medical Screening Questions unless declared to and accepted by us.
2. Claims, (irrespective of **your** destination), arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
 - i) travelling or acting against medical advice
 - ii) awaiting results of tests or medical investigations
 - iii) being on a hospital waiting list for treatment
 - iv) having received a terminal prognosis
 - v) suffering from anxiety, stress or depression (unless admitted as an in-patient)
3. Which are claims in any way caused or contributed to by:
 - i) the failure of; or
 - ii) the fear of the failure of; or
 - iii) the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or **consequential loss** not otherwise excluded which itself results from the operation of an insured cause.
4. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - a) **act of terrorism**; or
 - b) nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
 - c) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - d) seizure or illegal occupation; or
 - e) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - f) discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - g) chemical or biological release or exposure of any kind; or
 - h) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - i) threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
 - j) any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.
 - k) prohibitive regulations by the government of any country.
 - l) the tour operator, coach operator, transport company or hotel:
 - causing a delay in the commencement of the **holiday**
 - levying a surcharge, thus increasing the basic brochure price of the **holiday**.
 - m) failure to notify the hotel or **holiday** establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **curtail** the travel arrangements.
5. Any claims arising directly or indirectly from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel.
6. Any claims arising directly or indirectly from **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
7. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any **consequential loss** or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear

- assembly or nuclear component thereof.
8. Any claims arising directly or indirectly from **you** engaging in any illegal or criminal act.
 9. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the **insured**, or any other person on whom the planned **holiday** depends except this exclusion shall not apply in the event of **your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **your** occupational, professional or other similar capacity.
 10. Any claims arising directly or indirectly from any **consequential loss** whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in relation to the loss of travel documents).
 11. Any claims arising directly or indirectly out of **your** financial incapacity other than **redundancy**.
 12. Any claims which, but for the existence of this policy, would be covered under any other insurance policy (policies), including any amounts recovered by **you** from:
 - a) private health insurance; or
 - b) EHIC payments; or
 - c) any reciprocal health agreements; or
 - d) airlines; or
 - e) hotels; or
 - f) **home** contents insurers; or
 - g) any other recovery by you, which is the basis of a claim.
 13. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
 14. Any claims arising directly or indirectly from **your** death, **serious injury or illness** as a result of participating in:
 - a) a hazardous sport & leisure activity whilst on **your trip**, unless **you** have paid any appropriate additional premium prior to travel and cover is confirmed on **your schedule**.
 - b) **wintersports**, if **you** have not paid the additional premium before **your** trip departure under single trip and it is not shown on **your schedule**. There is no cover if **you** are receiving any personal financial reward or gain for participating in any activity during the **period of insurance**, unless **we** have agreed to this and **you** have paid the appropriate additional premium.
 15. Any claims arising directly or indirectly from:
 - a) wilful, self inflicted injury or illness; or
 - b) committing or attempting to commit suicide; or
 - c) wilful exposure to danger, except in an attempt to save a human life; or
 - d) solvent abuse; or
 - e) being under the influence of alcohol or drugs, except those prescribed by a registered **medical practitioner** and not those drugs prescribed for drug addiction; or
 - f) a failure to obtain any recommended vaccines, inoculations or medications prior to **your** trip departure; or
 - g) sexually transmitted diseases;
 16. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time **you** took out this policy.
 17. Any claims arising directly or indirectly from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
 18. Any claims arising directly or indirectly from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured.
 19. Any claims arising directly or indirectly from **you** being engaged in any employment during **your trip** unless agreed by **us** and any additional premium paid.
 20. Any claims which have not been proven and the amount of the claim substantiated.
 21. Claims for loss of enjoyment, however caused.
 22. Any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission.
 23. Third party rights and no party other than **you** may claim benefit under the terms of this insurance.
 24. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
 25. Any claims arising directly or indirectly from **you** engaging in any manual work except those defined under **Acceptable Sports & Leisure Activities**.
 26. Any claim arising from routine treatment or care which could have been reasonably be expected to arise during **your period of insurance**.

General Conditions

Which Apply To Your Whole Policy

- You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:
 - supply accurate and complete answers to all the questions we or the administrator may ask as part of **your** application for cover under the policy;
 - to make sure that all information supplied as part of **your** application for cover is true and correct;
 - tell **us** of any changes to the answers **you** have given as soon as possible.Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- You** must tell **us** as soon as possible about any change in risk which affects **your** policy, including **you**, a person **you** are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, a change in the sporting or leisure activities **you** intend to participate in during **your trip** or any additional person(s) to be insured under the policy. **We** have the right to reassess **your** policy and premium after **you** have advised **us** of any relevant information. If **you** do not advise **us** of all the relevant information, **we** may quote the wrong terms, reject or reduce **your** claim, or **your** policy may become invalid.
- You** must be resident in the **UK** and registered with a **medical practitioner** in the **UK** at the time of taking out this policy and intend to return **home** within the **trip duration**.
- If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services.
- Whilst participating in any hazardous sport & leisure activity, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
- You** or **your** legal representatives must provide **us** with all policies, information and evidence **we** require and in the format **we** require.
- You** shall submit to medical examination at **your** expense, except post mortem which **we** reserve the right to have undertaken at **our** own expense.
- Any items which become the subject of a claim for damage must be retained, until **your** claim is settled, for **our** inspection and shall be forwarded to **us** upon request at **your** or **your** legal personal representative's expense. All such items shall become **our** property following final settlement of the claim.
- In the event of any occurrence which may give rise to a claim under this policy, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
- You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent **accident**, loss or damage.
- Each insured person shall be deemed to be insured separately, with the exception of **children/grandchildren** insured on an annual multi-trip policy unless travelling with an **insured** adult.
- You** must notify any claim to **us** within 31 days after the incident giving rise to the loss. All documents, schedules and medical evidence required in support of a claim should be furnished at **your** expense. **We** will reserve the right to decline liability for any claim notified after this date.
- This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the initial 14 day cooling off period.
- This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.
- We** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to us. Where a full recovery is made, **we** agree to return **your excess**.
- Our** liability shall be conditional upon the observance by **you** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **you** and on **your** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
- If at the time of loss, damage or liability covered under this policy, **you** have any other insurance or guarantee which covers the same loss, damage or liability, **we** will only pay a rateable share of the claim (excluding Personal Accident).

Complaints Procedure

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

Complaints regarding sales:

Discount Insurance

The Business Exchange

26/28 Hammersmith Grove

London, W6 7BA

Tel: 0208 847 8000

Email: info@discountinsurance.co.uk

If the complaint cannot be resolved by the end of the next working day, Discount Insurance will pass it on to:

The Customer Relationship Manager

UK General Insurance Limited

Cast House, Old Mill Business Park

Gibraltar Island Rock

Leeds LS10 1RJ

Tel: 0845 218 2685

Email: customer.relations@ukgeneral.co.uk

Claims

Claims Settlement Agencies

308-314 London Road

Hadleigh

Benfleet

Essex

SS7 2DD

Tel: 0844 826 2644

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme name Discount Insurance and scheme reference 05751A.

In all cases, if it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,

South Quay Plaza,

183 Marsh Wall,

Docklands,

London E14 9SR.

The above complaints procedure is in addition to **your** statutory rights as a consumer.

For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection Act 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Discount Insurance is a leading provider of insurance products and services to the commercial and residential lettings market and provides this policy on behalf of leading UK Insurers.

With our expertise, commitment to customer care and consistent quality service, you can rely on Discount Insurance for lasting security and comprehensive products.



Ask about our Discounted Insurance products & services; which include:

LANDLORD BUILDINGS AND CONTENTS INSURANCE
OWNER OCCUPIED
LANDLORD RENT & LEGAL PROTECTION
COMMERCIAL PROPERTIES INSURANCE
COMMERCIAL BUSINESS OWNER INSURANCE
TENANT CONTENTS INSURANCE
UK & EU HOLIDAY HOMES
CARAVAN INSURANCE
TRAVEL INSURANCE
BREAKDOWN INSURANCE
PET INSURANCE
TENANTS REFERENCING

DISCOUNT INSURANCE

The Business Exchange,
26/28 Hammersmith Grove
London, W6 7BA
Tel: 020 8847 8000
Fax: 020 8847 8001

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