

PERSONAL TRAVEL INSURANCE POLICY

Please keep this Travel Insurance Certificate, together with the Certificate Schedule, in a safe place and carry it with you when you go on your trip.

THE BENEFITS UNDER THIS CERTIFICATE ARE INSURED BY PROFESSIONAL TRAVEL INSURANCE COMPANY LIMITED

IF YOU ARE NOT HAPPY WITH IT, RETURN IT TO THE ISSUING AGENT WITHIN 14 DAYS OF ISSUE AND YOUR PREMIUM WILL BE REFUNDED IN FULL, PROVIDED NO CLAIMS HAVE BEEN MADE AND THAT WE RECEIVE YOUR RETURNED CERTIFICATE, INCLUDING CERTIFICATE SCHEDULE, PRIOR TO DEPARTURE DATE.

PLEASE READ YOUR CERTIFICATE WORDING CAREFULLY. FAILURE TO OBSERVE THE TERMS AND CONDITIONS SET OUT IN THIS DOCUMENT MAY PREJUDICE ANY CLAIM.

ALL IMPORTANT CONTACT TELEPHONE NUMBERS ARE FEATURED ON THE BACK PAGE (8)

IMPORTANT POINTS TO NOTE:

Please read Your Certificate Wording in full before You travel, make sure You understand exactly what We will and will not pay for under each Section.

SECTION A, CANCELLATION OR CURTAILMENT;
SECTION B, EMERGENCY MEDICAL AND OTHER EXPENSES
AND SECTION C, PERSONAL ACCIDENT

Your state of health may affect the cover provided under Your Certificate, Please refer to the Cover and Exceptions to Cover in respect of Sections A, B and C and to the Pre-Existing Medical Conditions box (on page 8).

You Must contact the 24 Hour Medical Emergency Service immediately for their Doctors opinion if:

1. You are admitted to hospital or
2. You are anticipating having to return home early or extend Your stay because of any illness or injury

Reciprocal Health Agreement E111:

If You are travelling to a European Union country You are strongly advised to obtain Form E111 from Your local Post Office. This will entitle You to benefit from the reciprocal health arrangements which exist between European Union countries. In the event of a medical claim having been reduced by the use of Form E111 the Excess under Section B, Emergency Medical and Other Expenses will be reduced to Nil.

Medical Treatment in Australia, MEDICARE

If You require medical treatment in Australia You must enrol with MEDICARE. You do not need to upon arrival but You must do so after the first occasion You receive treatment. In-patient treatment is then free at a public hospital. If You are admitted to hospital You or Your representative must contact MEDICALL and their authority must be obtained in respect of any treatment not available under MEDICARE before such treatment is provided.

Hazardous Pursuit

Your attention is drawn to the definition of Hazardous Pursuit and also to the fact that certain other activities can be covered at an additional premium. Please contact Us for advice.

SECTION E, PERSONAL POSSESSIONS
SECTION F, MONEY
SECTION G, PASSPORTS, TICKETS OR DOCUMENTS

Take due care of Your Personal Possessions, Money, Passports, Tickets or Documents. The vast majority of claims under these Sections arise as a result of leaving items Unattended at beaches, restaurants, airports and hotels etc. Lack of proper care towards Your possessions and Money could result in Your claim being turned down.

Valuables, Money, Passports, Tickets or Documents must not be left Unattended at any time except when left in Your locked personal accommodation or in a safety deposit box where possible.

In particular please note:

1. Your Certificate does not cover Valuables, Money, Passports, Tickets or Documents when left Unattended in motor vehicles at anytime
2. Valuables, Money, Passports, Tickets or Documents must be carried in Your hand luggage when being transported by Airlines, Coach Operators etc.

FAILURE TO OBSERVE THE ABOVE REQUIREMENTS WILL INVALIDATE ANY CLAIM

YOUR CERTIFICATE CONTAINS A SINGLE ARTICLE LIMIT ON PERSONAL POSSESSIONS AND AN OVERALL VALUABLES LIMIT.

Expensive items, jewellery, photographic and video equipment, Sports Equipment etc. should be insured under Your own Home Contents Insurance.

Where cover applies to items that are stolen, lost or totally destroyed they will be replaced as new less a deduction for any wear, tear or depreciation.

For all Personal Possessions, Money, Passports, Tickets or Document claims Your particular attention is drawn to the heading "What You must do if You wish to make a claim".

CANCELLATION OR CURTAILMENT

1. If You cancel Your trip for medical reasons obtain a claim form from Claims Settlement Agencies. Your own medical practitioner should complete the Certificate on the reverse of the claim form. If the trip is Curtailed for medical reasons obtain a medical certificate from the treating Medical Practitioner in the locality where the incident occurred
2. You must keep receipts or account for all expenses incurred
3. You must immediately notify the Tour Operator or the Travel Agency where Your trip was booked
4. You must contact us as soon as You know that there is a possibility of Your journey not taking place.

5. You must obtain authorisation from the 24 Hour Medical Emergency Service or from Us before incurring any expenses in Curtailing Your holiday.

MEDICAL AND OTHER EXPENSES

PLEASE SEE 24 HOUR MEDICAL EMERGENCY SERVICE BOX ON PAGE 8 FOR CASES INVOLVING MORE THAN SIMPLE OUTPATIENT TREATMENT.

1. You must keep receipts or accounts for all expenses incurred.
2. You should pay the hospital/clinic/doctor for routine or simple out patient treatment and claim back on Your return to the United Kingdom. If You think the level of treatment is excessive please contact the 24 Hour Medical Emergency Service for guidance.
3. If You receive medical treatment abroad and the cost is too much for You to pay on the spot, please quote the Scheme No. and Your Certificate number to the hospital/clinic/doctor etc. so that they may note this on their account when they send it to the Claims Company.

PERSONAL ACCIDENT

1. Obtain a medical certificate from the treating Medical Practitioner.
2. In the event of a death We will require a Death Certificate.

DELAY

1. Obtain a letter from the Airline, Railway Company or Shipping Line, or their handling agent, confirming the reason for the delay and detailing the scheduled and actual departure times.

PERSONAL POSSESSIONS & SKI EQUIPMENT

1. For all loss or damage in transit claims, including delayed Personal Possessions report to the Airline, Railway or Shipping Line, or their handling agents and obtain a written report form from them before leaving the baggage reclaim area.
2. For all damage claims obtain an estimate for repairs.
3. In all circumstances, You must retain receipts or vouchers for items lost or damaged as these will help You to substantiate Your claim.
4. In the case of lost or misplaced Personal Possessions on the Outward Journey, You must produce receipts for the purchase of essential replacement items.
5. You must report all theft or losses to the Police within 24 hours of discovery and obtain a written Police report. Also report to Your Courier or Hotel/Apartment Manager whenever it is appropriate.

MONEY, PASSPORTS, TICKETS or DOCUMENTS

1. You must report all theft or losses to the Police within 24 hours of discovery and obtain a written Police report. Also report to Your Courier or Hotel/Apartment Manager whenever it is appropriate.
2. You must enclose confirmation from Your bank or bureau de change of the issue of foreign currency. In the case of Sterling You must produce documentary evidence.
3. For a lost or destroyed Passport You need to supply Us with a letter from the Consulate where the loss was reported and retain all receipts that relate to the necessary costs in replacing the Passport.

PERSONAL LIABILITY

1. You must supply full details of the circumstances giving rise to the claim plus any supporting evidence.
2. You must give Us notice in writing immediately if You or Your legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence for which there may be liability under Section H of this Certificate.

LEGAL EXPENSES

1. You must notify Us within 130 days of the event giving rise to Your claim in respect of Legal Expenses.

ALL OTHER SECTIONS

You must notify Us within 30 days of the event giving rise to Your claim with full documentary support.

PLEASE NOTE: FAILURE TO OBSERVE THE FOREGOING REQUIREMENTS WILL INVALIDATE ANY CLAIM.

Please keep this Travel Insurance Certificate, together with the Certificate Schedule, in a safe place and carry it with you when you go on your Trip.

EXTENSION OF COVER

It is only possible to extend the Period of Insurance after the commencement of travel if You hold an Independent Traveller/Long Stay policy and advise Us before the original expiry date subject to no claims pending or reported.

DEFINITIONS

The following words or expressions carry the meaning shown below whenever they appear in bold print within the wording of the Certificate:-

PERIOD OF INSURANCE SINGLE TRIP ONLY

Cancellation cover commences from the Date of Issue of the Certificate Schedule and expires upon **Your return to the United Kingdom or, in respect of Cancellation and Curtailment as defined in** Section D1 (ii) Cancellation Compensation.

The remaining covers apply for the period of Your trip up to a maximum 12 months including the direct Outward Journey and ends upon completion of the direct Return Journey but in any event not exceeding the period of cover for which the premium has been paid. Section F is operative for a maximum period of 24 hours prior to the commencement of the Outward Journey and 24 hours after completion of the Return Journey in respect of Money collected for the purposes of the trip.

PERIOD OF INSURANCE ANNUAL POLICIES ONLY

Cover is for all trips up to the maximum duration stated on your certificate outside Your country of normal residence which takes place during Your Certificate period. Cancellation cover commences from the effective date on Your Certificate. The remaining covers apply for the period of the trip including the direct Outward Journey and end upon completion of the direct Return Journey. Winter Sports cover is only operative and shall be subject to the Winter Sports endorsement. Cover is also provided to holidays within the U.K. for U.K. residents provided the holiday involves at least 1 night pre-booked overnight stay more than 50 miles from the Insured's normal address.

WE/OUR/US As set out on page 1. The benefits under this certificate are insured by Professional Travel Insurance Company Limited.

YOU/YOUR Any person named on the Certificate Schedule who is eligible to be Insured and for whom premium has been paid.

CURTAIL/CURTAILMENT Abandonment of the planned trip by return to the United Kingdom after commencement of the Outward Journey. The amount payable will be the unused proportion of Your irrecoverable pre-paid charges calculated from the date of Your return to the United Kingdom. All Curtailment claims will need authorisation from Us in advance.

RELATIVE Mother, father, wife, husband, son, daughter, brother, sister, grandmother, grandfather, grandchild, parent-in-law or son or daughter-in-law or Fiancé.

CLOSE BUSINESS ASSOCIATE Your associate in the same employment as You whose absence from work necessitates You having to cancel Your trip as certified by Your Senior Director or Partner.

EXCESS The amount of money You will have to pay towards the cost of each claim under the Certificate, after the application of the Certificate limits.

UNATTENDED means left away from Your person where You are unable to clearly see and get hold of Your Personal Possessions or Money or Passports, Tickets and Documents.

PERSONAL POSSESSIONS Baggage, clothing, personal effects including Valuables and gifts purchased outside the United Kingdom, subject to the limits and Exceptions detailed under Section E.

VALUABLES Binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, computer equipment including software, musical instruments, mobile telephones furs or leather clothing (excluding footwear) and prescribed medication.

SPORTS EQUIPMENT Those articles which are usually worn, carried or held in the course of participating in a recognised sport.

MONEY Money taken for private purposes comprising coins, bank or currency notes, postal or money orders, travellers' cheques.

CASH Currency notes, bank notes or coins of any type.

PASSPORTS, TICKETS and DOCUMENTS Passports, travel tickets, ski lift passes (if additional premium paid for Winter Sports cover), green card, petrol coupons, driving licences, phone cards, credit vouchers and admission tickets.

ADVANCED BOOKING Any booking made at least 24 hours prior to the scheduled departure time shown on Your ticket.

OUTWARD JOURNEY The initial journey by motor transport, train, aircraft, watercraft undertaken in conjunction with the trip in respect of the Outward Journey from Your home address in the United Kingdom

RETURN JOURNEY The Initial Journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip in respect of the Return Journey to Your home address or a hospital or nursing home in the United Kingdom.

ACCOMMODATION The lodging room of no greater standard than that provided as part of your prepaid charges in the vicinity of the hospital where the Insured Person is confined.

HAZARDOUS PURSUITS Any pursuit or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity (please contact Us if You are in any doubt with full details of the activity for Our consideration).

The following activities are examples of what are known as "Hazardous Pursuits" and are not automatically covered by this insurance: Winter Sports, off-shore sailing, hunting on horseback, motor competitions, professional sports, racing unless on foot, American football, BMX riding competitions, boxing, cave diving flying, unless You are a fare-paying passenger on a regular scheduled airline, licenced charter aircraft or light aircraft/helicopter, ice hockey, judo, karate, lacrosse, paragliding (over land), polo, shooting/hunting including big game hunting, gliding, hang-gliding, parachuting, parascending, high diving, ballooning, Manual Work of any kind, motorcycling as a rider or passenger on any motorcycle or moped exceeding 125cc in engine capacity, motorcycling as a rider or passenger on any motorcycle or moped under 125cc unless wearing a helmet, mountaineering when You need to use ropes or guides, cliff or rock climbing, potholing or caving, Weightlifting.

This insurance covers you for the following amateur sports and activities which are incidental to your travel:

Angling (excluding Deep Sea fishing), Basketball, Boxing training (no contact), Cycling* (not touring), Dinghy Sailing, Elephant Riding (1-2 days), Golf, Hiking, Horse Riding (not jumping), Kayaking/Canoeing/Rafting involving white water rapids grades 1, 2 and 3, Martial Arts Training, Mopeds and Motorcycling on vehicles under 125cc (as a means of transport only), Passenger of Light Aircraft/Helicopter, Running, Safari, Sailing Inshore* (inside 20km limit), Sea Canoeing, Snorkelling, Trekking, Water Skiing and Windsurfing or Kite Surfing on a lake*.

* No Personal Liability Cover

For Scuba Diving, please refer to Section R, Underwater Activities, of this policy.

Provided that you have paid the additional premium quoted and Hazardous Sports Cover is indicated as "Yes" on your certificate, the following amateur sports and activities which are incidental to your travel are covered (Please note that this extension cannot be purchased with Annual Multi-trip Policies):

Abseiling, American Football, Ballooning, Bungee Jumping (maximum of 2 jumps), Deep Sea Fishing (inside 20km limit), Fencing, Football, Gliding, Gymnastics, Hockey, Jet Boating, Kayaking/Canoeing/Rafting involving white water rapids grades 4 and 5, Parascending, Polo, Rugby, Surfing and Windsurfing.

Please contact Us if You intend participating in a pursuit/activity that is not listed above but could be deemed hazardous to check that it can be covered.

Winter Sports cover can be included at an additional cost. Your summary of cover will show if You have this cover. In any event heli-skiing, competition skiing (other than as part of an amateur event arranged by Your ski school or tour operator), bobsleighbing, lugin, tobogganing, ski acrobatics, power assisted skiing including driving mechanical snowmobiles will not be covered.

The Winter Sports cover provided is for recreational skiing (including snow-boarding) in recognised resort areas that have marked pistes or runs designed for public use. Within these recognised areas, You are covered for off-piste skiing provided that the area is not marked as out of bounds or hazardous. At all times You will be expected to ski safely and not recklessly expose yourself to hazard.

MANUAL WORK Physical labour involving the use of tools or machinery or exposure to risk that could give rise to Your bodily injury or illness.

GEOGRAPHICAL AREA The area or country to which You are booked to travel and for which the appropriate premium has been paid, and will involve Your return to the United Kingdom within the booked trip period.

GEOGRAPHICAL AREAS

- Area 1 The United Kingdom Channel Islands, Isle of Man, Northern Ireland and Eire
- Area 2 The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and Non European Countries bordering the Mediterranean (Excluding Lebanon and Libya).
- Area 3 Australia and New Zealand (Independent Traveller/Long Stay policy only)
- Area 4 Worldwide excluding USA, Canada and Caribbean
- Area 5 Worldwide including USA, Canada and Caribbean

WITHDRAWAL OF SERVICES

- 1. the withdrawal of all water or electrical facilities in Your accommodation or
- 2. the withdrawal of waiter/waitress services at meals or
- 3. the withdrawal of kitchen services of such nature that no food is served or
- 4. the withdrawal of room cleaning services.

STRIKE OR INDUSTRIAL ACTION Any form of industrial action taken by workers which is carried on with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

HIJACK The unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) in which You are travelling as a fare paying passenger.

MUGGING The violent and threatening attack necessitating Your medical treatment.

GENERAL EXCEPTIONS REGARDING ALL SECTIONS OF THE CERTIFICATE

We shall not be liable for:

- 1. Claims arising directly or indirectly from war, invasion, terrorist activity of any kind, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or acts of terrorism.
- 2. Consequential loss of any kind
- 3. Damage to, or loss or destruction of any property or any loss or expense whatsoever arising indirectly caused by or contributed to, by or arising from:
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
- 4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- 5. Claims arising from flying or aerial activity of any kind (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
- 6. Claims arising directly or indirectly from Your wilful, malicious or unlawful acts or whilst under the influence of alcohol or drugs or from alcoholism or drug abuse
- 7. Claims arising directly or indirectly from Winter Sports activities unless the appropriate additional premium has been paid in which case the Winter Sports endorsement will apply or for Hazardous Pursuits unless declared to Us and accepted by Us by endorsement (and an additional premium is paid, where required)
- 8. Any claim arising directly or indirectly from the failure of any computer equipment, integrated circuits, computer chips or computer software to correctly recognise any date change (this exception does not apply to Sections B or C).
- 9. Any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutual derivative or variations thereof however caused.

CONDITIONS APPLYING TO THE CERTIFICATE

1. YOUR DUTIES

- (a) You notify Us if You are aware of any circumstances known at the time You purchased this Certificate which are likely to cause Cancellation or Curtailment of Your trip
- (b) You must tell Us all facts which are likely to influence Us in the assessment or acceptance of Your insurance. If You have any doubt about what You need to tell Us please contact A&H Risk Services Ltd.

(c) You must at all times act in a reasonable manner to prevent or minimise a claim.

2.CHANGE IN RISK

You must immediately advise Us of any changed circumstances which become apparent after the date of issue of this Certificate and before the commencement of the trip which could give rise to a claim under the Certificate. We reserve the right to alter the terms of the insurance in the light of such changed circumstances. We will, subject to the terms, conditions and exceptions of the Certificate, indemnify You under Section A in respect of loss of deposits or charges which You have necessarily incurred up to the date of advice to Us of such changed circumstances.

3.CLAIMS & YOUR DUTIES

- (a) You must advise Us of any occurrence which may give rise to a claim under this Certificate in writing as soon as is reasonably possible after the date of such occurrence and shall supply to Us all such accounts and other documents as We may reasonably require
- (b) You must give Us notice in writing immediately if You or Your legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence of which there may be liability under Section H of this Certificate
- (c) You must inform the Police of all loss or theft of property within 24 hours of discovery of such loss or theft and obtain a copy of the Police report in support of any claim under Sections E, F G or N of this Certificate
- (d) If Personal Possessions are lost or damaged whilst in the custody of a Carrier (i.e. Airline, Railway, Shipping Company, Bus Company. Etc), You must notify such Carrier immediately and obtain a copy of their report.

4.CLAIMS & OUR RIGHTS

- (a) No admission, offer, promise, payment or indemnity will be made or given by You or on Your behalf without Our written consent.
- (b) We will be entitled to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim and You must give all such information and assistance as We may require
- (c) In case of illness or injury We may approach any doctor who may have treated You during the period of three years prior to the claim, and We may at Our own expense and upon reasonable notice to You or Your legal personal representative, arrange for You to be medically examined as often as required, or in the event of death have a post mortem examination of Your body
- (d) You must supply at Your own expense a Doctors Certificate in the form required by Us in support of any claim under Sections A, B or C of this Certificate.

5.FRAUD

If any person makes any misrepresentation or concealment in obtaining this Certificate or in support of any claim the insurance by this Certificate will be void.

6.OTHER INSURANCES

Under Sections A, B, D, E, F, G, H, I, J, M, N, O or P We will not be liable in respect of any claim where the event leading to the claim is insured by any other existing Certificate or policies, except in respect of any amount beyond that which is payable under such other Certificate or Policies.

7.ARBITRATION

If any difference shall arise as to the amount to be paid under Section A, B, D, E, F, G, J, M, N or O of this Certificate (liability otherwise being admitted) such difference shall be referred to arbitration under the Arbitration Acts for the time being in force. The making of an Award in such a case shall be a condition precedent to any right of action against Us.

8.PRECEDENTS TO LIABILITY

The due observance and fulfilment of the terms, provisions, conditions and endorsement of this Certificate in so far as they relate to anything to be done or complied with by You will be a condition precedent to Our liability to make any payment.

9.JURISDICTION

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

COVER AND EXCEPTIONS TO COVER

SECTION A - CANCELLATION OR CURTAILMENT

What is covered:

We will indemnify You for

- a) reimbursement of non-refundable pre-paid charges or contracted charges (including the cost of Timeshare Management charges up to a maximum of £400 per week) incurred before the departure date following cancellation of Your trip up to the amount shown in the schedule
- b) the extra cost of a one way airfare of a standard no greater than the class of journey on the Outward Journey or the applicable fee charged by the airline to change Your scheduled return date, and the unused non-refundable prepaid accommodation costs and other land arrangements following Curtailment of Your trip up to the amount shown in the schedule

As a result of:

1. Your death, accidental bodily injury or illness, or that of a Relative or a friend with whom You have arranged to travel or stay, or of Your Relative or of a Close Business Associate
2. You or any person with whom You have arranged to travel or stay being subject to compulsory quarantine or being summoned for jury service or as a witness in a Court of Law during the period of the trip

3. Your redundancy (qualifying You to claim for a payment under current Redundancy Payment Legislation) and that of any person with whom You intend to travel provided that such notice of redundancy is advised to Us within 14 days of its announcement
4. Your private dwelling becoming uninhabitable following fire, storm or flood, or Your presence being required by the Police following a burglary at such private dwelling occurring at any time after We have accepted this Insurance
5. Cancellation or interruption of scheduled public transport consequent upon Hijack occurring during the Period of Insurance
6. Reasonable additional travelling expenses incurred by You in returning to Your home address in the United Kingdom, where such return is urgently necessitated by the death, serious illness or severe injury of Your Relative or a Close Business Associate where such Relative or Close Business Associate is resident in the United Kingdom.

PROVIDED THAT IF A TRIP IS CURTAILED THROUGH YOUR ACCIDENT OR ILLNESS, A DOCTOR AT THE RESORT OR THE NEAREST TOWN MUST CONFIRM THAT SUCH CURTAILMENT WAS MEDICALLY NECESSARY. ALL CURTAILMENT COSTS MUST BE AUTHORISED IN ADVANCE BY THE 24 HOUR EMERGENCY SERVICE DETAILED UNDER SECTION B OR BY US.

Specific Exceptions applying to Section A

What is not covered:

1. any expense following Your disinclination to travel or to continue with Your trip
2. any expense arising from circumstances which could reasonably have been anticipated at the time You booked Your trip
3. an Excess of £40.00, £15.00 in respect of Loss of Deposit. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. If the Excess waiver has been paid then no Excess will apply.

(see also the Specific Exceptions applying to Section A and B opposite and A, B and C detailed on page 5)

SECTION B - MEDICAL & OTHER EXPENSES

What is covered:

If You sustain actual bodily injury or suffer illness outside the United Kingdom, We will indemnify You up to the amount stated in the Schedule against the following expenses which You necessarily incur outside the United Kingdom:

1. Necessary Medical Expenses including hospital charges, in-patient treatment authorised by Us and ambulance charges for conveyance to hospital. Dental treatment up to £250 is included only for the alleviation of sudden pain, and does not apply to the provision of dentures, artificial teeth and work involving the use of precious materials
2. reasonable additional travelling expenses in returning to Your home address in the United Kingdom and reasonable additional Accommodation expenses up to a maximum of £100 per day beyond the number of days booked including in the event of serious injury or illness for which a Claim is admitted under 1
 - (i) expenses of one Relative or friend limited to a maximum of £100 per day to include Accommodation, food, transport and essential telephone costs plus reasonable travel costs for return to the United Kingdom required on medical advice and authorised by Us or Our 24 Hour Medical Emergency Service to remain with or to travel to You, and
 - (ii) The expense of a qualified medical attendant, or other person authorised by Us required on medical advice to escort You home
3. Cost of returning Your body or ashes to Your home address in the United Kingdom or burial abroad in the country where death occurs up to £2,000. This cover includes the cost of a standard transportation container but does not include the cost of a casket or urn.

If You sustain actual bodily injury or suffer illness whilst on a trip within the United Kingdom, We will indemnify You up to £1,000 against expenses You necessarily incur inside the United Kingdom for cover operative in so far as paragraphs 2 and 3 are concerned.

Special Provisos to Section B

1. In accepting the cover provided by Section B, You have given Us or Our Medical Emergency Assistance Company permission to approach Your United Kingdom General Practitioner for details of Your medical records in the event You require any form of in-patient treatment following a medical emergency whilst outside the United Kingdom.
2. We reserve the right to:
 - i) repatriate You when, in the opinion of the treating doctor and the Medical Emergency Assistance Company, You are fit to travel;
 - ii) avoid further liability in the event that you refuse repatriation when, in the opinion of the treating doctor and the Medical Emergency Assistance Company, you are fit to travel;
 - iii) transfer You to the hospital, clinic or location of Our choice when, in the opinion of the treating doctor and the Medical Emergency Assistance Company, You are fit to be transferred.

Specific Exceptions applying to Section B

What is not covered:

1. expenses which You incur in Your normal country of residence (other than 2 and 3 above for United Kingdom trips only)
2. any surgery or MRIS, CAT scans or invasive procedure including but not restricted to cardiac catheterisation or organ transplants unless pre-approved by the 24 Hour Medical Assistance Company prior to it being performed.
3. any in-patient or additional travelling expenses not specifically authorised by Us or Our 24 Hour Medical Emergency Service
4. any expense which You incur more than twelve months after the occurrence of the injury or illness to which the claim refers
5. any expense which is not usual, reasonable or customary for the medical services and/or supply
6. any expense for non-essential or ongoing treatment or where treatment can be reasonably delayed until Your return to the United Kingdom or the cost of a single bed ward unless authorised by the 24 Hour Emergency Service detailed below for medical reasons only or for the service of a chiropractor, chiropodist or osteopath or for non-medical costs
7. any expense if You are travelling against the advice of a medical practitioner or where at the time of issue of this policy is an in-patient in (or awaiting admission or booked to be admitted to) a hospital, hospice or nursing home
8. If on medical grounds We deem it necessary to repatriate You earlier than planned and You decline and wish to continue the holiday/trip insurers will not be responsible for any further costs relating to this condition.
9. an Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. If the Excess waiver has been paid then no Excess will apply.

(see also the Specific Exceptions applying to Sections A and B below and A, B and C detailed on page 5)

WHAT TO DO IN THE EVENT OF A SERIOUS MEDICAL EMERGENCY YOU WILL FIND ON THE BACK PAGE OF THIS CERTIFICATE FULL DETAILS OF YOUR 24 HOUR EMERGENCY SERVICE. IN THE EVENT OF A SERIOUS MEDICAL SITUATION OR IN-PATIENT ADMISSION WHILST ON THE TRIP YOU (OR YOUR ATTENDING DOCTOR) MUST PHONE THE 24 HOUR MEDICAL EMERGENCY SERVICE ON THE TELEPHONE NUMBERS PROVIDED IMMEDIATELY. SIMPLE OUT-PATIENT TREATMENT SHOULD BE PAID LOCALLY AND CLAIMED FOR ON YOUR RETURN TO THE UNITED KINGDOM.

EXTENSION TO SECTION B, HOSPITAL CONFINEMENT BENEFIT

If You sustain actual bodily injury or suffer illness outside the United Kingdom during the Period of Insurance resulting in admission to a hospital overseas as an in-patient, We will pay You a benefit of £20 per complete 24 hours which You are hospitalised up to a maximum stated in the Schedule

Exceptions applying to Section A and B only

What is not covered:

Claims arising from pregnancy where the period of the trip terminates less than 12 weeks before the date of delivery as estimated by a Hospital or Registered Medical Practitioner. However where the insurance has been effected prior to confirmation of the pregnancy by such Hospital or Registered Medical Practitioner and in the event of You effecting immediate cancellation of the trip upon receipt of such confirmation, We will indemnify You under Section A. We will only indemnify You under Section B, for medical costs related to complications of pregnancy occurring prior to the 29th week, provided You are under 35 years of age and between 8 and 20 weeks pregnant at the time this policy was issued and You have not had complications in any previous pregnancy. If you hold an annual policy, then cover for complications of pregnancy occurring prior to the 29th week will only apply if the pregnancy was not known at the time the trip was booked, provided You are under 35 years of age and between 8 and 20 weeks pregnant and You have not had any complications in any previous pregnancy at the time of booking the trip.

(see also the Specific Exceptions applying to Section A,B and C detailed on page 5)

SECTION C, PERSONAL ACCIDENT

What is covered:

If You sustain bodily injury caused solely by accident or violent external and visible means, and such bodily injury solely and directly results within twelve months in Your death or disablement, We will pay to You benefits in accordance with the following items:

- Item 1 - Death - £10,000
- Item 2 - Permanent loss by physical severance of hand or foot at or above the wrist or ankle or the total and permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes - £20,000
- Item 3 - Permanent total disablement resulting in Your permanent and absolute inability to attend to a profession, business or gainful occupation of any and every kind - £20,000. (May be subject to the Continental Scale of Benefits)

Provided that:

- (1) if You are under 18 years of age the benefit under item 1 is limited to £1,500
- (2) if You are aged 65 years or over item 1 is limited to £1,500 and no compensation will be payable under item 3
- (3) If You have not been gainfully employed for the six months prior to the departure date of the trip on which the bodily injury occurred, items 2 and 3 are limited to £10,000

Specific Exceptions applying to Section C

What is not covered:

No compensation will be payable:

- 1. under more than one of the items 1, 2 or 3 and on payment of a claim under any one of these items, all liability under this section will cease in so far as You are concerned
- 2. in respect of claims arising from pregnancy.

Exceptions applying to Section A, B and C

What is not covered:

Claims arising from:

- 1. Any chronic or serious or ongoing medical condition for which You have received treatment as a hospital in-patient, out-patient or attended a clinic, or been under the care of or referred to a specialist consultant or are waiting for the results of any medical tests, or is under investigation or been diagnosed with cancer or been treated for a breathing or heart condition (including angina or high or unstable blood pressure) and are still taking medication, treatment or receiving follow up consultation (unless declared to Us and accepted prior to effecting this insurance, please refer to the Pre-Existing Medical Conditions Box on Page 8)
- 2. travel arrangements made or undertaken:
 - (i) Against the advice of any Registered Medical Practitioner
 - (ii) For the purpose of obtaining medical treatment abroad
- 3. Your intentional self-injury, suicide, or attempted suicide or wilful exposure to risk (except in the attempt to save a human life)
- 4. the influence of intoxicating liquor or of a drug or drugs (unless prescribed by a Registered Medical Practitioner), or substance or solvent abuse or venereal disease
- 5. emotional, psychological, psychiatric disorder, or whilst suffering from any condition or anxiety, stress or depression
- 6. driving or being a passenger on a motor cycle, motor scooter or mechanically assisted cycle exceeding 125cc in engine capacity during the period of the trip provided You hold an appropriate licence
- 7. You engaging in Manual Work during the period of the trip, overland expeditions, safaris (unless part of a prepaid organised guided tour), crewing a sailing boat or vessel from one country to another, air and/or sea search and rescue, Winter Sports (unless the appropriate additional premium has been paid in which case the Winter Sports Endorsement will apply), Steeple Chasing, polo, hunting, professional sport, mountaineering (normally requiring the use of ropes or a guide) pot-holing, any race speed or duration test or practice for such race or test (other than athletics), or any Hazardous Pursuit (unless the appropriate premium has been paid and the Certificate Schedule suitably endorsed)

SECTION D, TRAVEL DELAY AND MISSED DEPARTURE

What is covered:

1. If as a direct result of the outbreak of Strike or Industrial Dispute, or weather conditions affecting scheduled public transport which has been the subject of Advance Booking by You, or mechanical or electrical breakdown of motor transport, train, aircraft or watercraft which has been the subject of Advance Booking by You occurring after the date of commencement of cover, the departure time of the Outward Journey or Return Journey takes place more than 12 hours after the departure time appearing on your ticket, We will indemnify You as shown below:
 - (i) Delay Compensation, An amount of £20 for the first full 12 hours and £10 for each subsequent full 12 hours up to a maximum as stated in the schedule
 - (ii) Cancellation Compensation, If You elect to cancel the Outward Journey of the trip after a delay exceeding 24 hours as described above We will indemnify You in respect of irrecoverable travel or accommodation deposits or charges paid or contracted to be paid under Section A
2. If You miss Your booked departure due to late arrival at the point of international departure caused by accident or electrical or mechanical breakdown to the conveyance in which You are travelling, or to exceptional and unforeseen traffic conditions, in the course of:-

Your direct journey to the point of international departure immediately prior to commencement of the Outward Journey from the United Kingdom,

or Your direct journey to the point of international departure immediately prior to commencement of the Return Journey to the United Kingdom We will pay up to the limit stated in the schedule or additional travel charges which You necessarily and reasonably incur in the purchase of a ticket for an alternative journey.

Provided that:

1. any payment We make in respect of 1 (i) above for delays in the Outward Journey will be deducted from any subsequent payment made under 1 (ii)
2. in respect of 1 above You must check-in according to the itinerary provided by the Tour Operator or Carrier, and obtain written confirmation of the delay from such Tour Operator or Carrier
3. compensation as described in 1(ii) above is only payable in respect of delays on the Outward Journey from the United Kingdom
4. You must produce independent evidence in writing to support any claim
5. Our limit of liability under 1 (ii) will not exceed the amount stated in the schedule for Section A Cancellation
6. in respect of 2 above You must take all reasonable steps to arrive at the departure point at or before the recommended time and have allowed sufficient time for Your journey.

Specific Exceptions applying to Section D

What is not covered:

1. circumstances which could reasonably have been anticipated at the date insurance was effected
2. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country
3. an Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. This is only applicable to item 2. If the Excess waiver has been paid then no Excess will apply.

SECTION E, PERSONAL POSSESSIONS

What is covered:

We will indemnify You

1. For loss of or theft of or damage to Personal Possessions belonging to You up to the amount stated in the schedule (no single article being insured for more than £300. A camera or camcorder with all accessories, with any attachment and any similar set or pair of items will be considered as one article).
2. For loss of or theft of or damage to Sports Equipment belonging to You up to a maximum of £1,000
3. If You are deprived of Your own Sports Equipment following loss of or damage to Your equipment, We will pay £50 for each complete 24 hours up to a maximum of £200 for the necessary hire or replacement equipment
4. The cost of necessary purchase of replacement clothing and toiletries if You are temporarily deprived of Your Personal Possessions on the Outward Journey for a period of more than 12 hours from the time of arrival at Your destination due to their delay or misdirection in delivery up to the amount stated in the Schedule.

Provided that:

1. You take all reasonable precautions for the safety of the property insured
2. Our liability in respect of Valuables is limited to a total amount of £250.
3. any claims payment made in respect of temporary deprivation of Personal Possessions will be deducted from any subsequent claim where the property insured proves to be permanently lost. You must keep receipts for all replacement purchases
4. You must supply at Your own expense a Statutory Declaration regarding any claim arising under this section of the Certificate if so required

Specific Exceptions applying to Section E

What is not covered:

1. loss or damage arising from wear and tear, depreciation or deterioration, any process of cleaning, repairing or restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown or derangement
2. loss of or theft of or damage to jewellery, articles made of gold, silver or other precious metals, precious or semi-precious stones, watches (unless as a result of mugging or any form of physical violence to you)
3. loss of or theft of or damage to contact or corneal lenses, dentures, hearing aids, mobile telephones, samples or merchandise of property used in connection with Your business or trade, bonds, coupons, securities, stamps or documents of any kind, vehicles or accessories, antiques, pictures, Sports Equipment whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards, caravan awnings, glass, china or any other articles of a brittle or fragile nature
4. loss of or damage to property shipped as freight or under a bill of lading
5. an Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. If the Excess waiver has been paid then no Excess will apply.

(see also the Specific Exceptions applying to Sections E, F and G detailed on page 6)

SECTION F, MONEY

What is covered:

We will indemnify You up to the amount stated in the schedule in respect of accidental loss or theft of Money whilst on Your person or whilst in a safety deposit box within a hotel or bank or whilst in securely locked accommodation under Your control.

Provided that:

1. You take all reasonable precautions for the safety of the property insured
2. You must supply at Your own expense a Statutory Declaration regarding any claim arising under this section of the certificate if so required

3. Our limit of liability in respect of cash being carried on any one person is £200 (for persons aged up to 18 years the loss of cash limit is £100)

Specific Exceptions applying to Section F

What is not covered :

1. shortages of Money due to error or omission or depreciation in value or currency transfer costs
2. an Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. If the Excess waiver has been paid then no Excess will apply.

(see also Specific Exceptions applying to E, F and G detailed below)

SECTION G - PASSPORT, TICKETS & DOCUMENTS

What is covered:

We will indemnify you up to the amount stated in the schedule

- (a) The reasonable costs in obtaining a replacement Passport (or travel document) to enable You to return to the United Kingdom following the accidental loss or theft of Your Passport whilst outside the United Kingdom
- (b) The irrecoverable costs of travel tickets, ski lift passes (if additional premium paid for Winter Sports cover), green card, petrol coupons, driving licence, phone cards, credit vouchers and admission tickets following accidental loss or theft

Specific Exceptions applying to Section G

What is not covered:

1. an Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. If the Excess waiver has been paid then no Excess will apply.

Exceptions applying to Sections E, F & G

What is not covered:

1. loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities
2. loss or theft unless
 - (a) You have reported the loss or theft to the nearest Police authority within 24 hours of discovery and
 - (b) You have obtained a written Police report
3. loss of or theft of
 - (a) Valuables or Money from an Unattended vehicle at any time.
 - (b) Other property insured from an Unattended motor vehicle unless the vehicle was securely closed and locked, and such property placed out of sight in the locked boot or in locked compartment within the vehicle, but in any event excluding all property insured whilst left in an Unattended motor vehicle between 2000 hours 0800 hours local time, theft of property left Unattended other than as provided above or whilst in Your securely locked accommodation, (other than motor homes or caravans).
4. loss of or theft of Valuables or Money whilst in a suitcase or holdall or bag or similar receptacle outside Your immediate control.

SECTION H, PERSONAL LIABILITY

What is covered:

We will indemnify You against all sums up to the amount stated in the Schedule which You are legally liable in a personal capacity to pay in respect of accidents happening during the Period of Insurance resulting in:

1. Bodily injury, death or disease to any person not being a member of Your Family or household or in Your service
2. Damage to property not
 - (i) belonging to You or
 - (ii) in the charge of or under the control of You or a member of Your family or household or a person in Your service

Provided that:

1. In the event of Your death Your personal representative will receive the benefit of the cover granted by this section.
2. No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by You without Our written consent.
3. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in Your name for Our benefit against any other party.
4. You must, wherever possible, provide all such information and assistance as We require.
5. The indemnity provided by this Section extends to cover costs and expenses recoverable by any claimant, provided they were incurred before the date (if any) on which We paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence and also the costs and expenses incurred by You with Our written consent.

Specific Exceptions applying to Section H

What is not covered:

1. Claims arising:
 - (i) directly or indirectly out of the ownership, possession or use (other than as a passenger having no right of control) of aircraft, model aircraft, caravans, trailers, bicycles, motorised or electrically propelled water borne craft, vessels (other than rowing boats, punts or canoes), wind surfers, mechanical or electrically propelled vehicles or conveyances or attached trailers and lifts
 - (ii) directly or indirectly out of the ownership, possession or use of animals or firearms
 - (iii) directly or indirectly out of or incidental to Your business, trade or profession
 - (iv) out of actions between persons insured
 - (v) directly or indirectly out of Your ownership possession or control of any land or buildings (except for temporary holiday accommodation)
 - (vi) out of any liability assumed under a contract unless such liability would have attached in any event in the absence of such contract
 - (vii) All forms of contamination and pollution
2. An Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. This is only applicable to item 2. If the Excess waiver has been paid then no Excess will apply.

SECTION I, LEGAL EXPENSES

What is covered:

We will pay for legal costs and expenses incurred by You or Your legal representatives in the event of You or Your legal representative taking legal proceedings for Compensation and/or damage arising from Your bodily injury or death during the period of Your trip up to the maximum stated in the Schedule.

Provided that:

1. We shall have control over the legal proceedings and the selection, appointment and control of a solicitor. You must follow the advice provided by Our appointed legal representatives. Failure to do so will result in cover being withdrawn.
2. In the event of more than one insured claiming, the benefit shall be limited to double the individual sum insured as stated in the Schedule.
3. **You** must obtain as much information as possible, including police reports, witness details and any photographs and contact the Claims Service as soon as possible, submitting your request in writing.
4. You must apply to Us for a written acknowledgement of the existence of a potentially viable claim
5. In the event that **you** are awarded legal costs as part of any judgement or settlement, **we** shall be entitled to repayment by **you** of any sums paid under this Section.
6. In the event that **you** are awarded compensation (by judgement or settlement), **we** shall be entitled to recover from **you**, two thirds of any sum paid to **you** under any Section of this policy on account of the same incident for which compensation is received.

Specific Exceptions to Section I

What is not covered:

No payment will be made for

1. any claim brought against a tour operator, travel agent, carrier, insurance company, or its agents, Us, or Our agents
2. any claim brought against any other insured person, Your travelling companion, Your Relative or member of Your household, employment or service
3. legal costs and expenses incurred prior to Us granting support, in writing
4. claims reported more than 30 days after the event giving rise to Your bodily injury or death
5. any claim where We do not consider Your prospects of success in achieving a reasonable result are adequate or any claim where the estimated amount that will be recovered is less than £1,000
6. bodily injury sustained as a result of a medical condition(s) caused or happening as a result of travelling or travel conditions, or bodily injury sustained as a result of medical malpractice, any incorrect medical procedure(s) performed or incorrect diagnosis
7. any claim arising from Winter Sports unless the appropriate additional premium has been paid, in which case the Winter Sports Endorsement will apply.
8. Any contingent fee arrangement between you and your legal representatives
9. Any criminal or illegal act of You or Your travelling companion
10. an Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. If the Excess waiver has been paid then no Excess will apply.

SECTION J, WITHDRAWAL OF SERVICES

What is covered:

We will pay You a benefit of £15 per complete 24 hours if You suffer Withdrawal of Services continuously for at least 60 hours during Your trip up to the maximum stated in the schedule.

Specific Exceptions applying to Section J

No benefit will be payable:

1. where cover is effected within 4 weeks of the departure date of Your trip
2. for Strike or Industrial Action existing at the date insurance was effected
3. for withdrawn services which were not part of Your pre-paid package deal
4. unless supported by written confirmation from the tour operator or hotel to substantiate Your claim.

SECTION K, HIJACK

What is covered:

If You are prevented from reaching Your scheduled destination as a result of Hijack of the aircraft or ship in which You are travelling, We will pay You £50 for the first full 24 hours of delay and £50 for each subsequent full 24 hours of delay up to the maximum stated in the schedule

Provided that:

1. compensation is only payable if no claim is made under Section A, Cancellation or Section D, Travel Delay
2. You must produce independent evidence in writing in support of any claim.

SECTION L, MUGGING BENEFIT

What is covered:

If You sustain actual bodily injury as a result of a Mugging attack during the Period of Insurance resulting in medical treatment necessitating admission to an overseas hospital, We will pay You a benefit of £50 per complete 24 hours You are hospitalised up to a maximum stated in the Schedule.

Provided that:

1. The incident was reported to the nearest Police Authority within 12 hours of the incident occurring and a written Police Report is obtained
2. You produce independent evidence in writing in support of any claim.

Specific Exceptions to Section L

What is not covered:

No benefit will be payable following:

1. You being under the influence of intoxicating liquor or of a drug or drugs, or of substance or solvent abuse
2. Your intentional self-injury or Your wilful exposure to risk or Your deliberate acts.

SECTION M, CATASTROPHE

What is covered:

We will pay You up to the limit shown in the Schedule should You be forced to move from Your pre-booked and pre-paid accommodation outside of the United Kingdom as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority, for the irrecoverable travel or accommodation costs necessarily incurred to continue with Your pre-paid trip or, if the trip cannot be continued, for Your return to the United Kingdom.

Specific Exceptions to Section M

What is not covered:

No compensation will be payable for:

1. any expense following Your disinclination to travel or to continue with Your trip when official directives from the local or national authority state it is acceptable to do so
2. any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services.

SECTION N, DOMESTIC PETS

What is covered:

1. We will pay up to £10 for each full 24 hour period of delay for extra kennel or cattery fees if the start of Your original pre-booked Return Journey by aircraft, sea vessel or train is delayed because of circumstance beyond Your control. You must be delayed by at least 24 hours and We will pay up to £200

Specific Exceptions to Section N

- (a) any claim that results from a Strike or Industrial Action which You knew about before the start of Your trip.
- (b) any kennel or cattery fees You pay outside the United Kingdom as a result of quarantine regulation
- (c) You must have checked in for Your trip at or before the recommended time
- (d) You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted
- (e) any amount We pay under this section only applies to domestic cats or dogs that You own and
- (f) You must get a written statement from the appropriate kennel or cattery confirming any extra charges You have to pay.

WINTER SPORTS ENDORSEMENT

(If additional premium is paid and Certificate Schedule is suitably endorsed)

SECTION O, SKI EQUIPMENT

What is covered:

We will indemnify You against loss or damage to skis, ski-sticks, ski-boards and ski-boots belonging to You up to the amount stated in the schedule (no single article or set of articles being insured for more than £300)

If You are temporarily deprived of Your ski equipment on the Outward Journey for a period of more than 12 hours from the time of arrival at the holiday destination due to delay or misdirection in delivery. We will pay £20 for each complete 12 hours delay up to a maximum of £200 for the hire of alternative equipment. We will also indemnify You up to the amount stated in the Schedule for loss or damage to hired ski equipment (no single article or set of articles being insured for more than £150)

If You are deprived of Your own equipment following loss of or damage to Your equipment, We will pay £20 for each complete 12 hours up to a maximum of £200 for the necessary hire of replacement equipment, subject to You keeping Your damaged equipment for Our inspection following Your return to the United Kingdom.

Provided that:

1. You take all reasonable precautions for the safety of the property insured
2. You must retain all hire receipts, tags and baggage labels and in the event of delay or misdirection in delivery of Your equipment, must obtain a Property Irregularity Report from Your airline or other carrier confirming the delay
3. You must supply at Your own expense a statutory declaration regarding any claim arising under this Section.

Specific Exceptions to Section O

What is not covered:

1. Losses due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities
2. Loss or theft unless
 - (a) You have reported the loss or theft to the nearest Police Authority within 24 hours of discovery
 - (b) You have obtained a written Police Report

3. Loss or theft of ski equipment left Unattended unless from Your locked holiday accommodation or from a locked motor vehicle provided all equipment is kept out of sight in a locked boot or compartment and the vehicle shows signs of forced entry, or from a secure area designated for the storage of ski equipment.
4. An Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00

(the Excess does not apply to temporary deprivation of ski equipment). If the Excess waiver has been paid then no Excess will apply.

SECTION P, SKI PACK

What is covered:

We will indemnify You up to the amount shown in the schedule in respect of the proportional amounts of irrecoverable pre-paid charges You have paid or contracted to pay before the holiday departure date for ski equipment hire, lift passes and ski-school costs, and cannot recover, if during the period of Your holiday You are necessarily prevented from skiing for more than 48 hours following Your bodily injury or illness sustained during the period of Your holiday

Provided that:

You must submit to Us a medical certificate from a qualified Medical Practitioner in the resort area in support of Your claim

Specific Exceptions to Section P

What is not covered:

Claims arising from:

1. Your intentional self-injury, suicide or attempted suicide or wilful exposure to a needless risk (except in the attempt to save human life)
2. The influence of intoxicating liquor or of a drug or drugs (unless prescribed by a Medical Practitioner) or substance or solvent abuse, venereal disease
3. Psychological or psychiatric disorder, anxiety, stress or depression
4. Driving or being a passenger of a motor cycle, motor scooter or mechanically assisted cycle exceeding 125cc engine capacity.
5. You engaging in manual work during the holiday, bobsleighting, snow rafting, parapenting, heli-skiing, ski acrobatics, ski joring, any form of power assisted skiing or use of mechanised snow mobiles except as provided by the recognised Piste Authorities for transport to and from areas designated for recreational skiing, Steeple Chasing, polo, hunting, professional sport, mountaineering (normally requiring the use of ropes or guides), pot holing, any race, speed or duration test or practice for such race or test (other than athletics) or any Hazardous Pursuit (unless the appropriate premium has been paid and the Certificate Schedule suitably endorsed)

SECTION Q, PISTE CLOSURE

What is covered:

We will indemnify You in the event of adverse snow conditions which result in the total closure of all skiing facilities in Your resort a sum up to £20 per day for transportation costs to the nearest available resort where there are adequate snow conditions, or compensation of £20 per day in the event there is no suitable resort, up to the maximum shown in the Schedule

Specific Exceptions to Section Q

What is not covered:

1. No benefit is payable if You are able to obtain compensation from any other source
2. Any payment for Piste Closure outside the normal ski season as defined by the local piste authority of the resort in question.
3. Compensation if Your chosen resort does not have skiing facilities above 1,600 metres.

SECTION R, UNDERWATER ACTIVITIES

This Insurance covers Scuba Diving up to 30 metres only.

Exclusions:

This insurance does not cover claims directly or indirectly arising from, happening through or in consequence of:

1. Diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction.
2. Diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations.
3. Diving to depths greater than 30 metres.
4. Solo diving.
5. Specifically organised cave diving.
6. Diving for hire or reward.
7. Flying within 24 hours of the last dive.
8. Diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears.
9. Diving by persons aged under 12 years of age or over 65 years of age.

Warranty: The Insured Person is medically fit to dive, and if in any doubt has consulted his/her medical adviser and has obtained a certificate to this effect.

Subject otherwise to all Terms, Conditions, Exclusions and Limitations of the Certificate.

SECTION S, Lapland Liability Extension

What is covered:

We will indemnify You against all sums up to the amount stated in the Schedule which You are legally liable in a personal capacity to pay in respect of accidents happening during the Period of Insurance as a result of the use of Quad Bikes, Snow Mobiles and Ski Doo's within Europe resulting in:

1. Bodily injury, death or disease to any person not being a member of Your Family or household or in Your service
2. Damage to property not
 - (i) belonging to You or
 - (ii) in the charge of or under the control of You or a member of Your family or household or a person in Your service

Provided that:

1. In the event of Your death Your personal representative will receive the benefit of the cover granted by this section.
2. No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by You without Our written consent.

3. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in Your name for Our benefit against any other party.
4. You must, wherever possible, provide all such information and assistance as We require.
5. The indemnity provided by this Section extends to cover costs and expenses recoverable by any claimant, provided they were incurred before the date (if any) on which We paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence and also the costs and expenses incurred by You with Our written consent.

Specific Exceptions applying to Section S

What is not covered:

1. Claims arising:
 - (i) directly or indirectly out of the ownership, possession or use (other than as a passenger having no right of control) of aircraft, model aircraft, caravans, trailers, bicycles motorised or electrically propelled water borne craft, vessels (other than rowing boats, punts or canoes), wind surfers, mechanical or electrically propelled vehicles or conveyances or attached trailers and lifts **excluding Snow Mobiles, Skidoos and Quad Bikes in Europe where hire or lease has been arranged prior to your departure.**
 - (ii) directly or indirectly out of the ownership, possession or use of animals or firearms
 - (iii) directly or indirectly out of or incidental to Your business, trade or profession
 - (iv) out of actions between persons insured
 - (v) directly or indirectly out of Your ownership possession or control of any land or buildings (except for temporary holiday accommodation)
 - (vi) out of any liability assumed under a contract unless such liability would have attached in any event in the absence of such contract
 - (vii) All forms of contamination and pollution
2. An Excess of £40.00. However, where one occurrence relates to two or more members of the same family (i.e. husband, wife and any children up to 18 years of age) insured under this Certificate, the Excess for which you are collectively responsible will not exceed £80.00. This is only applicable to item 2. If the Excess waiver has been paid then no Excess will apply.

PRE-EXISTING MEDICAL CONDITIONS

All persons insured under this policy must declare any pre-existing conditions. A pre-existing medical condition is defined below:

1. Any medical condition/ procedure that has been diagnosed/ performed in the last 12 months
2. Any treatment received as a hospital in-patient, out-patient or clinic in the last 12 months
3. Any diagnosis or treatment for cancer
4. Any condition for which **You** still take medication, including repeat prescriptions
5. Any procedure, following which, **You** still take medication, including repeat prescriptions
6. Any heart surgery or heart condition (including Angina, Arrhythmia, Palpitations, Murmurs etc.)
7. If **You** are on a waiting list for treatment, investigation, tests or consultation or have received a terminal prognosis

You will need our specific approval to cover these pre-existing conditions and **You** must telephone our Medical Screening Line on **08704446910**. The service is available between 0900 and 1700 Monday to Friday. **We** may need specific medical reports to provide **You** with cover. If so, **You** will be responsible for the costs in obtaining these.

If **You** telephone the Medical Screening Service and are required to make a declaration, **You** will be provided with a letter which **You** should keep with **Your** policy, confirming the basis on which medical cover is provided.

If **You** do not contact the Medical Screening Service **We** shall not pay for any Medical Expenses, Cancellation or Curtailment costs or Personal Accident claims arising out of undeclared pre-existing medical conditions.

You will also need to telephone the Medical Screening Service if **You** have a relative have a **relative** or **close business associate** whose state of health may give rise to a cancellation or curtailment claim under the policy or who is in hospital awaiting treatment or has received a terminal prognosis.

If **You** do not wish to accept any additional terms and/ or conditions that may be applied, **You** may cancel this insurance during the 14 day premium-refund guarantee period and receive a full refund of any premiums paid providing no travel has taken place and no claims have been made.

WHAT TO DO IF YOU WISH TO MAKE A CLAIM

All claims other than Medical Emergency Assistance must be made direct to:

CLAIMS SETTLEMENT AGENCIES
308-314 LONDON ROAD
HADLEIGH
ESSEX
SS7 2DD

Telephone 0870 366 9366 Fax 0870 366 9367

They will send You a claim form which You will need to complete and return to them with Your Certificate Schedule and any other documents requested.

How the Claims Service deal with your claim

- They will aim to assess your claim within 5 working days of receiving your completed claim form.
- They may require **you** to provide further information, in which case **your** response will be assessed within 5 working days.
- They may appoint a loss adjuster to discuss **your** claim in person.
- They will settle all valid claims by sterling cheque.

COMPLAINTS PROCEDURE

If for any reason, You are not happy with any aspect of this insurance cover or claims or assistance service, please address your enquiry or complaint to either :-

THE MANAGING DIRECTOR
A&H Risk Services Ltd
Monmouth House
40 Artillery Lane
London, E1 7LS

Or

The Complaints Manager
Professional Travel Insurance Company Limited's representative
11 Century House
Priestley Road
Basingstoke
Hampshire
RG24 9RA

Please quote the Scheme Number shown on the first page of this Certificate and Your Certificate Schedule number to help Your enquiry to be dealt with speedily.

If **you** are still not satisfied, please write to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON, E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Professional Travel Insurance Company Ltd.

The existence of these internal arrangements does not affect your right to take immediate legal action against Professional Travel Insurance Company Limited.

24 HOUR MEDICAL EMERGENCY SERVICE OPERATED BY SPECIALTY ASSISTANCE

IMPORTANT, please quote A&H Risk Services Ltd and Scheme Number shown on the first page of this Certificate and Your Certificate Number. Specialty Assistance provides immediate help in the event of Your illness or injury arising outside the United Kingdom they provide 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone, telex or fax.

Should a serious medical problem arise You must contact Specialty Assistance immediately.

Emergency telephone number

UK (+44) 870 905 8545
Fax: UK (+44) 870 905 8560

You are responsible in advising Your attending doctor to seek prior approval for any treatment except in extreme circumstances where a request for prior approval would delay surgery in a life threatening situation or medical crisis. Failure to contact Specialty Assistance may limit the benefits payable, or in certain circumstances, cover will not be provided.

When You call upon the services of Specialty Assistance it is a condition of the service that Specialty Assistance shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. The service includes, where necessary:

1. Multi-lingual assistance with hospitals and doctors
2. Repatriation arrangements and necessary escorts by a medical attendant
3. Travel arrangements for other members of Your party or next-of-kin
4. On arrival in the United Kingdom, an ambulance service to hospital or home.

Please note: We are not responsible for the availability, quality or results of any medical treatment received by You.

NOTE TO TREATING DOCTOR

In the event of in-patient hospitalisation or a serious medical condition Specialty Assistance must be advised immediately with full medical details. Failure to do this will mean medical expenses incurred cannot be guaranteed. Please refer to Exception 2 of Section B.