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Wherever the words below (shown in bold) appear in this certificate, **schedule** or any endorsement they have the following meaning:

Complications of Pregnancy and Childbirth	In this policy ' complications of pregnancy and childbirth ' will only include the following; <ul style="list-style-type: none"> (i) Toxaemia (toxins in the blood) (ii) Gestational hypertension (high blood pressure arising as a result of pregnancy) (iii) Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy) (iv) Ectopic pregnancy (a pregnancy that develops outside of the uterus) (v) Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue) (vi) Post-partum haemorrhage (excessive bleeding following childbirth) (vii) Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery) (viii) Placental abruption (part or all of the placenta separates from the wall of the uterus) (ix) Hyperemesis gravidarum (excessive vomiting as a result of pregnancy) (x) Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix) (xi) Stillbirth (xii) Miscarriage (xiii) Emergency caesarean section (xiv) A termination needed for medical reasons (xv) Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date
Employee	Any person under a contract of employment, service or apprenticeship with you .
Excess	The first amount of each and every loss that each insured person shall pay.
Family	You, your partner and dependent children under the age of 18 years.
Injury	A bodily injury resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause which occurs at an identifiable time and place within twelve (12) calendar months of the date of the accident.
Medical practitioner	Any suitably qualified medical practitioner registered by the General Medical Council in the United Kingdom (or foreign equivalent); or in respect of dental treatment only, a dental practitioner who is registered with the British Dental Association (or foreign equivalent); other than: an insured person , a member of the immediate family of the insured person or your employee .
Partner	Your spouse, common-law spouse or civil partner.
Period of insurance	The period shown in the schedule .
Permanent total disablement	Total disablement which has lasted for twelve (12) consecutive calendar months and entirely prevents you from engaging in any occupation for which you are suited by education, training or experience for the remainder of your life.
Radiation	The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement, or death, amongst people or animals.
Relative	Your or your partner's parents, brother, sister, son, daughter, adopted or fostered children, grandparent, grandchild, step parent, step child, step brother or step sister.
Schedule	The document showing details of your cover.
Terrorist activity	An act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

Trip	<p>A holiday or non-manual business trip which commences and ends in the United Kingdom up to 90 days any one trip (winter sports is limited to 30 days in total).</p> <p>If the trip is not completed within 90 days due to circumstances outside your control, cover will continue for a maximum of 30 days at no additional premium.</p> <p>Cover commences during the period of insurance when you leave your home or place of work whichever occurs last and ends when you return to your home or place of work or the date shown on the schedule whichever occurs first.</p> <p>Cover under section 1 (Cancellation & Disruption) commences at the time you book the trip during the period of insurance.</p>
United Kingdom	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Utilisation of biological weapons of mass destruction	The emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.
Utilisation of chemical weapons of mass destruction	The emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
Utilisation of nuclear weapons of mass destruction	The use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
War	<p>Any activity arising out of or attempt to participate in the use of military force between nations and will include:</p> <ul style="list-style-type: none"> (i) Hostilities or warlike operations (whether war be declared or not). (ii) Invasion, civil war, rebellion, insurrection, revolution. (iii) Act of an enemy foreign to your nationality, or the country in, or over, which the act occurs (iv) Civil commotion assuming the proportions of, or amounting to, an uprising. (v) Overthrow of the legally constituted government. (vi) Military or usurped power. (vii) Explosions of war weapons. (viii) Terrorist activity. (ix) Utilisation of nuclear, chemical or biological weapons of mass destruction however these may be distributed or combined. (x) Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.
We, us, our	Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's.
Winter sports	Skiing; snowboarding; off-piste skiing and snowboarding except in areas considered to be unsafe by resort management unless with a qualified guide; cross-country skiing; mono-skiing; blading; langlauf; ski boarding; tobogganing and glacier walking or trekking up to 4,000 metres.
You, your, insured person(s)	You, your partner and dependent child under the age of 18 years who are named in the schedule and who are domiciled in the United Kingdom .

1. Access to additional materials

You shall provide **us**, or **our** designated representatives, all information, documentation and medical information that **we** may reasonably require at all reasonable times during the term of this policy, or until resolution of all claims, whichever is later.

2. Applicable law and jurisdiction

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

3. Cancellation of this insurance

a) Your statutory right to cancel this insurance within 14 days

You are entitled to cancel this insurance by contacting **your** broker within 14 days of either:

- The date **you** receive **your** insurance certificate; or
- The start of the **period of insurance**;

whichever is the later. Providing **you** have not made any claims, **we** will refund **your** premium.

b) Cancellation of this insurance after 14 days

You can cancel this insurance at any time during the **period of insurance** by contacting **your** broker. **We** can cancel this insurance by giving **you** 30 days notice in writing, which **we** will send to the correspondence address shown in the **schedule**.

Any premium due to **you** will be calculated on a pro-rata basis depending on how long this insurance has been in force. No return of premium will be given if **you** have made a **trip** or a claim has occurred during the **period of insurance**.

In the event of non-payment of the premium, this insurance will be regarded as cancelled from the inception date.

4. Contracts (Rights of Third Parties) Act 1999 clarification clause

A person who is not a party to this insurance contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance contract but this does not affect any right or remedy of a third party which exists or is available apart from this Act.

5. Data Protection Act 1998

It is understood by **you** that any information provided to **us** regarding **you** will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling of claims, if any, which may necessitate providing such information to third parties.

6. Disclosure

We shall not be exposed to liability under this policy and **you** shall have no rights hereunder unless at the inception of this policy and at the time of any amendment:

- You** were not in breach of any common law duty in regard to non-disclosure or misrepresentation; and further
- You** had no knowledge and had received no information of any material matter, fact or circumstances (not being a matter of common knowledge of which **we** ought, in the ordinary course of business, to know independently) likely to give rise to a loss hereunder.

Your performance of these obligations shall be a necessary prerequisite to cover, and in any proceedings by **you** or between **you** and **us** the burden shall in all circumstance be upon **you** to establish that these obligations have been complied with.

7. Health declaration

If **you** are over the age of 65 years **you** must complete a Health Questionnaire form for each **period of insurance** so **we** may consider whether any medical terms are to apply.

8. Limitation

In no case shall **our** liability in respect of **you** exceed the largest sum insured stated in the **schedule**.

9. Observance – failure to comply with policy conditions

Our liability to make any payment under this policy shall be conditional upon **your** observance of all terms, provisions, conditions and endorsements of this policy. Where **you** do not comply with any obligation to act in a certain way specified in this policy, this may prejudice **your** position to recover under any claim.

We will not pay any claim directly or indirectly caused or contributed to by:

1. **War.**
2. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or **radiation** or radioactive contamination; or
 - a) the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - b) the release of pathogenic or poisonous biological or chemical materials.
3. **Winter sports** unless this is specified in the **schedule** as being 'Included' or competition in events on snow or ice; freestyle skiing; ski jumping; heli-skiing; ice hockey; the use of bob sleighs and skeletons; motor cycling (other than mopeds or motor scooters under 125cc hired during the **trip**); mountaineering or rock climbing normally requiring the use of ropes or guides; driving a mechanically propelled vehicle in any kind of race.
4. **you** travelling independently if **you** are under the age of 18 years, unless **you** are on an organised school **trip**, organised sporting activity **trip** or travelling with an **insured person** over the age of 18 years.
5. **You** or any person on whose health the **trip** may depend, whose condition may give rise to a claim:
 - a) has during the two years prior to the commencement of cover under this policy received or been referred for any treatment surgery, investigations or follow-ups at any hospital, surgery or clinic any of the following medical conditions:
 - (i) Asthma requiring inpatient treatment, bronchitis, any other lung or respiratory condition, cancer, any growth or form of malignancy, diabetes mellitus, epilepsy or fits, any kidney or bladder disorder, any mental or psychological condition; or
 - (ii) has any other medical condition that is ongoing or from which **you** have suffered symptoms requiring inpatient treatment during the two years prior to the commencement of cover under this policy and/or any **trip**; or
 - b) has ever had cardiovascular problems, or other heart condition, hypertension or any cerebrovascular problems that had occurred at anytime prior to the commencement of cover under this policy and/or prior to any **trip**.
 - c) **you** being diagnosed with a terminal condition.
6. **You** travelling against medical advice.
7. **You** travelling for the purpose of receiving medical treatment.
8. **You** being aware of any medical condition which could reasonably be expected to lead to a claim.
*Note: **You** must inform **us** of any known health changes happening after this policy is issued and before **you** travel. **We** have the right to alter the terms of cover in this instance.*
9. **You** flying, except as a passenger in an aircraft licensed to carry passengers.
10. **Your** professional entertaining.
11. **You** travelling to a country where the Foreign and Commonwealth Office have advised against all but essential travel.
12. **You** being under the influence of, or being affected by alcohol or drugs (unless such drug has been prescribed by a qualified **medical practitioner** but not for the treatment of drug addiction).
13. **Your** attempting to commit or committing intentional self-injury or suicide.
14. the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
15. **You** taking part in manual labour or in any sport or activity not shown in the Activity & Sports List (see 'Important information').
16. any criminal or illegal act by **you**.
17. operational duties as a member of the armed forces.
18. **You** participating in professional sports.
19. Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
20. **Your** deliberate exposure to exceptional danger (other than in an attempt to save human life).
21. after the expiry of the **period of insurance** during which **you** reach age 75 years.

We will cover **you** up to the limits shown in this section for each **insured person & each trip**.

What is covered

This policy covers:

1. Cancellation, curtailment & 'get-you-there' expenses

We will pay **you** up to £5,000 in all:

For the following expenses incurred as the result of any of the specified occurrences in paragraphs a) to e) below:

- a) Irrecoverable loss of unused travel and accommodation expenses paid in advance or for which there is a contractual liability consequent upon the cancellation or curtailment of the pre-arranged **trip** or, if the **trip** is not cancelled; and
- b) Reasonable additional travel and accommodation expenses incurred in fulfilling the pre-booked travel and accommodation commitments, including the use of equivalent local accommodation if rendered necessary by an occurrence covered under 1. e) (Specified occurrences) below.

Specified occurrences:-

- a) **You** death or sustaining an **injury** or becoming seriously ill.
- b) The death, **injury** or serious illness of **your relative**, fiancé(e) or business colleague or of any person with whom **you** had arranged to travel, reside or conduct business or the immediate **relative**, fiancé(e) or business colleague of such person.
- c) **You** or any person with whom **you** had arranged to travel, reside or conduct business being:
 - (i) quarantined or called for witness or jury service.
 - (ii) made redundant, provided that such redundancy qualifies for payment under the United Kingdom's Redundancy Payments Acts.
 - (iii) called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services.
 - (iv) required to be present at **your** home or place of business in the **United Kingdom** following a burglary or major damage caused by storm, flood or fire.
- d) The cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which **you** had previously booked to travel, resulting from any of the following contingencies: strike, industrial action, fire, flood, earthquake, landslide, avalanche, volcanic eruption, adverse weather conditions and accident or mechanical breakdown provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight voyage or journey thus affected.
- e) Major damage caused by storm, flood or fire rendering uninhabitable the accommodation in which **you** had previously booked to reside during the **trip**, excluding any waterborne vessel or craft.

What is not covered

We will not pay:

1. the first £100 of each and every claim
2. under subsections 1. d) (Specified occurrences), for claims arising out of any contingency that had occurred, commenced or been announced before this policy was effected.
3. claims for cancelling or curtailing **your trip** due to any medical condition or set of circumstances known to **you** at the time that the insurance was effected or at the time that the **trip** was booked, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the **trip**.
4. claims for **you** not wanting to travel.
5. any claims for redundancy caused by misconduct, resignation or voluntary redundancy, or if **you** knew of the redundancy at the time **you** booked **your trip** or the start date of the **trip**.
6. claims for unused travel or accommodation arranged by using Air Miles or similar promotions.
7. losses outside the extent of the contractual liability.
8. Any claim that comes from pregnancy or childbirth, unless a **medical practitioner** confirms that the claim comes from the **complications of pregnancy or childbirth**.

What is covered – Continued

This policy also covers:

2. Missed departure & transport diversion

We will pay **you** up to £1,000 in all:

In respect of reasonable additional travel and accommodation expenses incurred by **you** in fulfilling **your** pre-booked travel and accommodation commitments:

- a) if at the commencement of the **trip you** miss **your** pre-booked international travel connection from the **United Kingdom** through disruption of **your** journey to the **United Kingdom** departure point occurring as the direct result of:
 - (i) a fellow passenger or a crew member of the conveyance in which **you** are travelling sustaining an **injury** or becoming ill after such journey has commenced; or
 - (ii) any of the contingencies specified in subsection 1. d) (Specified occurrences), provided always that such contingency had not occurred, commenced or been announced before the international travel booking was made if the **United Kingdom** journey is by scheduled public transport services, or before the **United Kingdom** journey commenced if such journey is by non-scheduled transport.
 - (iii) Mechanical breakdown of the vehicle **you** are travelling in.
- b) If at any time during the **trip** an aircraft, sea vessel or other publicly licensed passenger conveyance in which **you** are travelling has to be diverted from its pre-arranged destination as the result of:-
 - (i) a fellow passenger or a crew member sustaining an **injury** or becoming ill; or
 - (ii) any of the contingencies specified in subsection 1. d) (Specified occurrences), provided always that such contingency has not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

What is not covered – Continued

We will not pay:

1. the first £50 of each and every claim
2. for claims arising out of any contingency that had occurred, commenced or been announced before this policy was effected.
3. claims for unused travel or accommodation arranged by using Air Miles or similar promotions.
4. losses outside the extent of the contractual liability.
5. Any claim that comes from pregnancy or childbirth, unless a **medical practitioner** confirms that the claim comes from the **complications of pregnancy or childbirth**.

3. Travel delay inconvenience benefit

We will pay **you** £25 for the first completed 12 hour period that transport is delayed and £25 for each subsequent completed 12 hour period, up to a maximum of £500 in all:

If **you** are delayed because of the late departure of an aircraft, sea vessel or other publicly licensed form of passenger transport in which **you** had previously booked to travel as a result of any of the contingencies specified in subsection 1. d) (specified occurrences), provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

1. for claims arising out of any contingency that had occurred, commenced or been announced before this policy was effected.
2. losses outside the extent of the contractual liability.

What is covered – Continued

This policy also covers:

4. Alteration of itinerary

We will pay you up to £1,500 in all:

For reasonable additional travel and accommodation expenses necessarily incurred by **you** in the alteration of the arrangements of the **trip** consequent upon **you** being the victim of a hi-jack, kidnap, terrorist or criminal act, or upon the cancellation of publicly licensed passenger transport services caused by any of the contingencies specified in subsection 1. d) (Specified occurrences), provided that these occur or commenced during the **trip**.

What is not covered – Continued

We will not pay:

1. the first £50 of each and every claim
2. claims for unused travel or accommodation arranged by using Air Miles or similar promotions.
3. losses outside the extent of the contractual liability.

SPECIFIC CONDITIONS AND LIMITATIONS APPLICABLE TO SECTION 1

We shall only be liable:

1. to the extent of the contractual liability.
2. for claims arising from delayed departure under subsection 1. d) (Specified occurrences) and 3. if **you** have obtained written confirmation from the Carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment under these subsections the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to **you**.
3. under subsection 2.a) if in the selection of the route, means of travel and time of departure **you** have done all things reasonable and practicable to minimise the possibility of late arrival at the **United Kingdom** departure point.
4. for claims under subsection 2.a) (iii) attributable to mechanical breakdown, if **you** have obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.

Section 2 – Emergency medical, repatriation & other expenses

We will cover **you** up to the limits shown in this section for each **insured person** & each **trip**.

What is covered

This policy covers:

1. Emergency medical, repatriation & return to the United Kingdom expenses

We will pay **you** up to £5,000,000 in respect of:

- a) Expenses necessarily incurred outside the **United Kingdom** as the result of **you** sustaining an **injury** or becoming ill during the **trip** for:
 - (i) **Your** medical, hospital and treatment expenses (including additional travel and accommodation expenses).
 - (ii) **Your** additional repatriation expenses; including compulsory quarantine.
 - (iii) Emergency dental treatment for the immediate relief of pain.
 - (iv) Accompanying medical attendants if agreed by prior consultation between **your** attending physicians and **us** or **our** appointed advisors.
 - (v) Reasonable travel and accommodation expenses of a **relative** or friend (not necessarily an **insured person**) who on medical advice is required to travel/remain with or escort **you**.
- b) We will pay additional travel and accommodation expenses necessarily incurred by **you** following:
 - (i) The death or serious illness or serious **injury** of **your relative**, fiancé(e) or business colleague necessitating **your** presence in the **United Kingdom**.
 - (ii) Burglary or major damage at **your** home or place of business in the **United Kingdom**.
 - (iii) The death or serious illness or serious **injury** of an accompanying **insured person**, or the repatriation of such person as provided for in b) (i) and b) (ii) above.

2. Funeral expenses

We will pay **you** up to £5,000 in all:

For the cost of transporting **your** remains or ashes to **your** former place of residence in the **United Kingdom** if **you** die during the **trip**, and/or the cost of burial or cremation if this takes place in the country abroad where the death occurred.

What is not covered

We will not pay:

1. the first £100 of each and every claim.
2. the cost of any medication, consultation or treatment the need for which could reasonably have been foreseen by **you** at the time that the **trip** commenced, nor for any travel, accommodation or other expense incurred in connection therewith.
3. normal pregnancy without any accompanying **injury**, illness or disease or complication.
4. any expense incurred after **you** have returned to the **United Kingdom** or incurred after a period of twelve calendar months has elapsed following the date on which the insured **injury**, illness or contingency first occurred or commenced during the **trip** whichever shall occur the sooner.
5. any claim that comes from pregnancy or childbirth, unless a **medical practitioner** confirms that the claim comes from **complications of pregnancy or childbirth**.
6. any medical expenses for more than 12 months after incurring the first expense.

the first £100 of each and every claim.

Section 2 – Emergency medical, repatriation & other expenses

What is covered – Continued

This policy covers:

3. Hospital inconvenience benefit

We will also pay **you** £25 for each completed 24 hour period, up to a maximum of £1,500 in all:

For the time that **you** spend as a hospital in-patient outside the **United Kingdom** as the result of **you** sustaining an **injury** or becoming ill during the **trip**.

What is not covered – Continued

We will not pay:

1. the cost of any medication, consultation or treatment the need for which could reasonably have been foreseen by **you** at the time that the **trip** commenced, nor for any travel, accommodation or other expense incurred in connection therewith.
2. normal pregnancy without any accompanying **injury**, illness or disease or complication.
3. any claim that comes from pregnancy or childbirth, unless a **medical practitioner** confirms that the claim comes from **complications of pregnancy or childbirth**.
4. any medical expenses for more than 12 months after incurring the first expense.

You are covered for up to 30 days **winter sports** in total within the **period of insurance**, provided this cover is specified in the **schedule** as being 'Included'. **We** will cover **you** up to the limits shown in this section for each **insured person & each trip**.

What is covered

This policy covers:

1. Avalanche

We will pay **you** up to £250 in all:

For necessary and reasonable extra travelling and accommodation expenses if **your** arrival or departure from **your** pre booked ski resort is delayed by more than 12 hours due to an avalanche.

2. Equipment hire

We will pay **you** £25 per day, up to a maximum of £250 in all:

For the hiring of replacement equipment if **your** skis, poles, snowboards, boots or bindings are lost or delayed for more than 12 hours during **your** outward or onward **trip**.

3. Lift pass

We will pay **you** up to £200 in all:

For the loss or theft of any unexpired period of **your** lift pass (based on a pro-rata calculation on the original value of the lift pass).

4. Piste closure

We will pay **you** £25 per day, up to a maximum of £250 in all:

For one of the following, if all lifts in **your** pre-booked ski resort are closed due to a lack of snow which means **you** have to travel to an alternative resort for skiing:

- a) travel costs to the nearest available ski resort; or
- b) if **you** are unable to ski at a different resort; or
- c) the extra cost of acquiring a new or extended ski pass.

What is not covered

We will not pay:

1. the first £50 of each and every claim.
2. any costs incurred at ski resorts less than 1,000 metres above sea level.

1. any claim not supported by a written report from the carrier responsible for the delay or damage to **your** skis or ski boots.

2. any claim resulting from theft.

the first £50 of each and every claim.

1. any claim not supported by a written statement from the management of the resort confirming the reason for the piste closure and the duration of the piste closure.

2. any costs incurred at ski resorts less than 1,000 metres above sea level.

3. any claim where the piste closure was public knowledge prior to the **trip**.

We will cover **you** up to the limits shown in this section for each **insured person & each trip**.

What is covered

This policy covers:

We will pay **you** up to £50,000 in all:

If at any time during the **trip you** sustain an **injury** which results in **your** death or disablement, as shown in the schedule of benefits below:

1. Accidental death: £50,000
2. Loss of one limb or one eye: £50,000
3. Loss of two limbs or both eyes: £50,000
4. **Permanent total disablement:** £50,000

What is not covered

We will not pay:

SPECIFIC CONDITIONS AND LIMITATIONS APPLICABLE TO SECTION 4

1. For **insured persons** under the age of 16 years the Accidental Death Benefit is limited to £5,000 and all other Benefits are reduced by 50%.

For **insured persons** over the age of 65 years the Accidental Death Benefit is limited to £5,000 and benefits 2 and 3 are reduced by 50%, benefit 4. (**Permanent total disablement**) is deleted.
2. Death or **permanent total disablement** solely as a result of unavoidable exposure to severe weather conditions shall be deemed to be an **injury**.
3. If **you** disappear during the **trip** and if, after a reasonable period of time has elapsed and all available evidence examined, there is reason to presume that **your** death has occurred in accordance with the terms, provisions and conditions of this section of the policy, the accidental death benefit shall become payable. If at any time after such payment **you** are found to be living, the benefit sum paid shall be refunded to **us**.
4. In no case shall **our** liability in respect of **you** exceed in all the largest sum insured applicable under any one of the Personal Accident Schedule of Benefits items.
5. No claim shall be payable under more than one item in the schedule of benefits in respect of the same **injury**.
6. In the event that an **injury** results in **your** death within thirteen weeks of the date of an **injury** and prior to the settlement of a claim for disablement under Items 2, 3 or 4 of the schedule of benefits, the Accidental Death Benefit shall be payable.
7. In the event of a claim **our** appointed medical advisor(s) shall be allowed to examine **you** as often as may be deemed necessary.
8. For the purpose of this section:
 - a) Loss of a limb shall mean the permanent and complete loss of or loss of use of a limb or limbs at or above the ankle or wrist.
 - b) Loss of an eye shall mean permanent and total loss of sight without hope of improvement; in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a registered qualified ophthalmic specialist; or in one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

We will cover **you** up to the limits shown in these sections for each **insured person & each trip**.

What is covered - Continued

This policy covers:

Section 5 – Legal expenses

We will pay **you** up to £25,000 in all:

In respect of **your** incurred legal expenses in the pursuit of claims for damages against third parties who have caused an **insured person's** death, bodily **injury** or illness through incidents occurring during the **trip**. **We** shall only be liable for expenses incurred with **our** prior written consent, which will not be unreasonably withheld, but **we** reserve the right to withdraw from the proceedings at any stage and to limit **our** liability to the expenses incurred during the period up to but not beyond the date of such withdrawal.

What is not covered - Continued

We will not pay:

1. the first £100 of each and every claim.
2. legal expenses incurred without **our** prior written approval.
3. claims against **us** or anyone acting on **our** behalf, or a travel agent, tour operator or carrier.
4. the continued pursuit of any claim where **we** consider **you** do not have a likely prospect of establishing a legal liability against the party being pursued and of recovering charges from such party.
5. legal actions between **insured persons**.
6. legal actions to obtain satisfaction of a judgement or legally binding decision, or legal proceedings brought in more than one country.
7. legal expenses which constitute a valid claim under any other insurance policy beyond **our** rateable share of any claim costs.

Section 6 – Hijack & kidnap

We will pay **you** £200 per day, up to a maximum of £5,000 in all:

For any costs and expenses incurred as a direct consequence of **you** being a victim of a hi-jack or kidnapping occurring during the **trip**.

Section 7 – Delayed baggage

We will pay **you** up to £250 in all:

In respect of the cost of immediate necessities purchased or hired by **you** if on arrival at **your** outward destination **you** are deprived of **your** travel baggage for more than 12 hours because of temporary loss or mis-direction by the Carriers.

1. Activity & sports list

Provided **you** are under 65 years of age at the date of buying this policy, cover is automatically included during the **trip** for the activities and sports listed below:

Abseiling	Mountain biking (no racing)
Angling	Netball
Archery	Orienteering
Assault course	Paint balling
Badminton	Organised safari (without guns)
Banana boating	Pony Trekking
Baseball	Quad biking (no racing)
Basketball	Racket ball
Beach games	Rambling
Bowling	Rounders
Bungee jumping	Roller skating (including blading)
Canoeing	Rowing
Clay pigeon shooting	Running (non competitive)
Cricket	Sailing (with qualified crew, within coastal waters)
Curling	Scuba diving (to 30 metres and accompanied)
Cycling	Sledging
Deep sea fishing	Snorkelling
Dinghy sailing	Softball
Fell walking	Squash
Fishing	Swimming
Football (amateur)	Surfing
Go karting	Table Tennis
Golf	Tennis
Handball	Ten pin bowling
Hiking	Trekking
Horse riding (excluding racing, jumping & eventing)	Tug of war
Hovercraft	Volleyball
Hot air ballooning (as a passenger)	Walking
Indoor climbing	Water polo
Ice skating	Water-skiing
Jet boating	Whale watching
Jet skiing (no racing)	White water rafting (up to grade 4 only)
Karting	Wind surfing
Kayaking (up to grade 2 only)	Yachting (with qualified crew, within coastal waters)
Kite surfing	

This list is not exhaustive. If **you** intend to participate in any activity not noted above please provide details to **your** broker who will approach **us** to request cover.

2. Reciprocal health agreements

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (AAE) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). If **you** do not already have one **you** can apply by a postal application from **your** local Post Office, online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030.

This will entitle **you** to benefits from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the **excess** under Section 2 – Emergency Medical, Repatriation and Other Expenses.

Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment.

In-patient and out-patient treatment at a public hospital will then be available free of charge.

Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au.

If **you** are admitted to hospital **you** must contact **our** Medical Assistance company as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

3. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations under this contract. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk

7th Floor
Lloyds Chambers
Portoken Street
London E1 8BN

4. Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, **we** provide cover under section 2 for injuries to the body or illness that was not expected. **We** do not consider pregnancy or childbirth to be an illness or **injury**. To be clear, **we** only provide cover under sections 1 and 2 of this policy, for claims that come from **complications of pregnancy and childbirth**. Please make sure **you** read the definition of '**complications of pregnancy and childbirth**' on page 1.

5. Destination advice

The Foreign and Commonwealth Office have official Travel Advice notices for over 200 countries based on the most accurate and up-to-date information available to them and is designed to help British travellers to make informed decisions about travelling abroad. **You** can visit their website: www.fco.gov.uk/travel for advice on **your** destination and on preparing to go abroad.

6. Trip period limitation

This policy provides travel cover during the **period of insurance** provided no single **trip** lasts longer than 90 days.

If the **trip** is not completed within 90 days due to circumstances outside **your** control, cover will continue for a maximum of 30 days at no additional premium.

Cover is provided for up to 30 days in total for **winter sports** within the **period of insurance**, provided this cover is specified in the **schedule** as being 'Included'.

1. Claims procedure

On the happening of any occurrence likely to give rise to a claim under this policy, it is a condition precedent to **our** liability under this policy that **you** will ensure that notice is given to **us** as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice shall include full particulars of the occurrence.

You should contact **your** broker who sold **you** this policy using the contact details found on their correspondence.

24-HOUR MEDICAL ASSISTANCE NOTIFICATION

In the event of a serious illness or **injury** during **your trip** which will require hospitalisation, in the first instance **you** must notify **our** Medical Assistance company.

Tel: +44 (0)20 7111 1101

Fax: +44 (0)1992 708721

E-mail: medassist@canopius.com

2. Your duties

a) Claims co-operation

You shall provide assistance and co-operate with **us** or **our** representatives, in obtaining any other records **we** deem necessary to evaluate the incident or claim. In no event shall **we** be liable to pay any claim hereunder unless **you** co-operate with **us** and/or **our** representatives in the investigation of the claim.

b) Right to medical records and medical examination

Following notice of a claim, **you** shall provide, when requested by **us**, all authorisations necessary to obtain **your** medical records. **We** have the right to have **you** examined by a physician or vocational expert of **our** choice, and at **our** expense, when and as often as **we** may reasonably request.

3. How we deal with your claim

a) Fraudulent claims

If **you** or any other person acting on **your** behalf submits a claim under this policy that shall in any respect be false or fraudulent, **we** shall be under no liability to make payment in respect of such claim and **you** must pay back any benefit that **we** have already paid. In this event **we** will not refund any premium.

b) Payment of claims

Claims under this insurance shall be payable to the **insured** or their nominees or, if no **insured** is named, to **you** or **your** legal personal representatives.

If **you** have any questions, problems or concerns about the insurance or the handling of a claim **you** should, in the first instance, contact **your** broker.

If **you** are not satisfied with their response, **you** should refer **your** complaint to **us** at:

Address: Head of Accident & Health, Canopus Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA
Tel: 020 7337 3700
Fax: 020 7337 3992

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to Lloyd's at:

Address: The Policyholder & Market Assistance Department, Lloyd's Market Services, One Lime Street, London, EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

In the event that The Policyholder & Market Assistance Department are unable to resolve **your** complaint, it may be possible for **you** to refer it to the Financial Ombudsman Service (FOS).

Following the complaints procedure does not affect **your** right to take legal action against **us**.

Further details will be provided at the appropriate stage of the complaints process.

