

Annual Multi-trip Travel Insurance Policy Wording

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SUMMARY OF COVER

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

	Cover Type		
	Bronze	Silver	Gold
Trip duration	21 days	31 days	31 days

	Maximum age	64	64	64
	Dependent child maximum age	22	22	22
Section 1	Cancellation cover limit	Optional £1,000	Included £3,000	Included £5,000
Section 2	Curtailment cover limit	Optional £1,000	Included £3,000	Included £5,000
Section 3	Personal Accident Death Benefit	Not Covered	Not Covered £10,000	£20,000 £20,000
Section 4	Emergency Medical	£2 million	£5 million	£5 million
	Emergency Dental	£200	£250	£350
	Funeral Expenses Abroad	£1000	£1,000	£1,000
	UK Expenses	Not Covered	Not Covered	£1,000
Section 5	Additional Hospital Benefit	£10/24hrs £100 max	£15/24hrs £100 max	£15/24hrs £100 max
	Mugging	Not Covered	£50/24hrs £500 max	£100/24hrs £1,000 max
Section 6	Baggage & Personal Belongings	Optional	Optional	Included
	Cover Limit	£1,000	£1,500	£2,000
	Total Valuables Limit	£300	£300	£400
	Single Item Limit	£100	£150	£250
	Delayed Baggage (after 24hrs)	£75	£100	£150
Section 7	Cash and Documents	Optional	Optional	Included
	Cover Limit	£300	£300	£500
	Cash Limit	£100	£150	£250
Section 8	Loss of Passport / Driving Licence	£150	£250	£350
Section 9	Travel Delay	Not Covered	£20/12 hrs £100 max	£20/12 hrs £100 max
	Trip Abandonment (after 24 hrs)	£1,000	£3,000	£5,000
	Pet Care	Not Covered	Not Covered	£20/24 hrs £100 max
Section 10	Missed Departure	£250	£500	£1,000
Section 11	Personal Liability	£1 million	£2 million	£2 million
Section 12	Legal Expenses	Not Covered	£5,000	£15,000
Section 13	Hijack	Not Covered	£1,000 £100/24 hrs.	£1,000 £100/24 hrs.
Section 14	Winter Sports	Not Covered	Included (max 17 days/year)	Included (max 21 days/year)
	Sports Equipment		Not Covered	£500
	Equipment Hire		Not Covered	£300
	Sports Pack		Not Covered	£300
	Piste Closure		Not Covered	£300
Section 15	Sports & Activities Level 1	Included	Included	Included
	Sports & Activities Level 2	Optional	Optional	Included
Section 16	Scuba Diving to 50m	Not Covered	Optional	Optional
	Scuba Diving Equipment		£1,000	£1,000

	Single Item Limit		£300	£300
	Equipment Hire		£300	£300
	Inability to dive		£25/24hrs. £250 max	£25/24hrs. £250 max
Section 17	Business Travel/Work Abroad	Not Covered	Optional	Optional
	Replacement Employee		£500	£1,000
	Business Equipment		£300	£500
Policy Excess	Personal Liability & Legal Expenses	£400	£200	£200
	Other Claims	£200	£75	£50
	Excess Waiver	Optional	Optional	Optional
	Enjoy Services	Not Available	Not Available	Included

Please note: Enjoy services do not form part of the insurance contract and these services are arranged separately by Millstream Underwriting Limited.

IMPORTANT CONTACT DETAILS

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	Telephone	Email
Customer Services	+44 (0)870 270 2770	service@worldnomads.co.uk
Emergency Medical Assistance Service (24hours)	+44 (0)845 643 2628	assistance@mstream.co.uk
Claims Service	+44 (0)845 643 2629	claims@mstream.co.uk

OTHER USEFUL CONTACTS

	Telephone	Email
Foreign & Commonwealth Office	+44 (0)845 850 2829	www.fco.gov.uk
European Health Insurance Card (EHIC)	+44 (0)845 606 2030	www.ehic.org.uk
Department of Health – Advice for Travellers	+44 (0)20 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61 (0) 2 6124 6333	www.medicareaustralia.gov.au

IMPORTANT INFORMATION

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Thank **you** for taking out **your** Worldnomads Annual Travel Insurance with **us** .

This policy wording, **your** Policy Certificate and any endorsements form a contract of insurance between **you** (the insured named on the Policy Certificate) and **us** , (Millstream Underwriting Ltd on behalf of Elvia Travel Insurance International N.V.(Netherlands)) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid Policy Certificate and have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on **your** Policy Certificate and contact Customer Services by email at service@worldnomads.co.uk or telephone +44 (0)870 270 2770 if they are incorrect.

WHO IS COVERED

Your Policy Certificate shows the persons who are insured under the policy and any special terms or conditions that may apply.

Cover is only available to persons resident in the **United Kingdom** and is only valid for round trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**.

Cover will not be issued once **you** have reached 65 years of age.

WHAT IS COVERED

You are covered for:

1. holidays and leisure trips.
2. business trips / trips which include **work abroad** if **you** have paid the appropriate additional premium. See Section 16. (This option is not available if Bronze cover is selected)
3. trips with a maximum planned duration of up to 31 days (21 days if Bronze cover is selected).

Note: trips with a scheduled duration of more than 31 days (21 days if Bronze cover selected) will NOT be covered under this policy and **you** should arrange separate insurance for the whole duration of these trips.

4. trips within the Geographic Region as shown on **your** Policy Certificate. **You** will not be covered if **you** choose to travel to a specific country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: +44 (0) 845 850 2829 Website: www.fco.gov.uk.
5. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 2 nights or more. (Gold Cover Only)
6. **winter sports** activities if shown as covered on the Summary of Cover.
7. participating in sports and activities under Level 1 as detailed in Section 15.
8. participating in sports and activities under Level 2 as detailed in Section 15 as shown on **your** Policy Certificate (if **you** have selected Gold Cover, or if **you** have selected Bronze or Silver Cover and **you** have paid the appropriate additional premium as shown on **your** Policy Certificate). **You** are not covered for **hazardous activities**, other than as specified in Section 15, unless **we** agree to include and **you** have paid the additional premium required.
9. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are
 - supervised by a qualified instructor / licenced operator, or
 - hold the appropriate qualification or licence, or
 - have subscribed to an accredited organisation for the activity

and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident.

If **you** have selected the excess waiver option and paid the appropriate additional premium and it is shown on **your** policy certificate **you** will not have to pay the excess.

WHEN COVER STARTS AND ENDS

Cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** Policy Certificate and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back home directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

CANCELLATION RIGHTS

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

WORKING ABROAD

This insurance can be extended to cover **work abroad** subject to payment of an additional premium (Not applicable to Bronze Cover). **You** are not covered under the Personal Liability section when **you** are working.

RENEWAL OF YOUR INSURANCE

We will send **you** a renewal notice prior to the expiry of the Period of Cover as shown on **your** Policy Certificate. The terms of **your** cover and the premium may be varied by **us** at the renewal date. We will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about relevant facts and check to see that **you** still comply with the Health Warranty as this may affect the cover provided. If **you** do not comply with the Health Warranty, this may invalidate **your** insurance.

DISCLOSING RELEVANT FACTS

It is **your** duty to inform **us** of any fact, which is likely to influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim.

It is very important that this insurance provides adequate cover for **your** trip. To ensure that it does, and for **your** peace of mind, **you** must tell **us** as soon as possible about anything, which could give rise to a claim.

MEDICAL CONDITIONS

We do not cover **pre-existing medical conditions**. **You** can still take out a World Nomads policy with a **pre-existing medical condition**, but we won't cover any claim made directly or indirectly as a result of a **pre-existing medical condition**.

Note: We recommend when travelling that **you** arrange full insurance cover for medical emergencies. If **you** decide to travel without full cover **you** may incur cancellation charges and large medical bills which **you** may need to pay immediately. Overseas medical treatment and repatriation costs can be very high and could have serious financial implications for **you**.

CHANGE IN HEALTH

You must notify **us** in +44 (0) 870 270 2770 if after **you** have purchased **your** policy and/or booked a trip **you** become aware of any change regarding **your** health which will require tests, investigations or in-patient treatment. We will then decide if we can provide **you** with cover on existing terms. If we cannot provide cover, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and we will send **you** a pro-rata refund.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being.

Failure to contact us could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

DEFINITIONS

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Whenever the following words appear in bold in this policy they will always have these meanings:

Appointed adviser

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

Close business associate

Any person resident in the **United Kingdom** whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Couple

The lead insured and spouse (or co-habiting partner) named in the Policy Certificate

Curtil/Curtailment

Return **home** before the scheduled return date.

Europe

European Mainland, Republic of Ireland, The Channel Islands, The Azores, Madeira, The Canary Islands, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR west of the Ural Mountains

European Mainland

Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Slovakia, Denmark, Finland, France, Greece, Germany, Hungary, Iceland, Italy, Lapland, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovenia, Spain, Sweden, Switzerland.

Expert Witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family

You and **your** spouse (or co-habiting partner) and **your** financially dependent children under 21 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the Policy Certificate.

Hazardous activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim. (A list of included sports and activities covered by this insurance are shown in Section 15)

Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

Home

Your usual place of residence in the **United Kingdom**

Immediate relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the **United Kingdom**.

Insurer

Elvia Travel Insurance International N.V. (Netherlands)

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you** :

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Medical practitioner

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

Money

Cash, any legal currency, travellers' cheques, cheques, postal and money orders and passport held by **you** for social domestic and/or pleasure purposes.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal Accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

Pre-existing medical condition

Ongoing medical or dental condition, or related complication **you** have, the symptoms of which **you** are aware of, or that is currently being or has been investigated by a medical practitioner, dentist or a chiropractor; or a medical or dental condition for which advice, treatment or medication has been prescribed by one of the people listed in this definition, within 180 days before **you** purchased **your** policy and/or booked a trip. This applies to **you**, **your** travelling companion, an **immediate relative** or someone upon whom **your** trip depends.

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Scuba Diving

Conventional scuba diving only. **We** do not cover any unaccompanied dive, any dive in over head environments, any dive for gain or reward, or any dive below 30 metres (50 metres if the appropriate additional premium has been paid). **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Scuba Diving Equipment

Mask, fins and snorkel, diving suit and boots, buoyancy jacket and dive bag, regulator set including first and second stages plus gauges, dive watch and dive computer, underwater camera equipment.

Single Parent Family

You and **your** financially dependent children under 21 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the Policy Certificate.

The Caribbean

Antigua and Barbuda, The Bahamas, Barbados, Cuba, Dominica, Dominican Republic, Grenada, Haiti, Jamaica, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Anguilla, Aruba, British Virgin Islands, Cayman Islands, Guadeloupe, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Turks and Caicos Islands, Virgin Islands

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom

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

Valuables

Watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), video equipment, camcorders and audio equipment including personal stereos, DVD, mini-disc players, i-pods and MP3 players, CDs, DVDs, tapes, films, cassettes, cartridges, headphones and televisions.

We / us / our

Millstream Underwriting Ltd on behalf of Elvia Travel Insurance International N.V. (Netherlands) Mondial Assistance (UK) Limited is ELVIA's appointed administrator in the **United Kingdom**.

Winter Sports

Conventional skiing / snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is only covered if **you** are under the care and direction of a locally qualified guide or instructor.

Winter sports equipment

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing

Work / Working abroad

For the purposes of this policy clerical business activities of the insured only. This includes non-manual or light general work not involving:

- the use of mechanical or industrial machinery
- working at a height not exceeding 2 metres.

Worldwide (excluding USA, Canada, Japan & The Caribbean)

Worldwide excluding United States of America, Canada, Japan and the Caribbean.

Worldwide (including USA, Canada, Japan & the Caribbean)

Worldwide

You / your

Each insured person as shown on **your** Policy Certificate.

SECTION 1 CANCELLATION

This section is optional if **you** have selected Bronze Cover and an additional premium must be paid to include (please refer to **your** Policy Certificate).

Covered

You are covered up to the limits as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of cover:

1. injury, serious illness, death of **you** , any person with whom **you** are intending to travel or stay, or of an **immediate relative or close business associate** of yours;
2. **You** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **Your** home or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel.
4. **Your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory quarantine

Not Covered

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident, unless the additional premium has been paid and it is shown on **your** Policy Certificate. This applies to each person making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner** , confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. any costs incurred directly or indirectly as a result of a **pre-existing medical condition**;
7. any costs incurred on behalf of other party members who are not specified on the Policy Certificate;
8. anything mentioned in the General Exclusions.

SECTION 2 CURTAILMENT

This section is optional if you have selected Bronze Cover and an additional premium must be paid to include (please refer to **your** Policy Certificate).

This section includes the services of the Emergency Medical Assistance Service who must be contacted immediately in the event of **you** suffering from a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance telephone number is: **+44 (0) 845 643 2628**.

Covered

You are covered up to the limits as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to **your home**, which have not been used and which were paid before **your** departure from **your home**.

You are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. Accidental injury, serious illness, death of **you** , any person with whom **you** are intending to travel or stay, or of an **immediate relative or close business associate** of yours.
2. **Your** home or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.

2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. if **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of our cover.
4. if **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. this policy does not provide compensation for loss of holiday/enjoyment.

Not Covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** Policy Certificate. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. any costs incurred directly or indirectly as a result of a **pre-existing medical condition**;
6. anything mentioned in the General Exclusions.

SECTION 3 PERSONAL ACCIDENT

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **Loss of Limb, Loss of Sight, Permanent total disablement** or death (which will be paid to **your** legal representative), if **you** have a **Personal Accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

If **you** are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs up to £1,000 and the **Permanent total disablement** benefit will not apply.

We will only pay the benefit for the **Permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not Covered

1. any claims for death, loss or disablement caused directly or indirectly by:
 - a. Disease or any physical defect or illness
 - b. An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions

SECTION 4 EMERGENCY MEDICAL EXPENSES

Note: This is not a private health insurance policy. It only covers **you** if there is a sudden and unexpected accident or if **you** become ill during a trip.

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return home or until **you** no longer require treatment or assistance.

If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

If **you** receive out-patient treatment (no hospital admission) in Spain, Greece, Cyprus, Portugal or Turkey, show this document to the doctor and **your** treatment will be paid through ChargeCare International in line with the policy wording. The doctor will ask **you** to fill in a form to confirm treatment and may request **you** to pay the excess.

If **you** receive out-patient treatment (no hospital admission) in other countries, it may be easier to pay any bills yourself. Keep all receipts and submit a claim when **you** return home. If **you** are in any doubt, call the Emergency Medical Assistance Service for help.

24 hour Emergency Medical Assistance telephone number: +44 (0) 845 643 2628

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred during **your** trip

a. outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to the amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses to the **United Kingdom** (Economy Class), including those of one relative or friend if **you** have to be accompanied to the **United Kingdom** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort to the **United Kingdom**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to the amount shown on the Summary of Cover;

b. within the **United Kingdom** (Gold Cover Only):

1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury or death whilst on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

Note: If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. Apply by calling 0845 606 2030 or online at www.ehic.org.uk. Application forms are also available at the post office. If **you** are travelling in Australia and require medical treatment, **you** must enrol with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au/.

Not Covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 1. Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**.
 2. Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip
5. any costs incurred directly or indirectly as a result of a **pre-existing medical condition**;
6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, or exploratory tests, which are not directly related to the injury which necessitated **your** admittance to hospital;

7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**.
11. further costs **you** incur if **we** wish to bring **you** back to the **United Kingdom** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Medical Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

SECTION 5 ADDITIONAL HOSPITAL BENEFIT

This section does not apply to trips within the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday / enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. payment if the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.
2. **You** are covered if **you** suffer bodily injury as a result of mugging, the benefit under this section is increased to £100 for each complete 24 hours **you** spend in hospital, as an in-patient, up to £1,000. **You** must obtain a police report of the mugging incident, which necessitated **your** admission to hospital.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.
2. In the event of a claim for mugging **you** must obtain a police report of the mugging incident, which necessitated **your** admission to hospital.

Not Covered

1. anything mentioned in the General Exclusions.

SECTION 6 BAGGAGE & PERSONAL BELONGINGS

This section is optional if **you** have selected Bronze or Silver Cover and an additional premium must be paid to include (please refer to **your** Policy Certificate).

Covered

a. Personal Baggage

You are covered up to the limit on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- a. the single item limit as shown on **your** Summary of Cover for any one item, pair or set of items
- b. the valuables limit as shown on **your** Summary of Cover for all **valuables** in total

b. Delayed Baggage

You are covered up to the limit on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not Covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim.
2. if **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 1. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 2. follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
 - a. contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
 - b. antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments;
 - c. electrical equipment including mobile telephones any hand-held computer equipment not defined under valuables (including but not limited to PDA's, BlackBerrys, personal organisers and electronic navigation equipment).
 - d. pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
 - e. tools of trade;
 - f. perishable items such as food;
 - g. **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box or locked in the accommodation;
 - h. valuables left as checked-in baggage;
7. loss, destruction, damage or theft:
 - a. due to confiscation or detention by customs or other officials or authorities;
 - b. due to wear and tear, denting or scratching, moth or vermin;
 - c. transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle in which they are being carried.
9. personal baggage and valuables stolen from:
 - a. an unattended vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible

and violent entry;

b. an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.

10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind;
13. sports or activity equipment whilst in use;
14. anything mentioned in the General Exclusions

SECTION 7 CASH AND DOCUMENTS

This section is optional if **you** have selected Bronze or Silver Cover and an additional premium must be paid to include (please refer to **your** Policy Certificate).

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your own money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange / withdrawal slips, bank / credit card statements).

Not Covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your** money against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of money;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

SECTION 8 LOSS OF PASSPORT / DRIVING LICENCE

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had occurred, as a result of **you** needing to replace a lost or stolen passport or driving licence.

Condition

You must provide receipts for all costs incurred.

Not Covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

SECTION 9 TRAVEL DELAY

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered if **your** initial outward or final return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a. strike or industrial action (provided that when this policy was taken out and or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- b. adverse weather conditions;
- c. mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel;

then a benefit of:

1. £20 per person for each complete 12 hours **you** are delayed up to a maximum of £100 (Gold and Silver Cover Only) , or;
2. Up to the Cancellation section limit of this insurance (less the excess) if **you** abandon the trip having been delayed for the first full 24 hours;
3. Up to £20 per full 24 hour delay on **your** return to the **United Kingdom** in respect of maintaining **your** dog or cat in pre-booked, registered kennels or cattery, up to a maximum of £100 (Gold Cover Only).

Conditions

1. **You** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. This benefit is only payable in respect of either 1 and 3 or 2 as detailed above

Not Covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal of service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from the **United Kingdom**;
5. internal flights;
6. anything mentioned in the General Exclusions.

SECTION 10 MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on the Summary of Cover for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if **you** arrive too late to commence **your** booked trip from or to the **United Kingdom** as a result of:

- a. the **public transport** in which **you** are travelling is delayed;
- b. the vehicle in which **you** are travelling being involved in an accident or breakdown, **you** being delayed as a result of a major accident on a motorway or dual carriageway, or
- c. adverse weather conditions making it impossible to travel to the outbound departure point in the **United Kingdom**.

Conditions

1. In the event of a claim due to delayed **public transport** **you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. In the event of a claim due to vehicle breakdown or a road accident, **you** must obtain a police or roadside assistance report confirming the location, reason for and duration of the delay.

Not Covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent
3. if **you** are not proceeding directly to the departure point;
4. any costs claimed under Travel Delay and Abandonment section;
5. anything mentioned in the General Exclusions.

SECTION 11 PERSONAL LIABILITY

Note: If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you** ;
2. loss of or damage to any property which does not belong to **you** , is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you** , or any member of **your** family, household or employee.

Condition

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.

Not Covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim.
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - a. liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b. injury, loss or damage arising from:
 - i. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons
 - ii. the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii. the carrying out of any work, trade or profession
 - iv. racing of any kind
 - v. any deliberate act
 - vi. suicide, attempted suicide, self inflicted injury, alcohol or drug abuse, alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
 - vii. anxiety, depression or any psychotic mental illness;
 - c. liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

SECTION 12 LEGAL EXPENSES

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed adviser** to act for **you** . If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to the limit shown on the Summary of Cover of **legal costs** for **legal action** for **you** (but no more than twice the limit shown on the Summary of Cover in total for all persons insured on the policy).

Conditions

1. **You** must conduct **your** claim in the way requested by the **appointed adviser**;
2. **You** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you** ;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not Covered

1. Any claim:
 - a. reported to **us** more than 60 days after the event giving rise to the claim;
 - b. where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - c. involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d. where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - e. against a travel agent, tour operator or carrier, **us** , the insurer, another person insured by this policy or **our** agent.
2. Legal costs:
 - a. for **legal action** that **we** have not agreed to;
 - b. if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - c. if **you** withdraw from a claim without **our** agreement. If this occurs legal costs that **we** have paid must be repaid to **us** and all legal costs will become **your** responsibility;
 - d. that cannot be recovered by **us** , **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - e. awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
 - f. for bringing **legal action** in more than one country for the same event
 - g. the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - h. anything mentioned in the General Exclusions.

SECTION 13 HIJACK

Covered

You are covered up to the limit as shown on the Summary of Cover, for each complete 24 hour period **you** are the victim of a **hijack**.

Not covered

1. if **you** or **your** family or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

SECTION 14 WINTER SPORTS

This section does not apply if **you** have selected Bronze Cover and is limited to subsections A and B only if **you** have selected Silver Cover (please refer to the Summary of Cover).

Covered

You are covered for:

A) WINTER SPORTS MEDICAL

The Emergency Medical Expenses section of this insurance is extended to cover **you** whilst partaking in **winter sports**.

B) WINTER SPORTS LIABILITY

The Personal Liability section of this policy is extended to cover **you** whilst partaking in **winter sports**.

C) SPORTS EQUIPMENT

You are covered up to the limit shown on the Summary of Cover for the value or repair of **your** own **winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports** equipment over 5 years old the maximum **we** will pay is £50.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

D) EQUIPMENT HIRE

You are covered up to the limit shown on the Summary of Cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

1. **Your** equipment is lost, stolen or damaged; or
2. **Your** equipment is delayed for more than 12 hours on **your** outward journey.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that **your winter sports equipment** was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

E) SPORTS PACK

You are covered up to the limit shown on the Summary of Cover for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs limited to £150 per week, if:

1. **You** have an accident or **you** are ill;
2. **Your** lift pass / resort pass is lost or stolen.

Conditions

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake

your planned activity plus the original lift pass / resort pass and evidence of initial cost.

- loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

F) PISTE CLOSURE

You are covered up to the limit shown on the Summary of Cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, then:

- up to £15 per day towards transport costs to reach another resort;
- compensation of £25 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

Condition

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Not Covered

- the policy excess as shown on Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim;
- if **you** do not adhere to the International Ski Federation code or the resort regulations;
- anything not covered in Baggage and Personal Belongings Section (applicable to parts C and D above);
- anything not covered in Emergency Medical Expenses Section (applicable to parts A and E above);
- anything not covered in Personal Liability Section (applicable to part B above);
- ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
- anything listed in the General Exclusions.

SECTION 15 SPORTS & ACTIVITIES

Covered

You are covered when participating in sports and activities listed under Level 1.

You are covered when participating in sports and activities listed under Level 2 if **you** have selected Gold Cover.

You are covered when participating in sports and activities listed under Level 2 if **you** have selected Bronze or Silver Cover and **you** have paid the appropriate additional premium (please refer to **your** Policy Certificate).

Level 1	Level 2
Abseiling (max 100m) (a,c) Angling Archery (a,b)	Abseiling (over 100m) (a,c) Aerial Safari (a,c) American Football (c)
Badminton Black Water Rafting – (Grades 1–3) (a) Bowling Bungee Jumping (max 2 jumps per trip) (a,c)	Ballooning (as a passenger only)(a) Black Water Rafting (Grades 4–5) (a,c) Bouldering Bungee Jumping (3 or more jumps per trip) (a,c)
Camel/Elephant riding/trekking (b) Canoeing (inland/coastal, no White Water) (a) Clay Pigeon Shooting (a,b) Climbing wall (max 100m) (a,c) Cycling (no touring)	Canoeing White Water (Grade 1–3) (a)
Deep Sea Fishing (a)	Equestrian activities other than trekking and hacking
Fell Running/Walking (without ropes, picks or specialist climbing equipment)	Football (including 5 a side)
Golf Gymnastics (a)	Go-Karting (a,b)
Hiking without ropes, picks or specialist climbing equipment up to 1500m Horse Riding (Hacking only – incidental to trip, no jumping)	Hiking without ropes, picks or specialist climbing equipment up to 3000m (a) Hockey Horse Riding/Trekking (main purpose of trip)

Hot-Air Ballooning (as a passenger only) (a)	Hunting on foot, animal or machine (a,b,c)
Ice Skating (in-door only)	
Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b)	Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b)
Kayaking (inland/coastal waters, no White Water) (a)	Kayaking White Water (Grades 1-3) (a) Kite Surfing (c)
Martial Arts (non-contact) Mountain Biking (on road) (b,c) Motor Biking (up to 125cc, helmet to be worn and the rider must have the appropriate valid UK licence for the machine) (b,c)	Mountain Biking (off-road, day trip) (b,c) Motor Biking (excluding touring by motorbike or where a motorbike is the main mode of transport), helmet to be worn and the rider must have the appropriate valid UK licence for the machine. (b,c)
Netball	
Orienteering (a) Outdoor Endurance (a) Outward Bound (a)	
Paint balling (a,b) Parasailing (a) Parascending (over water only) (a) Passenger private small aircraft/helicopter (a,c)	Parachuting (1 Jump only) (a,c) Quad Biking (a,b,c)
Rambling Roller Skating/Blading (no stunting) Rowing/Sculling (inland/coastal waters, no White Water) Rifle range shooting (a,b)	Rugby (c)
Safari Tours (a) Sailing (coastal waters only) (a,b) Scuba Diving (30m) (a) Snorkeling Speed Boating (inland/coastal waters ONLY, no White Water) (a,b) Squash Surfing (incidental to trip) Swimming	Sailing outside coastal waters (Europe ONLY) (a,b) Scrambling Scuba Diving (50m) (a) Sea Canoeing (coastal waters only) Surfing (main purpose of trip)
Table Tennis Ten Pin Bowling Tennis Trekking (without ropes, picks or specialist climbing equipment up to 1500m)	Trekking (without ropes, picks or specialist climbing equipment up to 3000m) (a)
Volleyball	
Water Skiing (no jumps) (a,b) White Water Rafting (grades 1-3) (a,c) Wind Surfing (incidental to trip) (b) Yachting (coastal waters only) (a,b)	White Water Rafting (Grades 4-5) (a,c) War Games (a,b) Wind Surfing (main purpose of holiday) (b) Yachting outside coastal waters (Europe ONLY) (a,b)

The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list above

- a. Provided **you** are supervised by a qualified instructor / licenced operator or have subscribed to an accredited organisation for the activity
- b. Personal Liability cover is excluded
- c. **Personal Accident** cover is excluded

Condition

You must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary

Not Covered

1. **You** are not covered when participating in professional or organised sports, racing, speed or endurance tests and dangerous pursuits
2. anything listed in the General Exclusions.

SECTION 16 SCUBA DIVING COVER TO 50m

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Covered

If included in **your** policy (please refer to **your** Policy Certificate and the Summary of Cover) this section covers you for scuba diving, to a maximum depth of 50 metres, using standard manufacturers diving equipment.

SCUBA DIVING EQUIPMENT

You are covered up to £1,000 for the value or repair of **your** own **scuba diving equipment** (after making proper allowance for wear and tear and depreciation) or hired **scuba diving equipment** that is lost, stolen or damaged during **your** trip, limited to £300 in respect of any of the following group of items:

- a. mask, fins and snorkel;
- b. diving suit and boots;
- c. buoyancy jacket and dive bag;
- d. regulator set including first and second stages plus gauges;
- e. dive watch and dive computer
- f. underwater camera equipment. For equipment over 5 years old the maximum will pay is £50.

Condition

In the event of a claim **you** must provide the following documentation:

- a. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
- b. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

SCUBA DIVING EQUIPMENT HIRE

You are covered up to £300 for the reasonable cost of hiring **scuba diving equipment** for the rest of **your** trip or until **your** own or hired **scuba diving equipment** has been returned to **you** if:

- a. **your** equipment is lost, stolen or damaged; or
- b. **your** equipment is delayed for more than 12 hours on **your** outward journey; or
- c. the vessel on which **you** are pre-booked is scheduled to leave port within 12 hours of **your** equipment being delayed on **your** outward journey

Condition

In the event of a claim **you** must provide the following documentation:

- a. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
- b. damage: confirmation from the hire company of damage sustained and additional charges incurred.
- c. delay: confirmation from the airline, transport company or dive master that **your** equipment was either delayed for over 12 hours on the outward journey, or that **you** had to leave port within 12 hours, plus a receipt showing original and additional hire charges

INABILITY TO DIVE

You are covered up to £25 per day to a limit of £250 if **you** are unable to scuba dive, in the event of;

- a. **you** suffering from cold, influenza or other obstructions of the ears or sinuses and any other medical condition preventing **you** from continuing with a pre-booked diving session;
- b. adverse weather conditions that are deemed by the dive master to pose a serious threat to **your** safety and those of others, that prevent **you** from participating in a pre-booked dive session.

Condition

- a. **You** must be a qualified diver and if not **you** must be under the supervision of a qualified and registered instructor at all times.
- b. **You** must carry out **scuba diving** in accordance with guidelines and recommendations for safe practices as

established with official diving bodies such as PADI, NAUI, BSAC, CMAS, SSA and SSI.

c. In the event of a claim **you** must provide the following documentation:

1. illness: a doctor's certificate stating the nature of **your** illness and confirming that **you** were unfit to dive on **your** pre-booked diving session(s);
2. bad weather: a report from the dive master confirming their decision not to proceed with a planned diving session that had been pre-booked by **you**.

Not Covered

1. the policy excess as shown on **your** policy certificate;
2. children under the age of 11 at the date on which **your** policy was issued;
3. anything not covered in Emergency Medical Expenses Section, applicable to part C;
4. anything not covered in Baggage and Personal Belongings Section, applicable to part B;
5. diving in overhead environments.
6. anything mentioned in the General Exclusions.

SECTION 17 TRAVELLING ON BUSINESS / WORKING ABROAD

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This section is optional if **you** have selected Silver or Gold Cover and an additional premium must be paid to include (please refer to **your** Policy Certificate).

Covered

If **you** have paid the appropriate premium to include (please refer to **your** Policy Certificate) this insurance is extended to cover **you** whilst **working abroad** and also covers the following

1. reasonable additional travel and accommodation costs for a close business associate from the **United Kingdom** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad up to the limit shown on the Summary of Cover;
2. the cost of replacing lost, stolen, damaged or destroyed business equipment, samples or documentation, while being carried with **you** during **your** trip, up to the limit shown on the Summary of Cover

Not covered

1. the policy excess shown on the Summary of Cover, unless the additional premium has been paid and it is shown on **your** policy certificate. This applies to each person making a claim;
2. anything covered in Emergency Medical Expenses and Baggage and Personal Belongings Sections
3. anything listed in the General Exclusions

GENERAL CONDITIONS

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1. It is a condition of this insurance that all material facts have been disclosed to **us** . Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim. A material fact is one, which is likely to influence **us** in the acceptance or assessment of **your** application. If **you** are in any doubt about whether a fact is material, **you** should disclose it.
2. All claims must be submitted within 60 days of the incident which gave rise to the claim
3. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
6. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
7. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
8. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us** .

9. **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.
10. **We** may at any time pay our full liability under this insurance, after which no further payments will be made in any respect.
11. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
12. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.

GENERAL EXCLUSIONS

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You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. If **you** travel to a specific area against the advice issued by the Foreign & Commonwealth Office:
Telephone : 0845 850 2829 Website : www.fco.gov.uk
2. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
3. **You** being over 65 years of age at the inception / renewal date of **your** policy;
4. any criminal act by **you** ;
5. failure to comply with the laws applicable to the country in which **you** are travelling;
6. bankruptcy/liquidation of a tour operator, travel agent or transportation company.
7. consequential loss of any kind (e.g. loss of earnings).
8. any payment, which **you** would normally have made during **your** travels, if no claim had arisen.
9. any trip that is undertaken
 - a. for the purpose of obtaining medical treatment (whatever the nature of this treatment);
 - b. against the advice of a medically qualified doctor
 - c. after being given a terminal prognosis
10. suicide, deliberate self-injury being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
11. any emotional or psychiatric disorder or condition;
12. pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
13. any claim arising from sexually transmitted diseases.
14. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
15. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
16. any epidemic or pandemic.
17. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a. Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - b. The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - c. Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
18. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military

or usurped power.

19. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
20. planned **hazardous activities** unless **we** have agreed in writing and issued **you** with an endorsement;
21. motorbike touring or where a motorbike is the main mode of transport
22. **Your** manual work or hazardous occupation of any kind.
23. professional or organised sports, racing, speed or endurance tests, dangerous pursuits.
24. mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or other specialist climbing equipment, pot holing or caving.
25. taking part in dangerous expeditions or the crewing of a vessel outside European coastal waters.
26. any off-piste skiing except whilst under the care and direction of a locally qualified guide or instructor.

CLAIMS PROCEDURES

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All claims must be submitted within 60 days of the incident giving rise to the claim.

First, check this wording to make sure **your** claim is valid:

CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms / receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

CURTAILMENT CLAIMS

Call the Emergency Medical Assistance Service on +44 (0)845 643 2628 if **you** are ill or injured, their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email at claims@mstream.co.uk or by phone +44 (0) 845 643 2629. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).

MEDICAL CLAIMS

IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call our Emergency Medical Assistance Service on +44 (0) 845 643 2628 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT TREATMENT AND MINOR INPATIENT TREATMENT

If **you** need out-patient medical treatment (no hospital admission) or minor in-patient treatment (less than 3 days hospitalisation) please provide a copy of **your** Policy Certificate to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.

This service is available in the following selected countries:

Out-Patient treatment: SPAIN, GREECE, CYPRUS, TURKEY and PORTUGAL

Minor In-Patient treatment: SPAIN, GREECE and CYPRUS

OTHER MINOR MEDICAL AND OUT-PATIENT TREATMENT

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

PERSONAL BAGGAGE CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity

report from the carrier. For all item(s), pair or sets of items over £50, **you** will also be asked to provide the original receipts. If **you** cannot find the original receipts, other proof of ownership (such as bank / credit card statements and photographs of yourself wearing the item) may be offered to support **your** claim instead.

If **personal baggage** is delayed a written report from the carrier (e.g. airline, shipping company etc) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased.

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

MONEY CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

TRAVEL DELAY CLAIMS

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this insurance was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause)
- adverse weather conditions
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the transport company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629

PERSONAL LIABILITY & LEGAL EXPENSES CLAIMS

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

COMMENTS & COMPLAINTS

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We aim to provide a first class level of service at all times. If, for any reason, **you** feel that our service is not of the standard **you** would expect, please tell **us** . **You** should address any enquiries or complaints, in writing to:-

The Managing Director
Millstream Underwriting Limited
PO Box 18381,
London, EC3M 7AU

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

If **you** are not satisfied with **our** final response, **you** can refer the matter to:

The 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 Millstream Underwriting Limited.

DATA PROTECTION

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Information about **your** policy may be shared between Worldnomads Limited, Millstream Underwriting Limited and ELVIA Travel Insurance International N.V. (Netherlands) for underwriting purposes.

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

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

GOVERNING LAW

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Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We**, the insurer and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

DETAILS ABOUT OUR REGULATOR

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Worldnomads Annual travel insurance is underwritten by Millstream Underwriting Limited on behalf of Elvia Travel Insurance International N.V. (Netherlands) Mondial Assistance (UK) Limited is ELVIA's appointed administrator in the **United Kingdom**.

Millstream Underwriting Limited (FSA Firm Ref: 308584) and Mondial Assistance (UK) Limited (FSA Firm Ref: 311909) are authorised and regulated by the Financial Services Authority (FSA).

ELVIA Travel Insurance International N.V. (Netherlands) is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the FSA for conduct of UK business

The FSA holds a register of all regulated firms on its website visit www.fsa.gov.uk/register or **you** can contact them by phone on 0845 606 1234.

Millstream Underwriting Limited and Mondial Assistance (UK) Limited will act as agents for ELVIA Travel Insurance International N.V. (Netherlands) with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 40 Lime Street, London EC3M 7AY.

Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office: Mondial House, 102 George Street, Croydon CR9 1AJ.

FINANCIAL SERVICES COMPENSATION SCHEME

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In the event that the insurer, ELVIA Travel Insurance International N.V. (Netherlands) is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Enjoy

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Welcome to Enjoy – an addition to **your** travel insurance that provides a wealth of services, available at home and whenever **you** travel abroad. Enjoy does not form part of **your** insurance contract. These services are not regulated by the Financial Services Authority.

TO ACCESS ENJOY

Calling from the UK

1. Dial **0870 727 4045**
2. Select the service required from the menu
3. **Your** membership will be validated by an Enjoy advisor

Calls from the UK are charged at standard national call rates.

Calling by Freephone from abroad

1. Make a note of the freephone access number for the country or countries **you** are visiting, from the international access number list.
2. Dial the access number of the country **you** are in i.e. Spain 900 944 407
3. Enter **your** Card Number **4178 5418** followed by your **PIN 490300**
4. Once **your** Card Number and PIN is validated select the service required from the menu.
5. **You** will be connected to an Enjoy advisor.

If **you** are visiting a country not listed or experience any difficulty with the access numbers, **you** can call +44 (0)1737 815266 where **you** will be connected to the appropriate Enjoy service by Customer Services.

Your Enjoy membership entitles **you** to utilise the services outlined in this user guide, for the period specified on **your** Policy Certificate. Please refer to our Terms & Conditions for details of usage and any restrictions that may apply.

Concierge & Lifestyle

Events & Hospitality Directory

A comprehensive "What's on" service around the world that provides information on sporting activities, concerts, festivals, art exhibitions, theatres, theme parks, health clubs and other leisure facilities for most major international cities. The service also extends to nightlife in many resorts and cities with recommendations for jazz clubs, comedy clubs, discotheques, casinos, and nightclubs.

If **you** wish to book a particular event or venue, such as a West End play or football match, Enjoy will utilise its extensive supplier network to source tickets and arrange payment* and collection on **your** behalf.

* Applicable payment to be made on **your** credit or debit card, with no supplementary charges to prices quoted.

Hotel & Restaurant Search

Applicable in the UK and worldwide, Enjoy provides a search and reservation facility for hotels and restaurants, to suit **your** taste as well as **your** pocket. Information includes location, rating, amenities, pricing and availability. The service also operates in conjunction with our 'route planner' with optional overnight accommodation arranged for planned journeys across the UK and Europe.

Travel Planning

Enjoy can help **you** plan in advance the most suitable route for a specific journey, either in the UK or Europe. **Your** personalised itinerary will provide an indication of the cost, the distance and the likely duration of the journey, and will also highlight tourist attractions and places of interest en route. In the UK, Enjoy also provides an updated information service on traffic conditions and likely trouble spots across the motorway network. For international travel requirements, Enjoy has access to the latest on-line reservation and information systems to help plan and arrange a complete travel itinerary. All bookings, including air travel on scheduled flights, are arranged via a nominated ABTA agent.

Gift & Flower Delivery

For an important occasion or anniversary Enjoy can assist with the choice of the most suitable gift, at an agreed budget, from a wide selection of wines and spirits, fine foods, chocolates, and flowers. Purchase* and delivery can be made on **your** behalf, and sent with a greetings message of **your** choice. Enjoy will also ensure that **your** gift arrives on time and in good condition

* Applicable payment to be made on **your** credit or debit card, with no supplementary charges to prices quoted.

Shopping

Certain products, especially clothing and fashion accessories that are advertised or featured in a magazine, are sometimes elusive when it comes finding them in high street stores. Enjoy can help **you** track down such items and once sourced, arrangements can be made for the purchase* and delivery on **your** behalf.

* Applicable payment to be made on **your** credit or debit card, with no supplementary charges to prices quoted.

Messaging

During a foreign trip there may be an urgent need for **you** to contact a friend, relative or colleague and in certain instances it can be difficult to establish communication with the recipient. In this situation, Enjoy will send a message, at a time to suit **you**, by telephone, fax or e-mail.

Interpretation & Translation

When abroad, if an important document requires translation or **you** need help in communicating in a foreign language, then Enjoy will arrange for one of its multi-lingual advisors to provide the appropriate service either verbally by phone, or by fax or e-mail.

Legal Advice

If an emergency situation involving potential **legal action**, claim or liability occurs whilst abroad, Enjoy will

provide expert practical advice from a panel of qualified solicitors and barristers.

Troubleshooting

Enjoy advisors can provide practical advice and information on virtually any travel related issue, as well as to offer hands-on assistance in the event of an emergency situation arising:

- Foreign exchange rates, note and coin denominations, banking hours and national holidays, worldwide.
- Customs and duty regulations.
- Embassy and consulate information.
- Latest Foreign Office news.
- Overseas weather overview.
- Facilitate an emergency cash advance of up to £250, subject to certain guarantees and written undertakings for repayment.

Travel & Healthcare

Air Travel Information

Enjoy has on-line access to details of all major airline carriers and is able to provide an up to the minute status, including delays and ETAs, on most flights both in and out of the UK.

Car Hire & Airport Parking

With the growth in budget airlines it is not uncommon to find that airport parking costs more than the flight itself. Enjoy has negotiated preferential parking rates at all major UK airports and, as an alternative to long stay parking, can also arrange for delivery and collection by limousine. Bookings for UK and International car rental at discounted rates are also available from Enjoy.

Passport & Visa Applications

Enjoy can arrange for UK passports and foreign visa applications to be processed by an officially accredited agency, helping **you** avoid the frustration and delays caused by incorrectly completed forms, as well as the congestion that occurs in passport offices at busy times of the year. Services include:

- UK passport applications, including 'fast-track' 24 hour processing.
- Tourist and business visas.
- Legalisation of documents with the relevant UK based foreign embassy.
- Certified copies of birth and marriage certificates.

HealthBrief

From a database of over 250 countries, Enjoy can provide a pre-trip health planner for any trip abroad. Recommended when travelling long haul, to non tourist destinations, or when staying in less than 3 star accommodation, HealthBrief provides a healthcare profile matched to **your** travel itinerary by country, time of visit, type of living conditions and age. A HealthBrief is issued to **you** by first class post and contains the following information:

- Seasonal diseases and potential health hazards.
- Recommended immunisations.
- Malaria proliferation.
- General travel advice.

TeleCare

Designed for convenience and to help avoid any language problems, TeleCare provides 24 hour access to expert medical professionals in the UK from over 100 countries worldwide. TeleCare offers a fast and convenient way to obtain practical help and information on virtually any situation **you** are likely to experience when travelling abroad, with a confidential service that is fully compliant with UK medical protocols:

Access to a healthcare professional

- Pre-trip travel health information and guidance.
- Precautions necessary for different countries and environments.
- Common minor ailments and bugs experienced when abroad
- Holiday First Aid

- Sunburn and heat exhaustion
- Child health
- Medical practitioner 'in-country' service locator.
- Foreign emergency services database.

Access to Pharmaceutical advice

- General information on prescribed drugs
- Identification of foreign brand names for prescribed drugs
- Adverse reactions and interactions
- Side effects of prescribed drugs
- Contra-indications
- Tropical diseases information

Access to Midwifery advice

- General healthcare information during pregnancy
- Travel advice during pregnancy
- Symptom analysis during various stages of pregnancy
- Diet and food recommendations
- Special precautions when travelling abroad.

Worldwide Bloodbanks

You are automatically enrolled with The Blood Care Foundation programme under **your** travel insurance. In the event of a medical emergency, **you** will have access to resuscitation fluids, sterile transfusion equipment and screened blood, where supplies are not readily available in **your** locality. **your** attending doctor will order the supplies, via the emergency assistance company, which will be delivered from one of 30 worldwide regional supply points, by courier, normally within 18 to 24 hours.

Foreign Office News

Following the events of 9/11 and the ongoing threat of terrorism around the world, it is important to ensure that any country on a planned business or pleasure trip is validated as safe to visit by the FCO. Enjoy has online access to the FCO database, providing **you** with the most up to date information on any likely trouble spots and no-go areas, as well as general guidance for any country worldwide.

Holiday Money

In association with Travelex Global and Financial Services Limited, Enjoy offers a convenient and seamless process for ordering holiday money. All products can be ordered by phone and are delivered to **your home** address by registered post, normally within 24 hours of purchase:

Foreign Currency

- Commission free
- Over 70 currencies available from stock.
- Currency issued at competitive market rate.
- Payment by **your** credit or debit card.
- Fixed handling fee per transaction.

INTERNATIONAL ACCESS NUMBERS

Alaska	1888 237 7855 or 1800 635 4110	Italy	800 870 939
Argentina	0800 333 5240 – dial 677* at 2nd tone	Italy Mobile & Payphone	800 781 034 or 800 879 994
Australia	1800 553 161 or 1800 504 091	Japan	00531 7800 30
Austria	0800 29 3272	South Korea	00308 140077

Bahrain	8000 0600	Liechtenstein	0800 837 175
Belgium	0800 11 008 or 0800 14 321	Lithuania	8800 9 1000 – dial 677* at 2nd tone
Bermuda	1800 623 0459 or 1800 623 0758	Luxembourg	800 23907
Brazil	0800 891 6736	Madeira	800 819 260
Brunei	800 013 – dial 677* at 2nd tone	Malaysia	1800 808 379
Bulgaria	00 800 1300 – dial 677* at 2nd tone	Malta	800 90 112 – dial 677* at 2nd tone
Canada	1866 464 1061	Mexico	00 1800 514 3881
Canary Islands	900 971 607 or 900 944 407	Monaco	0800 906 706 or 0800 918 107
Chile	800 532 837	Netherlands	0800 022 8992
China (North) *	10800 714 0732	New Zealand	0800 445 425
China (South) *	10800 140 0727	Nicaragua	1800 00551 dial 677* at 2nd tone
Colombia	01800 919 3592	Norway	800 11 247
Corsica	0800 918 107 or 0800 906 706	Philippines	1800 1110 0074
Croatia	0800 22 0116 – dial 677* at 2nd tone	Poland	00 800 451 1512
Cyprus	800 95125	Portugal inc Azores	800 819 260
Denmark	808 85179	Puerto Rico	1877 410 6060
Dominica	1800 201 3600	Romania	01800 5030 – dial 677* at 2nd tone
Dominican Republic	1800 751 4192 or 1888 1563018	Russia	810 800 2028 2044
Egypt (Cairo)	364 0083 – dial 677* at 2nd tone	Senegal	3080 – dial 677* at 2nd tone
Egypt	02 364 0083 – dial 677* at 2nd tone	Singapore	800 4411014
Fiji	00 800 7028	Spain	900 944 407 or 900 971 607
Finland	0800 114 734 or 0800 115544	Sri Lanka	451 456 – dial 677* at 2nd tone
France	0800 906706 or 0800 918107	St. Kitts & Nevis	1800 744 9147
Germany	0800 181 4886	Sweden	0200 214 394
Greece	00800 4513 9055 or 00800 4413 1018	Switzerland	0800 563 949
Guernsey	0800 018 1716	Taiwan	00801 044150
Hawaii	1888 237 7855 or 1800 635 4110	Thailand	001 800 15 9999 – dial 677* at 2nd tone
Hong Kong	800 930 465	Trinidad & Tobago	1800 201 3670
Hungary	06800 12296	Turkey	00800 1420 3708 or 0800 1420 3707
Iceland	800 8313	Ukraine	8100 180 – dial 677* at 2nd tone
India	000800 100 6062	USA	1888 237 7855 or 1800 635 4110
Indonesia	008800 1050 44	Venezuela	0800 100 4024
Ireland	1800 551 546	* If the continuous tone persists, do not hang up. Wait on the line and an Operator will ask you for a 3 digit code (SAC code). The SAC code to be given is 677	
Israel	1800 943 0317 or 1800 946 0061		
Isle of Man	0800 018 1716		

Terms & Conditions

1. Enjoy is arranged in conjunction with a number of service providers led by Axa Assistance (UK) Limited. Axa will act as an intermediary between **you** and third party providers and when **you** use certain Enjoy services **you** will be entering into a contract with third party providers and their terms and conditions will apply to **your** use of those services.
2. Neither Enjoy nor Axa can accept responsibility for the accuracy of information, or consistency of service,

provided by third party providers.

3. **We** reserve the right to make alterations to the services described in the policy wording, without giving any prior notice.
4. The premium **you** have paid provides unlimited access to the services, for the period specified on **your** Policy Certificate. Unless stated otherwise there will be no additional charge for arranging these services, but where a cost is incurred, e.g. purchase of a gift item, **you** will be responsible for these costs. In these circumstances payment must be charged to a credit or debit card in **your** name, although it may be possible for charges to be made to a card belonging to a friend, relative or business colleague, subject to their consent. **We** however reserve the right to decline **your** request for chargeable items.
5. Enjoy services are available to those insured persons shown on **your** Policy Certificate, and are not transferable. If **you** are unable to validate **your** policy details when **you** access Enjoy, **we** reserve the right to decline **your** request for any of the services.
6. **Your** calls to Enjoy may be monitored or recorded.
7. **Your** personal details are protected under the Data Protection Act and **your** statutory rights apply.
8. **We** will always make every effort to maintain the highest standards of service, but if **you** feel **we** have fallen short of what **you** expect, or are dissatisfied in any other way, then please write to Enjoy, C/O Quality Assurance Dept, Axa Assistance (UK) Limited, The Quadrangle, 106–118 Station Road, Redhill, Surrey, RH1 1PX.

NOTIFICATION OF CHANGE

Please note the following change to your travel insurance policy

During 2011, Mondial Assistance Europe NV is merging with AGA International SA.

Mondial Assistance Europe NV insurance policies will be automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged. Mondial Assistance (UK) Limited will continue as the Insurers appointed administrator in the United Kingdom

AGA International SA is authorised by Autorite de Controle Prudentiel in France and is regulated by the Financial Services Authority for the conduct of business in the UK).

Millstream Underwriting Limited and Mondial Assistance (UK) Limited will act as agents for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

This change does not affect the cover provided under your policy.

Millstream Underwriting Limited, 40 Lime Street, London, EC3M 7AY, Registered in England & Wales No. 3896220
Authorised & regulated by The Financial Services Authority, (FSA Firm Ref 308584)