

Contact numbers

Customer services:	0845 601 9422
Health declaration (to declare a medical condition or change in your circumstances)	0845 601 9422
24-hr Emergency medical assistance:	Outside your home country: +44 20 8603 9929 Within your home country: 020 8603 9929
24-hr Legal helpline:	Outside your home country: +44 20 8603 9804 Within your home country: 020 8603 9804
Claims:	020 8603 9958

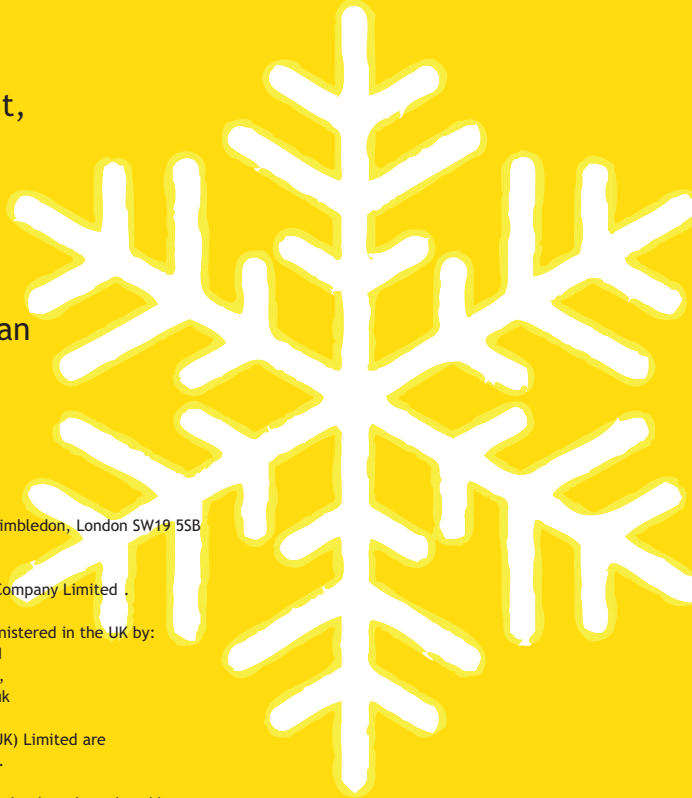
Your Ski Club travel insurance policy

Insurance for skiers & snowboarders 09/10

This policy is available in large print,
audio and Braille.

Please contact us on
Phone 0845 601 9422

and we will be pleased to organise an
alternative version for you.



Ski Club of Great Britain Limited, Registered address The White House, 57-63 Church Road, Wimbledon, London SW19 5SB
Registered No. 04312167

This insurance is provided by Perkins Slade Limited and arranged by P J Hayman & Company Limited.

Ski Club travel insurance is underwritten by Mondial Assistance Europe N.V. and is administered in the UK by:
Mondial Assistance (UK) Limited, Registered in England No 1710361
Registered Office: Mondial Assistance (UK) Limited, Mondial House,
102 George Street, Croydon CR9 1AJ. www.mondial-assistance.co.uk

Perkins Slade Limited, P J Hayman & Company Limited and Mondial Assistance (UK) Limited are
authorised and regulated by the Financial Services Authority (FSA).

Mondial Assistance Europe N.V. is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by
the Financial Services Authority for the conduct of UK business.

Mondial Assistance (UK) Limited will act as agent for Mondial Assistance Europe N.V. with respect to
the receipt of customer money and for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited will act as agent for Mondial Assistance Europe N.V. with respect to
the receipt of customer money and handling premium refunds.

0845 601 9422

skiclubinsurance.co.uk

Ski Club travel insurance is provided by
Perkins Slade Limited

- 1 Enter your policy details below
- 2 Use as a reminder to renew when your policy expires

Ski Club travel insurance details

Policy number

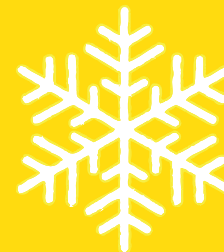
Start date Expiry date

To renew call 0845 601 9422
or visit skiclubinsurance.co.uk

Ski Club travel insurance 24 hour emergency medical assistance

+44 20 8603 9929
outside your home country

020 8603 9929
within your home country



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Summary of cover

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

Section	Standard	Super	Executive	Excess (Executive nil excess)
1 Cancellation or curtailment	£1,000	£2,000	£6,000	£70
2 Emergency medical and associated expenses Extra travel/accommodation Emergency dental treatment - Funeral expenses - Hospital benefit - Search and rescue	£2 million Reasonable costs Reasonable costs Reasonable costs £10/day max. £300 Reasonable costs	£5 million Reasonable costs Reasonable costs Reasonable costs £10/day max. £300 Reasonable costs	£10 million Reasonable costs Reasonable costs Reasonable costs £10/day max. £300 Reasonable costs	£70
3 Loss of passport	£250	£350	£400	£70
4 Delayed personal possessions	£150	£150	£150	Nil
5 Personal possessions - Single item, pair or set - Valuables/Sports equipment in total	£1,000 £200 £200	£1,000 £200 £200	£1,500 £250 £250	£70
6 Personal money - Cash (aged 18 or over) - Cash (aged 17 or under)	£250 £100 Nil	£350 £200 Nil	£400 £250 £50	£70
7 Personal accident (*age restrictions apply) - Death - Permanent loss of sight/limb - Permanent total disablement	£5,000* £10,000 £10,000	£5,000* £10,000 £10,000*	£10,000* £20,000 £20,000*	Nil
8 Missed departure	No cover	No cover	£500	Nil
9 Delayed departure - Delay - Abandonment	No cover No cover	No cover No cover	£20/12hrs max. £250 £6,000 after 12hrs	Nil £70
10 Personal liability	£2 million	£2 million	£2 million	£250
11 Legal expenses	£5,000	£5,000	£10,000	Nil
12 Catastrophe cover	£1,000	£1,000	£1,000	Nil
13 Winter sports - Ski pack - Ski equipment (own) (Single item, pair or set) - Ski equipment (hired) - Alternative ski equipment hire - Piste closure - Avalanche closure - Search and rescue	£300 £300 £250 £200 £20/day max. £200 No cover £50/24hr max. £200 Reasonable costs	£350 £500 £450 £300 £25/day max. £300 No cover £50/24hr max. £200 Reasonable costs	£350 £1000 £550 £350 £30/day max. £300 £30/day max. £300 £50/24hr max. £500 Reasonable costs	Nil £70 Nil Nil Nil Nil Nil £250

Note

Some sections of cover also have extra sub limits, for example the personal possessions section has a single article and valuables limit. Executive cover has no excess on all sections of cover.

Important information

Thank you for taking out Ski Club travel insurance with us.

Your travel insurance schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

It is very important that you read the whole of this policy before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim.

If you need to contact us, you should call P J Hayman & Company Limited on 0845 601 9422, or write to P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

Insurer

Your Ski Club travel insurance is underwritten by Mondial Assistance Europe N.V. and administered in the United Kingdom by Mondial Assistance (UK) Limited.

How your policy works

Your policy and travel insurance schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance. Unless specifically mentioned the benefits and exclusions within each section, apply to each person insured. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Telling us about relevant facts

Before you travel you must tell us about anything that may affect your cover. If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something that may be relevant, your cover may be refused and we may not cover any related claims.

Cancellation rights

If your cover does not meet your requirements, please notify P J Hayman & Company Limited within 14 days of receiving your travel insurance schedule and return all your documents for a refund of your premium.

You can contact P J Hayman & Company Limited by writing to P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX or telephone 0845 601 9422.

If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each section, for each incident. The amount you have to pay is the excess. Excess does not apply if you have purchased the executive cover.

Data protection

Information about your policy may be shared between The Ski Club of Great Britain, Perkins Slade Limited, P J Hayman & Company Limited, Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. for underwriting purposes.

You should understand that the sensitive health and other information you provide will be used by us, our representatives (if appropriate), the insurer, 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 your information is held securely.

Your information will not be shared with third parties for marketing purposes. You have the right to access your personal records.

Important information (continued)

Financial Services Compensation Scheme (FSCS)

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover for policies purchased on or before 31st December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Policies purchased after this date will be covered up to 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the insurer and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

Renewal of your insurance cover

If you have annual multi-trip cover, P J Hayman & Company Limited will send you a renewal notice prior to the expiry of the period of insurance as shown on your travel insurance schedule.

The terms of your cover and the premium rates may be varied by us at the renewal date. P J Hayman & Company Limited 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 declaration (see pages 13-14) as this may affect the cover provided. If you do not comply with the Health declaration, this may invalidate your insurance.

Definition of words

When the following words and phrases appear in the policy document or travel insurance schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

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.

Area of cover

You will not be covered if you travel outside the area you have chosen as shown on your travel insurance schedule.

- Europe
UK, the Channel Islands, Continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, Syria, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.
- Worldwide
Any worldwide country.

Business associate

Any person in your home country that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey.

Channel Islands

Jersey, Guernsey, Alderney, Sark or Herm.

Couple

For annual multi trip cover, two adults who have been permanently living together at the same address for more than six months and who will be travelling together. Each adult can travel independently.

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than you or a relative.

Departure point

The airport, international train station or port where your outward journey to your destination begins and where your final journey back home begins (including any connecting transport you take later).

Excess

The deduction we will make from the amount otherwise payable under this policy for each person insured, for each section, for each claim incident.

Family

Two adults and all of their children (including foster children) aged 17 and under or aged 21 and under if they are in full time education. All persons must live at the same address. Each adult can travel independently. All insured children aged 17 and under can also travel independently on a trip organised by a school or other recognised organisation when accompanied by a responsible adult or where they are arriving to supervised arrangements.

Home

Your usual place of residence in the UK, Channel Islands or the Republic or Ireland.

Insurer

Mondial Assistance Europe N.V.

Journey

A trip that takes place during the period of insurance which begins when you leave home and ends when you get back home or to a hospital or nursing home in your home country, whichever is earlier.

- For single trip cover
 - you will only be covered if you are aged 60 or under (Standard cover), aged 65 or under (Super cover) or aged 79 or under (Executive cover) at the date your policy was issued.
 - any other trip which begins after you get back is not covered.
 - a trip which is booked to last longer than 31 days is not covered.

- For annual multi-trip cover
 - you will only be covered if you are aged 65 or under (Standard and Super policy) or aged 79 or under (Executive policy) at the start date of your policy.
 - a trip which is booked to last longer than 31, 45 or 60 days depending on the duration period shown on your policy schedule.
 - trips within your home country must be for at least 2 nights and have:
 - pre-booked transport or accommodation; or
 - be more than 25 miles from your home (unless it involves a sea crossing).
 - you will be covered for taking part in winter sports activities for up to 14 days in total (Standard policy), 21 days in total (Super policy) or unlimited days (Executive policy) during the period of insurance.
- For one way trips
 - you will only be covered for a period of 17 days from when you leave your home or temporary pre-booked journey accommodation to begin your journey.

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 or equivalent local goods and services 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.

Pair or set

A number of items of personal possessions (not including ski equipment) that belong together or can be used together.

Period of Insurance

- For single trip cover
Cancellation cover begins from the issue date shown on your travel insurance schedule and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.
- For annual multi-trip cover
Cancellation cover begins on the start date shown on your travel insurance schedule or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.
- For single trip and annual multi-trip cover
All cover ends on the expiry date shown on your travel insurance schedule, unless you cannot finish your journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances we will extend cover free of charge until you can reasonably finish that journey.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables and passport).

Recreational ski racing

A race which does not involve a points system, that counts towards a professional or amateur circuit.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if you are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main home in your home country and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

An adult and all of their children (including foster children) aged 17 and under or aged 21 and under if they are in full time education. All persons must live at the same address. The adult can travel independently. All insured children aged 17 and under can also travel independently on a trip organised by a school or other recognised organisation when accompanied by a responsible adult or where they are arriving to supervised arrangements.

Sports equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity. Excluding Ski Equipment.

Ski equipment

This consists of skis, poles, boots, bindings, snowboard, ice skates, snowblades or any other recognised snowsports equipment.

Ski pack

Hired ski equipment, ski school or instructor fees and lift passes.

Travelling companion

Any person that has booked to travel with you on your journey.

United Kingdom (UK)

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

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us

Mondial Assistance (UK) Limited which administers the insurance on behalf of the insurer.

Winter sports

- Big-foot skiing, cross-country skiing, curling, dog sledding, glacier skiing, ice skating, off-piste skiing / snowboarding, mono-skiing, skiing, recreational ski racing, ski touring (including where ropes are involved for safety reasons) snowboarding, snowparks, snowshoeing, sledging, snow blading, telemark and tobogganing.

The following winter sports activities are also covered under Executive cover:

Bobsleighting, cat skiing, heli skiing / boarding, ice climbing (amateur) involving the use of ropes and snow mobiling.

There is no cover for:

- lugging, ski acrobatics, ski flying, ski jumping, ski racing (other than recreational ski racing) or ski stunting.

You, your, person insured

Each person shown on the travel insurance schedule, for whom the appropriate insurance premium has been paid.

Hazardous sports & leisure activities

Category 1 - Acceptable sports & leisure activities

The following activities are covered automatically by this policy at no additional premium.

- Archery, if adequately supervised (amateur)
- Badminton (amateur)
- Baseball (amateur)
- Basketball (amateur)
- Beach games
- Canoeing
- Clay pigeon shooting
- Cricket (amateur)
- Cycling
- Cycle touring
- Dinghy sailing
- Fencing
- Fishing
- Football (amateur)
- Golf (amateur)
- Hiking/Trekking (under 5000 metres altitude) NB - No cover whilst using specialised climbing equipment
- Horse riding and pony trekking (up to 7 days) NB - No cover for horse jumping, hunting on horseback or polo on horseback
- Hot air ballooning (UK organised prior to departure)
- Jet boating
- Jet skiing
- Jogging
- Marathon running (amateur)
- Motorcycling up to 50cc NB - No cover for motorcycle racing
- Mountain biking
- Netball (amateur)
- Orienteering
- Outwardbound pursuits
- Paintballing
- Parascending (over water)
- Racquetball
- Rambling
- River canoeing
- Roller skating/blading
- Rounders
- Rowing
- Running - sprint and long distance (amateur)
- Safari (UK organised) NB - No cover for safaris involving the use of firearms
- Sail boarding
- Sailing within territorial limits
- Scuba diving (to a depth of 30 metres)
- Snorkeling
- Squash (amateur)
- Surfing (amateur) under 14 days
- Tennis (amateur)
- Track events (amateur)
- Triathlon
- Volleyball
- War games
- Water polo (amateur)
- Waterskiing (amateur)
- White water rafting (Grade 1 to 4)
- Windsurfing (amateur)
- work abroad (non-manual) NB - No cover for manual work abroad or the use of machinery
- Yachting (racing/crewing inside territorial waters)
- Winter sports (as defined on page 9)

The following activities under categories 2, 3 and 4 are considered to be hazardous sports & leisure activities. You will only be covered whilst participating in these activities if you have paid the appropriate additional premium before your trip commences and you have received confirmation in writing from the Ski Club of Great Britain confirming which category of cover you have taken. If you take out category 4 cover you will also be covered for activities under categories 2 and 3. If you take out category 3 cover you will also be covered for activities under category 2.

Category 2 - Hazardous sports & leisure activities

- Black water rafting (Grade 1 to 4)
- Boxing training (no contact)
- Bungee jumping (up to 3 jumps)
- Deep sea fishing
- Flying as a passenger in a non-commercial private plane or non-commercial private aircraft
- Go karting (specific use)
- Gymnastics
- Hiking/trekking (between 5,000 and 6,000 metres altitude) NB- No cover whilst using specialised climbing equipment
- Hockey
- Horse riding and pony trekking over 7 days NB - No cover for horse jumping, hunting on horseback or polo on horseback
- Hot air ballooning (non-UK organised)
- Hydro zorbing
- Kayaking
- Martial arts (training only)
- Motorcycling (over 50cc must have a license to ride a motorcycle over 50cc) NB - No cover for motorcycle racing
- Rugby
- Safari (non-UK organised) NB - No cover for safaris involving the use of firearms
- Sea canoeing
- Ski mountaineering
- Ski racing
- Surfing (over 14 days, amateur)

Category 3 - Hazardous sports & leisure activities

- Abseiling
- American football (amateur)
- Big game hunting
- Black water rafting (grade 5 to 6 inclusive)
- Outdoor endurance events
- Paragliding/Parapenting
- Parascending (over land)
- Quad biking
- Sand boarding
- Sand yachting
- White water canoeing
- white water rafting (grade 5 to 6 inclusive)
- Yachting (racing / crewing) - outside territorial waters

Category 4 - Hazardous sports & leisure activities

- BMX cycling
- Cresta run
- High diving (amateur)
- Horse jumping NB - No cover for hunting on horseback or polo on horseback
- Ice hockey
- Manualwork at ground level and not involving the use of heavy machinery
- Motor rallies NB - No cover for major motor rallying events
- parasailing
- Rock climbing
- Rock scrambling
- Show jumping
- Skateboarding

Please note that we will not provide cover:

- for any child aged under 10, who is not supervised by an adult when participating in a hazardous sport or leisure activity;
- if you receive any financial reward or gain as a result of participating in the hazardous sport or leisure activity.

Cover for hazardous sports or leisure activities category 2-4 is only available to persons over 65 if referred to and accepted by us.

24-hour emergency medical assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over £250. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

From outside your home country phone +44 20 8603 9929
Fax +44 20 8603 0204 textphone +44 20 8666 9562

From within your home country phone 020 8603 9929
Fax 020 8603 0204 textphone 020 8666 9562

email international_dept@mondial-assistance.co.uk

Please give us your age and your policy number. Say that you are insured with Ski Club travel insurance. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

Reciprocal health arrangements

European Health Insurance Card (EHIC) - the replacement for the E111

- The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.
- You may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0845 606 2030. Application forms are also available from the Post Office.

Australia

- If you are travelling to Australia you can enrol in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses, you will not have to pay an excess.

Health declaration and health exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read and understand the following and if necessary declare any existing medical conditions to us.

- 1 You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance, you:
 - a have received treatment, other than regular medication, in the last 12 months for:
 - any blood disorder
 - any psychiatric illness
 - any form of cancer, leukaemia or tumour
 - dialysis treatment
 - a transplant; or
 - dementia
 - b have had any breathing or heart problem, which has needed hospital treatment in the last 12 months;
 - c have been seen by a specialist in the last 3 months (other than for regular checkups) or been admitted to a hospital overnight;
 - d know of any reason (medical or otherwise) why the journey is likely to be cancelled or cut short;

Unless

The condition(s) has (have) been declared to and accepted by us in writing.

You should call medical screening service on 0845 601 9422 if:

- you need to declare a medical condition;
- you develop a medical condition after your policy was issued;
- your existing condition changes after your policy was issued;
- you are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for your medical condition(s). If we are able to cover your medical conditions(s), an additional premium may be payable. If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

If we are unable to cover a medical condition(s), this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Each person insured by us would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

2. You will not be covered

- a for any claim arising from a medical condition of someone you were going to stay with, a travelling companion, a relative or a business associate if you were aware of the medical condition at the time your policy was issued.
- b if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.
- c if you know you will need medical treatment or consultation at any medical facility during your journey.
- d if you know of any reason (medical or otherwise) why the journey is likely to be cancelled or cut short.
- e for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.
- f if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your policy was issued.
- g if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Health declaration and health exclusions

For annual multi-trip cover you must agree with this declaration each time you book a trip. We may record or monitor calls for training purposes or to improve the quality of our service.

For a close relative or business associate, or anyone else who is not an insured person and whose health may affect the trip.

You will not be covered in the event of a cancellation or curtailment claim if, at the time of taking out this insurance (or booking the journey if this was later), they had a medical problem or symptoms for which they:

- were receiving treatment at hospital
- were waiting for a hospital consultation or treatment; or
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months

Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.

General exclusions

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or relating to, the following:

- 1 A relevant fact that you knew about before you travelled, unless we agreed to it in writing.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
- 3 Any epidemic or pandemic.
- 4 You not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the period of insurance.
- 5 Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 You acting in an illegal or malicious way.
- 10 You not enjoying your journey or not wanting to travel.
- 11 Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.

Conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

- 1 You are a resident of the UK, Channel Islands or the Republic of Ireland.
- 2 You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.
- 3 You have a valid travel insurance schedule.
- 4 You accept that we will not extend the period of insurance:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 365 days or you know you will be making a claim.
 - for annual multi-trip cover beyond 30 days after the expiry of your policy.
- 5 You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' on page 16 for more information.
- 6 You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.
- 7 You are not aged:
 - 61 or over (Standard cover), 66 or over (Super cover) or 80 or over (Executive cover) at the date your policy was issued for single trip cover
 - 66 or over (Standard and Super cover) or 80 or over (Executive cover) at the start date of your policy for annual multi-trip cover.
- 5 Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department of Social Security forms), which will help us to recover any payment we have made under this policy.
- 6 With your permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a post mortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.
- 7 Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred after the date the treating doctor and our medical advisers agree you should return to your home country, if you refuse to be repatriated.
- 9 Only refund or transfer your premium if you decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your policy and travel insurance schedule. We can recover all costs that you have used if you have travelled or made a claim or intend to make a claim.

We have the right to do the following

- 1 Cancel the policy if you do not tell us about a relevant fact or if you tell us something that is not true, which influences our decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances we may report the matter to the police.
- 2 Cancel the policy and make no payment if you make a fraudulent claim. We may in these instances report the matter to the police.
- 3 Only cover you for the whole of your journey and not issue a policy if you have started your journey.
- 4 Take over and deal with, in your name, any claim you make under this policy.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances we will only pay our share of the claim.
- 11 If you cancel or cut short your journey:
 - All cover provided on your single trip policy will be cancelled without refunding your premium.
 - All cover provided on your annual multi-trip policy for that journey will be cancelled without refunding your premium.
- 12 Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.

Making a claim

To obtain a claim form:

Phone outside your home country + 44 20 8603 9958, textphone +44 20 8666 9562, within your home country 020 8603 9958 textphone 020 8666 9562 (8am-6pm Monday to Friday and 9am-12 noon Saturday)

Write to: Ski Club travel insurance claims department, PO Box 1900, Croydon CR90 9BA.

Email: travel_claims@mondial-assistance.co.uk

Alternatively, claims forms can be downloaded from www.mondial-assistance.co.uk by clicking on the 'File claim' button.

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support your claim.

Cancellation or curtailment

- If you need to curtail your journey call within the your home country 020 8603 9929, Textphone 020 8666 9562, outside your home country +44 20 8603 9929, Textphone +44 20 8666 9562 immediately to get our prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical fees are likely to exceed £250.
- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons, you should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from your bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing your claim.
- Any writ, summons or other correspondence received from any third party. Please note that you should not reply to any correspondence from a third party without our written consent.
- Full details of any witnesses, providing written statements where available.

Winter sports

Ski pack

- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If you are advised by a doctor at your resort that you cannot take part in your pre-booked ski activities because of medical reasons, you should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from your airline or other carrier if your ski equipment is delayed or misdirected.

Piste closure

- Written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Avalanche closure

- Written confirmation from your tour operator or the local authority confirming the event.

Making a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

- Complaints relating to the sale of the policy or the medical screening service:
If you have a complaint regarding the service offered by P J Hayman & Company Limited, please contact:

The Customer Services Manager,
P J Hayman & Company Limited,
Stansted House,
Rowlands Castle,
Hampshire PO9 6DX

- Complaints relating to the claims:
If you have a complaint regarding claims or the service offered by Mondial Assistance (UK Limited), please contact:

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to 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 UK Financial Ombudsman Service.

Cancellation or curtailment charges - Section 1

If you think you may have to cut your journey short (curtail), we must be told immediately - see under the heading '24-hour emergency medical assistance' on page 12 for more information.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in your summary of cover in total, for your part of unused personal accommodation, transport charges and other travel expenses and instructor/course fees which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If you cancel your journey before it begins because one of the following happens:

- The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion.
- You or a travelling companion is called for jury service in your home country or as a witness in a court in your home country.
- You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.
- Your redundancy.
- An accident occurs to your vehicle within 7 days prior to the intended date of departure (applicable to self-drive holidays only).

Curtailment

You cut your journey short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation except redundancy.
- You are injured or ill and are in hospital for the rest of your journey.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

An excess of the amount shown in your summary of cover.

Any condition stated under Health declaration and health exclusions on pages 13-14.

More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- you not having the correct passport or visa;
- your carriers refusal to allow you to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
- your vehicle being stolen or breaking down;
- you not wanting to travel or not enjoying your journey;
- riot, civil commotion, strike or lock-out;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- the death of any pet or animal.

Under Cancellation

Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.

WHAT YOU ARE COVERED FOR

Note

We will calculate curtailment claims from the date it is necessary for you to return to your home country or the date you are hospitalised as an in-patient, for the rest of your journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

WHAT YOU ARE NOT COVERED FOR

Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your policy or travel tickets for your journey were bought (whichever is the later).

Under Curtailment

Cutting short your journey unless we have agreed.

Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel.

The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs.

You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets.

Anything caused by you taking part in a hazardous sport or leisure activity or winter sports unless shown on your travel insurance schedule.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Emergency medical and associated expenses - Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness, injury or accident, or if your medical expenses are over £250 we must be told immediately - see under the heading '24-hour emergency medical assistance' on page 12 for more information.

WHAT YOU ARE COVERED FOR

We will pay you or your Personal Representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your journey.

Cover outside your home country

Up to the amount shown in your summary of cover in total for reasonable fees or charges you incur for:

- Treatment
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- Transport and accommodation
Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice.
- Funeral expenses
The reasonable cost of transporting your body or ashes to your home or for your funeral expenses, in the place where you die outside your home country.
- Search and rescue
The reasonable cost of search and rescue services.

We will also pay up to the amount shown in your summary of cover for:

- Hospital benefit
If you are in hospital as an in-patient during the journey as well as any fees or charges paid under Treatment.
- Dental
For emergency dental treatment to relieve sudden pain.

WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover, unless your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 12 for more information).

The cost of replacing any medication you were using when you began your journey. Any condition stated under Health declaration and health exclusions on pages 13-14. Extra transport and accommodation costs which are of a higher standard than those already used on your journey, unless we agree.

Anything caused by:

- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous sport or leisure activity or winter sports unless shown on your travel insurance schedule.

Any costs incurred 12 months after the date of your death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Services or treatments you receive within your home country.

Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country.

Medical costs over £250, in-patient treatment or repatriation which we have not authorised.

WHAT YOU ARE COVERED FOR

Loss of passport - Section 3

WHAT YOU ARE COVERED FOR

We will pay the following if your passport is lost, stolen or destroyed on your journey.

Costs for issuing a temporary passport
Up to the amount shown in your summary of cover in total for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport to enable you to return to your home country.

Remaining value of original passport
The equivalent cost (based on the current replacement costs) of the period remaining on your passport that is lost stolen or destroyed.

Delayed personal possessions - Section 4

WHAT YOU ARE COVERED FOR

Up to the amount shown in your summary of cover in total for essential replacement items, if your personal possessions (this does not include valuables or ski equipment) are temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.

Note

You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under Personal possessions - section 5.

WHAT YOU ARE NOT COVERED FOR

The extra costs of having a single or private room in a hospital or nursing home.
The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Your burial or cremation within your home country.

Replacing or repairing false teeth or artificial teeth (such as crowns and dentures).

Dental work involving the use of precious metals.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal possessions - Section 5

Your travel insurance schedule will show if this section is excluded.

WHAT YOU ARE COVERED FOR

Up to the amount shown in your summary of cover in total for your personal possessions (this does not include ski equipment) damaged, stolen, lost or destroyed on your journey.

The most we will pay for valuables and sports equipment is shown in your summary of cover in total whether jointly owned or not. There is also a single article, pair or set limit which is also shown in your summary of cover.

Note

It will be our decision to pay either:

- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover.

More than the part of the pair or set that is stolen, lost or destroyed.

Breakage of or damage to:

Fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per person insured.

Loss or theft of, or damage to the following.

- Items for which you are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Valuables left in a motor vehicle.
- Valuables carried in suitcases, trunks or similar containers unless they are on your person all the time.
- Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- Personal possessions unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for valuables).
- Personal money (see section 6).
- Passport (see section 3).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal money - Section 6

WHAT YOU ARE COVERED FOR

Up to the amount shown in your summary of cover for loss or theft of your personal money (but no more than the amount shown in your summary of cover in cash in total, whether jointly owned or not) while on your journey.

WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover.

Compensation unless you can provide receipts of the amount you had from the place where you got the currency.

Loss or theft of personal money, unless it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where you got them from provides a replacement service.

More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal accident - Section 7

WHAT YOU ARE COVERED FOR

We will pay you or your Personal Representative one of the following amounts for an accident during your journey.

Death

Up to the amount shown in your summary of cover for death. (We will not pay more than £2,500 if you are aged 17 and under or 65 and over at the time of the accident.)

Permanent loss

Up to the amount shown in your summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

Up to the amount shown in your summary of cover for a permanent physical disability as a result of which there is no paid work which you are able to do. (We will not pay any compensation if you are aged 17 and under or 65 and over at the time of the accident.)

Note

Death benefit payments will be made to your Personal Representatives.

WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions on pages 13-14.

Any claim arising more than one year after the original accident.

Anything caused by:

- your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your travel insurance schedule;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous sport or leisure activity or winter sports unless shown on your travel insurance schedule.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Missed departure - Section 8

WHAT YOU ARE COVERED FOR

We will pay you up to the amount shown in your summary of cover in total for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle you are travelling in has an accident or breaks down.

WHAT YOU ARE NOT COVERED FOR

Any claim unless you:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in
- have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Delayed departure - Section 9

WHAT YOU ARE COVERED FOR

Compensation if the transport you are booked on is delayed at its departure point from the time shown in your travel itinerary (plans) because of reasons beyond your control.

We will pay:

Delay

Up to the amount shown in your summary of cover for the first full 12 hours of delay and each extra delay of 12 hours if you are delayed in leaving your departure point; or

Abandonment

Up to the amount shown in your summary of cover in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the journey before you leave your home country.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

Anything which is caused by you not checking in at the departure point when you should have done.

Compensation unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

Under Abandonment

An excess of the amount shown in your summary of cover.

More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal liability - Section 10

If you are hiring a motorised or mechanical vehicle while on your journey you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in your summary of cover plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation you are using on your journey that does not belong to you or a relative.

Note

Inform us as soon as you or your Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.

WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do.
- Something which is caused by something you deliberately did or did not do.
- Something which is caused by your employment or employment of a relative.
- Something which is caused by you using any firearm or weapon.
- Something which is caused by any animal you own, look after or control.
- Something which you agree to take responsibility for which you would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by you, a relative or travelling companion.

Compensation or other costs caused by accidents arising from your ownership or possession of any of the following.

- The use of any land or building except for the accommodation you are using on your journey.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Legal expenses - Section 11

You can call our 24-hour legal helpline for advice on any travel related legal problem to do with your journey, arising under the law of England, Wales, Scotland and Northern Ireland.

From within your home country

Phone 020 8603 9804 Textphone 020 8666 9562

From outside your home country

Phone +44 (0)20 8603 9804 Textphone +44 (0)20 8666 9562

WHAT YOU ARE COVERED FOR

If you die, are ill, or injured during your journey 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 amount shown in your summary of cover legal costs for legal action for you (but not more than twice this amount in total for all persons insured on this policy).

Note

- you must conduct your claim in the way requested by the appointed adviser;
- you must keep us and the appointed adviser fully aware of all facts and correspondence including any claim settlement offers made to you;
- 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;
- we can withdraw cover after we have agreed to the claim, if we think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.

WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to us within 90 days after the event giving rise to the claim;
- where we think a reasonable settlement is unlikely or where the cost of the legal action could be more than the settlement;
- involving legal action between members of the same household, a relative, a travelling companion, or one of your employees;
- where another insurer or service provider has refused your claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, us, the insurer, another person insured by this policy or our agent.

Legal costs:

- for legal action that we have not agreed to;
- if you refuse reasonable settlement of your claim. You should use Alternative Resolution Facilities such as mediation in this situation;
- if you withdraw from a claim without our agreement. If this occurs legal costs that we have been paid must be repaid to us and all legal costs will become your responsibility;
- 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;
- awarded as a personal penalty against you or the appointed adviser (for example not complying with Court rules and protocols);
- for bringing legal action in more than one country for the same event.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in your summary of cover for extra accommodation and transport costs, if during your journey you are forced to move from your booked accommodation as a result of fire, flood, earthquake, avalanche, or storm.

WHAT YOU ARE NOT COVERED FOR

Any claim where the local or national authorities confirm that it is safe to travel to or stay in the area.

Expenses that you can claim from elsewhere. Any claim not supported by official written confirmation that you were unable to stay in your booked accommodation.

Circumstances already known at the date you bought your policy or booked your journey (whichever is later).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Winter sports cover - Section 13

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to the amount shown in your summary of cover in total for your ski pack costs that have been paid for and that cannot be recovered from anywhere else, if:

- you have to cancel or curtail your journey.
- you cannot ski because of an injury or illness during your journey.

Ski equipment (own)

We will pay up to the amount shown in your summary of cover in total for your ski equipment that is damaged, stolen, lost or destroyed on your journey.

There is also a single article limit of the amount shown in your summary of cover, whether jointly owned or not.

Note

It will be our decision to pay either:

- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

Ski equipment (hired)

We will pay up to the amount shown in your summary of cover in total for ski equipment you are legally liable for that is damaged, stolen, lost or destroyed on your journey.

Alternative ski equipment hire

We will pay up to the amount shown in your summary of cover in total for hire of alternative ski equipment if:

- yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination; or
- yours is damaged, stolen, lost or destroyed on your journey.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - section 1.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - section 2.

Under Ski equipment (own and hired)

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

WHAT YOU ARE COVERED FOR

Piste closure

We will pay one of the following if it is not possible for you to ski or snow board at your pre-booked ski resort, because the ski-lifts and ski-schools that you are due to use are closed as a result of adverse weather conditions.

- Up to the amount shown in your summary of cover for the cost of extra transport or lift passes to let you ski or snow board at another resort; or
- Up to the amount shown in your summary of cover if no other resort is available.

Avalanche closure

We will pay up to the amount shown in your summary of cover for extra accommodation and transport costs you need to pay to get you to your journey destination or back home because of an avalanche in your resort.

Search and rescue

We will pay reasonable costs of mountain search and rescue services in the event of an emergency.

WHAT YOU ARE NOT COVERED FOR

Under Piste closure

Any journey in the UK.

Any claim unless you have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during your journey.

Compensation which you can get from your tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in your pre-booked resort were closed when your policy or travel tickets for your journey were issued, if this is less than 14 days before the beginning of your journey.

Any journey that takes place outside a recognised ski resort or the official resort opening dates.

Under Avalanche closure

Any claim unless you have a letter from the relevant authority or your tour operator's representative confirming the dates and location of the avalanche.

Compensation which you can get from your tour operator or anywhere else.

Under Search and rescue

An excess of the amount shown in your summary of cover.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.