

Contact numbers

Customer services	Within your home country	0845 601 9422
	Outside your home country	+44 239 241 9093
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 2010/11

**This policy is available in large print, audio and braille.
Please contact us on 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 arranged by Perkins Slade Limited and issued and fulfilled by P J Hayman & Company Limited. Ski Club travel insurance is underwritten by Mondial Assistance Europe NV (during 2011 the insurer will be AGA International SA) and is administered in the UK by Mondial Assistance (UK) Limited, Registered in England No 1710361 Registered Office Mondial House, 102 George Street, Croydon CR9 1AJ. 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 NV is authorised by De Nederlandsche Bank in the Netherlands and is regulated by the Financial Services Authority for the conduct of business in the UK (during 2011 AGA International SA is authorised by Autorité de Contrôle Prudential in France and is regulated by the Financial Services Authority for the conduct of business in the UK). Mondial Assistance (UK) Limited acts as an agent for Mondial Assistance Europe NV and will act as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds. P J Hayman & Company Limited acts as an agent for Mondial Assistance Europe NV and will act as an agent for AGA International SA with respect to the receipt of customer money and handling premium refunds.



ski insurance
ski club

We're with you *all the way*

skiclubinsurance.co.uk | 0845 601 9422

Ski Club travel insurance is arranged 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 visit **[skiclubinsurance.co.uk](https://www.skiclubinsurance.co.uk)**
or call **0845 601 9422**

Ski Club travel insurance 24 hour emergency medical assistance

+44 20 8603 9929
outside your home country

020 8603 9929
within your home country



Contents

	Page number
Summary of cover.	4
Important information	5-6
Definition of words.	7-9
Hazardous sports & leisure activities.	10-11
24-hour emergency medical assistance.	12
Health declaration and health exclusions	13-14
General exclusions	14
Conditions	15
Making a claim	16-18
Making a complaint	18
Cancellation or curtailment charges – Section 1	19-20
Emergency medical and associated expenses – Section 2	21-22
Loss of passport – Section 3	22
Delayed personal possessions – Section 4	23
Personal possessions – Section 5	23-24
Personal money – Section 6	24
Personal accident – Section 7	25
Missed departure – Section 8	26
Delayed departure – Section 9	27
Personal liability – Section 10	28
Legal expenses – Section 11	29
Catastrophe cover – Section 12.	30
Winter sports cover – Section 13.	31-32

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	£75
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	£75
3 Loss of passport	£250	£350	£400	£75
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	£75
6 Personal money - Cash (aged 18 or over) - Cash (aged 17 or under)	£250 £100 Nil	£350 £200 Nil	£400 £250 £50	£75
7 Personal accident - Death - Permanent loss of sight/limb - Permanent total disablement (*age restrictions apply)	£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 £75
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 £20/day max. £300 No cover £50/24hr max. £200 Reasonable costs	£350 £1000 £550 £350 £20/day max. £300 £20/day max. £300 £50/24hr max. £500 Reasonable costs	Nil £75 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.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call P J Hayman & Company Limited within your home country on 0845 601 9422 or outside your home country on +44 239 241 9093, 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 NV (during 2011 the insurer will change to AGA International SA) and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited. Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

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**.

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 within **your home country** 0845 601 9422 or outside **your home country** on +44 239 241 9093.

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.

Important information (continued)

Data protection

Information about **your** policy may be shared between The Ski Club of Great Britain, Perkins Slade Limited, P J Hayman & Company Limited, **us** and the **insurer** for underwriting and administration 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 may be used by **us**, the **insurer** and members of the Mondial Assistance Group and shared with The Ski Club of Great Britain, Perkins Slade Limited and P J Hayman & Company Limited for marketing and research purposes, or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at Mondial House, 102 George Street, Croydon CR9 1AJ. **You** have the right to access **your** personal records.

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 the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 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**, the Isle of Man, 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 trip**.

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.

Departure point

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

Doctor

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

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 however their insured children aged 18 to 21 must purchase separate insurance if they wish to travel independently of these adults. All insured children aged 17 and under can 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**, Isle of Man or the Republic or Ireland.

Insurer

Mondial Assistance Europe NV (during 2011 the insurer will be AGA International SA). All Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

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 judgment 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 trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.
- For annual multi-trip cover
Cancellation cover begins on the start date shown on **your** travel insurance schedule or the date **you** booked **your trip**, whichever is the later and ends at the beginning of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.
- 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 trip** 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 **trip**.

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**).

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 the **UK**, **Channel Islands**, Isle of Man or the Republic of Ireland 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 however their insured children aged 18 to 21 must purchase separate insurance if they wish to travel independently of these adults. 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 trip**.

Trip

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 60 or under (Standard cover), aged 65 or under (Super cover) or aged 79 or under (Executive cover) 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:
 - i pre-booked transport or accommodation; or
 - ii 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 **trip** accommodation to begin **your trip**.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

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:

- Lugeing, ski acrobatics, ski flying, ski jumping, 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
- Outward bound 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)
- Snorkelling
- 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 **us** 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
- Manual work 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 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.
- **UK** residents can 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. Irish residents should contact the Health Service Executive online at **www.hse.ie** or by calling the HSE Info line on **1850 24 1850**.

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 **trip** 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 condition(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 trip**.
- c** if **you** know **you** will need medical treatment or consultation at any medical facility during **your trip**.
- d** if **you** know of any reason (medical or otherwise) why the **trip** is likely to be cancelled or cut short.
- e** for any directly or indirectly related claim if, before **your trip**, 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 **trip** 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 trip**.

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 advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 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 trip** 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**, Isle of Man 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 pages 16-18 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 or 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 for Work and Pensions' forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With you** or **your** Personal Representative's 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 postmortem 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 trip** 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 for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 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.
- 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 trip**:
 - 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 **trip** 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.

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.
- 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 trip** and not issue a policy if **you** have started **your trip**.
- 4 Take over and deal with**, in **your** name, any claim **you** make under this policy.

Making a claim

To claim, please visit the website www.mondialtravelclaims.com. This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please 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) and ask for a claim form or write to: Ski Club travel insurance claims department, PO Box 1900, Croydon CR90 9BA. Email: travel_claims@mondial-assistance.co.uk

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** 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 **trip** 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 trip** call within **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
Telephone: **020 8603 9853**

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 trip** 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 trip** 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).
- **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services or work for another Government Department, and **your** employer withdraws **your** previously agreed leave for operational reasons.

Curtailment

You cut **your trip** 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 trip**.

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 trip**;
- 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.

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 trip**. **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

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.

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

Under Curtailment

Cutting short **your trip** 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 trip** 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 trip**.

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. This includes **your** repatriation to **your home** country if medically necessary.
- **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 **trip** 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 trip**. 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 trip**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **you** 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.

WHAT YOU ARE COVERED FOR

WHAT YOU ARE NOT COVERED FOR

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.
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.

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 trip**.

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.

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.

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 trip 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

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 trip**.

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 **£50** for tobacco, alcohol, fragrances and perfumes.
 - 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 trip**.
- 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 trip** 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 trip**.

WHAT YOU ARE NOT COVERED FOR

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

Compensation unless **you** can provide receipts for 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 trip**.

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 trip**.

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 trip** 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 trip** 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 **trip** 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 **trip** 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 trip** 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 trip 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 trip** 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 trip** 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 trip**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft 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 trip**, 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 20 8603 9804** Textphone **+44 20 8666 9562**

WHAT YOU ARE COVERED FOR

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 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** under 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.

Catastrophe cover - Section 12

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 trip** **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 trip** (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 trip**.
- **you** cannot ski because of an injury or illness during **your trip**.

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 trip**.

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.
- If it is not possible to lock **your ski equipment** (for example when stopping at a mountain side cafe), it is good practice to mix **your ski equipment** with that of **your** ski companions and store them separately, so that neither set is matching.

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 trip**.

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)

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

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin and any damage caused by goods which deteriorate, bottles or cartons, or their contents.

Loss or theft of, or damage to, **your own ski equipment** for which **you** are unable to provide a receipt or other proof of purchase.

Ski equipment unless **you** take reasonable precautions to protect it (see note opposite) or it is locked in the accommodation **you** are using on **your trip** or out of sight in the locked boot or covered luggage area of a locked motor vehicle.

WHAT YOU ARE COVERED FOR

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:

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

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 trip** 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 **trip** 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 trip**.

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 trip** were issued, if this is less than 14 days before the beginning of **your trip**.

Any **trip** 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.