

Equity SKI

PRE-TRAVEL AND TRAVEL INSURANCE POLICIES 2008 / 2009

For trips between 1st December 2008 and 30th April 2009

This cover is for residents of the United Kingdom only

Arranged by: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire. PO9 6DX.

Underwritten by: Union Reiseversicherung AG. UK Branch

Master Policy No's: SJNST 40053 - 3A, B & C

SUMMARY OF POLICY COVERS

PRE-TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
A. Cancellation charges	up to the tour operator's holiday cost (See note 1 & 2)	£75 Nil - for Deposit only claims

TRAVEL POLICIES

Policy section	Cover provided	First amount you have to pay
B1. Personal possessions - Single article limit - Valuables limit Ski equipment (own) loss or damage Ski equipment (hired) loss or damage Ski equipment hire Possessions delayed in transit for more than 12 hours	up to £200 for each individual item up to an overall total of £200 for valuables (£100 if 16 or under) up to a maximum of £1,500 in total, (£1,000 if 16 or under) up to £600 (£400 if 16 or under) up to £250 up to £300 essential items up to £100	£50 £50 £50 Nil Nil
B2. Personal money Loss of travel documents	up to £250 in cash on your person (£150 if 16 or under) travel and accommodation costs necessary to replace your lost travel documents up to £500	£50 £50
B3. Emergency medical expenses State Hospital benefit Ski Pack	up to £5,000,000 outside your home country up to £20 for each full day you are confined to a state hospital bed - up to a maximum of £400 up to £200 for proportionate loss of ski pack (See note 2)	£75 Nil Nil
B4. Curtailment (cutting short trip)	unused portion of costs - up to the tour operator's holiday cost (See note 2)	£50
B5. Personal liability	up to £2,000,000	damage to holiday accommodation £200 other claims - £50
B6. Personal accident	up to £25,000 (See Benefit Table - Page 14)	Nil

THE FOLLOWING ADDITIONAL COVER IS PROVIDED BY THE TOUR OPERATOR FOR THEIR CLIENTS

Policy section	Cover provided	First amount you have to pay
C1. Departure delay Missed departure	£30 after first 12 hours - £20 after following 12 hours – up to a maximum - £100 up to £800	Nil Nil
C2. Avalanche delay	up to £100 per day if you are unable to reach your resort up to £500 in total	Nil
C3. Piste closure	up to £30 per day - up to a maximum £200	Nil

PRE-TRAVEL POLICY

Note 1. Your policy may not provide cover for re-occurring or pre-existing medical conditions. If an insured person has ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years they should phone Travellers HealthCheck, quoting EQUITY SKI on 08456 582 999 to see if cover is available. We will confirm any special terms in writing.

PRE-TRAVEL AND TRAVEL POLICIES

Note 2. You must tell us if your health or medication *changes between booking your trip and travelling*. Your policy may not continue to provide cover for re-occurring or pre-existing medical conditions, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years they should phone Travellers HealthCheck, quoting EQUITY SKI, on 08451 300 340 to see if cover is available. We will confirm any special terms in writing.

IMPORTANT CONTACT NUMBERS

IF YOU NEED MEDICAL ASSISTANCE ABROAD OR NEED TO CUT YOUR TRIP SHORT

Contact the 24 hour emergency medical assistance service: **SPECIALTY ASSISTANCE on +44 (0)8453 707 183**

If a medical problem arises outside **your home country** and during **your** journey contact Specialty Assistance as soon as possible. Please give Specialty Assistance **your** age, policy reference number **SJNST 40053 - 3A, B & C** and say that **you** are insured with **EQUITY SKI** by URV. Specialty Assistance will also require details of the medical problem, the name and address of the patient and names/telephone numbers of the hospital, attending doctor and the patient's usual GP.

WHERE TO OBTAIN A CLAIMS FORM

Fogg Travel Insurance Services Ltd on 08452 307 135 (see also page 16)

POLICY INFORMATION

Your insurance is covered under the master policy numbers shown at the top of page 1 and is specially arranged through P J Hayman & Company Limited and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the booking confirmation. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy and premium receipt with **your** alternative insurance policy to the place where **you** purchased it, within **14** days of purchase for a refund to be considered.

OUR PLEDGE TO YOU

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually due to misunderstandings or lack of information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

POLICY A - PRE-TRAVEL POLICY

HOW YOUR PRE -TRAVEL POLICY WORKS

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from time of booking and purchase of the policy for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

WHEN YOUR PRE -TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home**. **Your** policy does not cover any further **trips** once **you** have returned **home**.

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from **your pre-existing medical condition** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover.

Pre-existing medical conditions - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

1. Have **you**, or anyone travelling with **you**, **ever** had treatment for:
 - any heart or circulatory condition;
 - a stroke or high blood pressure;
 - a breathing condition (including asthma);
 - any type of cancer;
 - any type of diabetes.
2. In the last 2 years - have **you**, or anyone who is travelling with **you**, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If **you** have answered '**Yes**' to any of the above questions **we** may be able to offer some cover and may be able to cover **your** medical condition, although an increased premium may be required. To enable **us** to consider **your** medical condition please contact Travellers HealthCheck on **08456 582 999**. This will be charged as a local call from wherever **you** are calling in the **United Kingdom**. All calls will be treated in the strictest confidence.

3. **You** must also tell **us** if:
 - **you** are waiting for tests or treatment of any description;
 - **your** doctor alters **your** regular prescribed medication.

You need to keep copies of all letters we send **you** for future reference. **Your** failure to disclose any **material facts** may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Travellers Healthcheck either by credit card or cheque, made payable to URV, and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional medical conditions not declared to **us** will not be covered.

Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

PLEASE NOTE: **We** are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your	means any person named on the premium receipt.
We/our/us	means Union Reiseversicherung AG.
Business associate	means a business partner, director or employee of yours who has a close working relationship with you .
Close relative	means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e).
Flight	means a service using the same airline or airline flight number.
Home	means one of your normal places of residence in the United Kingdom .
International departure point	means the airport, international rail terminal or port where the outward flight , international train or sea vessel is boarded to take you from the United Kingdom to your destination and the return flight , international train or sea vessel is boarded to start the final part of your journey to the United Kingdom .
Manual labour	means work involving the lifting or carrying of heavy items, work at a higher level than two storeys or any form of work underground.
Material fact	a piece of important information that would increase the likelihood of a claim under your policy.
Pre-existing medical condition	means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.
Redundancy	means being an employee where you qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Resident

means a person who has had their main **home** in the **United Kingdom** and has not spent more than six months abroad in the year before buying this policy.

Trip

means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or(ii) a hospital or nursing home in the **United Kingdom** following **your** repatriation, both during the period of cover. Any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered.

United Kingdom/UK

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

Winter sports

means skiing, snow blading, snow boarding, tobogganing and ice skating.

GEOGRAPHICAL AREAS

Area 1 -	United Kingdom .
Area 2 -	Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.
Area 3 -	Worldwide.

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- being a **resident** of the **United Kingdom**;
- taking all possible care to safeguard against accident or injury *as if you had no insurance cover*;
- producing the booking confirmation confirming insurance is in force before a claim is admitted;
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance);
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialised by PJ Hayman & Company Limited on **our** behalf;
- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- not requiring insurance for any stress related condition, anxiety, depression, eating disorder or mental instability;

- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- (l) disclosing all **material facts** as soon as possible after the policy is issued.

2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- (c) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered;
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance;
- (g) settle all claims under the Law of the country that **you** live in within the **United Kingdom** unless **we** agree otherwise with **you**;
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

POLICY EXCESS

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

SECTION A - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to cost of the tour operator's holiday for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling;
 - a **close relative**;
 - a close **business associate** who lives in the **United Kingdom**;
 - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in the **United Kingdom** for jury service or as a witness in a Court of Law;

- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) the requirements of H. M. Forces;
- (v) the departure of **your** international **flight**, international train or sailing being delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in and after 12 hours delay **you** choose to abandon the **trip**.

For each insured-person this insurance will not cover :

- the first **£75 (Nil)** in respect of claims for claims for loss of deposit) of any loss, charge or expense made on each claim under this section;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - **your** carriers refusal to allow **you** to travel for whatever reason;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the cancellation of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
 - **your** disinclination to travel;
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
 - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- cancellation of the **trip** on the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;
- the cost of Air Passenger Duty or equivalent airport charges and credit card fees;
- cancellation due to death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition** other than where it is an immediate parent or guardian and necessitates **you** to remain at **home**;

- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing;
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents;
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- any deliberate or criminal act by an **insured-person**;
- any loss unless it is specified in the policy;
- (iv)- any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds;
- (v)- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time;
- any compensation when **your** tour operator has rescheduled **your flight** itinerary;
- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.

What you need to do if you wish to make a claim under this section of the policy

Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office and get **your** registered doctor to complete the medical questions under the cancellation section. **You** should send any receipts to the claims office.

For Delay (abandonment) claims **you** need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12** hours.

POLICIES B & C TRAVEL INSURANCE POLICIES

HOW YOUR TRAVEL POLICIES WORK

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' as an amount for age, wear and tear will be deducted.

Your policy covers treatment of medical conditions in an emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long-term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or to repatriate **you** to **your home country**.

All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL POLICIES START AND END

The cover under all sections starts at the beginning of **your trip** as shown on **your** premium receipt and ends on **your** return home or expiry of the policy, whichever is the first. No further **trips** are covered by either policy.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

MEDI-CARD

Medical claims - Production of your MEDI-CARD will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to **you** for their service but will bill **us** direct - the policy excess is however payable to the doctor at the time of treatment. In the event of difficulty **you** should contact the emergency medical assistance service immediately. **You** will be given a form by the medical/rescue service whenever the MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services together with any ancillary pharmaceutical bills and the like at the end of **your** trip to obtain reimbursement of those costs incurred where **you** have made payment.

USE A EHIC - NIL EXCESS IF MEDICAL COSTS ARE REDUCED

Avoid paying the excess - travellers to European Union countries should obtain a European Health Insurance Card (EHIC). These are available online at:

www.dh.gov.uk/travellers or by calling **08456 062 030**.

Application forms are also available from the Post Office.

This will entitle **you** to benefit from the reciprocal health arrangements which exist between European Union countries. In other countries where reciprocal health arrangements exist all reasonable steps should be made to utilise them. Please see Section B3.

OFF PISTE COVER

Off piste skiing is included provided **you** act reasonably and do not ski in a closed or avalanche risk area. If not skiing with a guide or instructor, always check that the area is suitable for a skier at **your** level.

IMPORTANT ADVICE

1. Whilst skiing is fun, there are still rules and regulations which apply - **you** can be prosecuted for behaving in a reckless or dangerous manner. The guidelines are the FIS rules - **you** should read and understand them before **you** ski - following them will help **your** enjoyment.
2. If **you** are not skiing with an instructor or guide, check that the area and the snow **you** wish to ski is suitable for a skier at **your** level - get advice from the local ski school. Never ski in closed areas - it may be there is an avalanche around the corner - or perhaps the mountain just comes to an end!
3. Whilst skis left outside bars and the like are covered in the event of theft, 'mix 'n match' them - thieves only take pairs! Do not leave other property **unattended** except in **your** hotel room.

DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICIES

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your	means any person named on the premium receipt.
We/our/us	means Union Reisersversicherung AG.
Business associate	means a business partner, director or employee of yours who has a close working relationship with you .
Close relative	means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e).
Essential items	means underwear, socks, toiletries and a change of clothing.
Flight	means a service using the same airline or airline flight number.
Hazardous activity	Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below 9 metres, parachuting, gliding, go-karting, hot-air ballooning, any form of ski racing, competition or training therefore, ski jumping, ski-acrobatics, stunting, bob-sleighting or skeletoning, heli-skiing (unless the helicopter lands at a designated site to allow you to disembark) and any other activity that requires skill and involves increased risk of injury, except where these form part of a published activity provided by the tour operator.
	If you are taking part in any sport not listed above please contact P J Hayman & Company Limited on 0845 230 3526 to ensure you are covered.
Home	means one of your normal places of residence in the United Kingdom .
Home country	means both the country you live in within the United Kingdom and your country of nationality.
International departure point	means the airport, international rail terminal or port where the outward flight , international train or sea vessel is boarded to take you from the United Kingdom to your destination and the return flight , international train or sea vessel is boarded to start the final part of your journey to the United Kingdom .
Manual labour	means work involving the lifting or carrying of heavy items, work at a higher level than two storeys or any form of work underground.
Material fact	a piece of important information that would increase the likelihood of a claim under your policy.

Pair or set	means two or more items of personal possessions that are complementary or used or worn together.	of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs, Compact Discs or computer games.
Personal money	means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have a monetary value, travel tickets and ski pass, all of which are for your private use.	Winter sports means skiing, snow blading, snow boarding, tobogganing and ice skating.
Personal possessions	means each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying including your valuables (as shown below) and your passport.	
Pre-existing medical condition	means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.	
Public transport	means buses, coaches, internal flights or trains that run to a published scheduled timetable.	
Resident	means a person who has had their main home in the United Kingdom and has not spent more than six months abroad in the year before buying this policy.	
Ski equipment	means skis, ski bindings, ski sticks, skiboats, snow blades and snow boards.	
Ski pack	means ski pass, ski lift pass and ski school fees.	
Travel documents	means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form E112.	
Trip	means a holiday or journey that begins when you leave home and ends on your return to either (i) your home , or (ii) a hospital or nursing home in the United Kingdom following your repatriation, both during the period of cover.	
Unattended	means left away from your person where you are unable to clearly see and are unable to get hold of your personal possessions .	
United Kingdom/UK	means England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.	
Valuables	means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television and telecommunications equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made	

GEOGRAPHICAL AREAS

- Area 1 - **United Kingdom.**
- Area 2 - Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.
- Area 3 - Worldwide.

CONDITIONS APPLICABLE TO YOUR TRAVEL POLICIES

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom**;
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if **you** had no insurance cover;
- (c) producing the booking confirmation confirming insurance is in force before a claim is admitted;
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy;
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim;
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance);
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent;
- (i) accepting that **your** policy cannot be extended once it has expired;
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initially by P J Hayman & Company Limited on **our** behalf.

In respect of sections, B3, emergency medical expenses and B4, curtailment, only:

- (k) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- (l) **not** travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- (m) **not** requiring insurance for any stress related condition, anxiety, depression, eating disorder or mental instability;
- (n) **not** requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;

- (o) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- (p) disclosing all **material facts** as soon as possible after the policy is issued;
- (q) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

In respect of sections B1, personal possessions, and B2, personal money, only:

- (r) providing full details of any House Contents or All Risks insurance policies **you** may have;
- (s) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form;
- (t) complying with the carrier's conditions of carriage;
- (u) not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy;
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- (d) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**;
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered;
- (h) not make any payment under sections **B5** for any event that is covered by another insurance policy;
- (i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4** and **C1** where there is other insurance in force covering the same risk and to require details of such other insurance;
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** unless **we** agree otherwise with **you**;
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

POLICY EXCESSES - IN RESPECT OF SECTIONS B1, PERSONAL POSSESSIONS, B2, PERSONAL MONEY, B3, EMERGENCY MEDICAL EXPENSES, B4, CURTAILMENT, B5, PERSONAL LIABILITY, AND C1, DEPARTURE DELAY, ONLY.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess under sections **B3** and **B4** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

EXCLUSIONS APPLYING TO ALL SECTIONS OF THE POLICY

A This insurance will not pay for:

any deterioration or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed;
- (3) any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid;
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- (5) curtailment of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing;
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- (7) **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents;
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;
- (9) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- (10) any deliberate or criminal act by an **insured-person**;
- (11) **manual labour**;
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy;
- (2) any loss due to currency exchanges of any and every description.

POLICY B

SECTION B1 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- a) up to a total of **£1,500** where **you** are aged over **16** years (**£1,000** if **you** are **16** years or under) for **your personal possessions** to cover;

either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear;

or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**;

- (b) up to a total of **£100** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost;

- (c) up to **£600** (**£400** if **you** are **16** years or under) if **your own ski equipment** (or up to **£250** for hired **ski equipment** for which **you** are responsible) to cover the cost of repair of items that are partially damaged or provide a replacement item of similar age and condition or pay replacement as new, less a deduction for age, wear or tear, if the items are stolen, totally lost or destroyed whilst on **your trip**;

- (d) up to **£300** if **your own ski equipment** is misplaced, lost or stolen on **your** outward journey from the **United Kingdom** to cover the cost of temporarily hiring **ski equipment**. **You** must keep all receipts and send them to **us** with **your** claim and any amount paid will be deducted from the final claims settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first **£50** of each and every incident giving rise to a claim;
- more than **£200** for any one article, **pair or set** of any kind, whether they are solely or jointly owned;
- more than **£200** (**£100** if you are **16** years or under) in total for **valuables** whether solely or jointly owned;
- more than **£100** in respect of sunglasses, prescription glasses or spectacles;
- more than **£100** for items lost or stolen from a beach or lido;
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;

- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**;

- loss of, or damage to, property that does not belong to **you** or any member of **your** family;

- any claim that is the result of a domestic dispute;

- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television and telecommunications equipment, mobile phones, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;

- loss or damage due to atmospheric or climatic conditions, wear, tear, moth or vermin;

- the cost of replacing or repairing dentures;

- shoes, boots, trainers and the like.

(a) & (b) the loss, theft or damage to:-

- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;

- duty free items such as tobacco products, alcohol and perfumes;

- perishable goods, bottles, cartons and any damage caused by them or their contents;

- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;

- sports equipment whilst in use;

- any items more specifically insured elsewhere;

- **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;

- **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** locked personal holiday or **trip** accommodation;

- contact or corneal lenses or artificial limbs;

- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind;

- **personal possessions** or **ski equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** or **ski equipment** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;

(c) - the first **£50** of each and every incident giving rise to a claim;

- **we** will not pay:

- more than **60%** of the original price for skis over six months old and less than one year old;

- more than **50%** of the original price for skis over one year old and less than two years old;

- more than **40%** of the original price for skis over two years old and less than three years old;

- more than **25%** of the original price for skis over three years old and less than five years old.

(c) & (d) any items more than five years old;

What you need to do if you wish to make a claim under this section of the policy

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your outward** journey, **you** may need to buy some **essential items**, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

SECTION B2 - PERSONAL MONEY

For each insured-person this insurance will pay:

- (a) up to **£250** where **you** are aged over **16** years or **£150** where **you** are aged **16** years or under for the loss or theft of **your personal money** during **your** trip;
- (b) up to **£500** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your** trip if **your travel documents** are lost or stolen during **your** trip.

For each insured-person this insurance will not cover:

- the first **£50** of each and every incident giving rise to a claim;
- for persons aged over **16** years more than **£250** in total in cash or currency, whether solely or jointly owned;
- for persons aged **16** years or under more than **£150** in total in cash or currency, whether solely or jointly owned;
- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission;
- loss or theft of travellers' cheques where the bank provides a replacement service;
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report;
- loss or theft of **personal money** or **travel documents** that are not:
 - on **your** person;
 - held in a safe or safety deposit box where one is available;
 - left out of sight in **your** *locked* personal **trip** accommodation;
- (b) - any costs incurred before departure or after **you** return **home**;
- any costs which are due to any errors or omissions on **your travel documents**;
- **your** failure to obtain the required passport or visa;
- any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money **we** will also require (a) confirmation from **your** **UK** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

SECTION B3 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Please note : If you are admitted to hospital this must be reported to SPECIALTY ASSISTANCE as soon as it is practically possible. Please see page 15 of policy for details.

For each insured-person this insurance will pay :

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness:

- (a) up to **£5,000,000** for reasonable:
 - (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services;
 - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within the **United Kingdom** or to travel with **you**;
 - (iii) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,000**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**;
 - (iv) additional transport and accommodation costs incurred in respect of the necessary travel of a person to replace the insured party leader abroad in the event that the insured party leader has to return to the **United Kingdom** earlier than planned due to temporary total disablement of the insured party leader which lasts for a continuous period of **72** hours as certified by a medical practitioner or death or hospitalisation of the insured party leader; or the death injury or illness of the insured party leader's **close relative** or **business associate**, occurring in the **United Kingdom** during the **trip**;
- (b) up to **£100** to cover emergency dental treatment only to cure sudden pain;
- (c) **£20** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under (a) above;

- (d) up to **£200** for the proportionate loss of use of **your** pre-booked **ski pack** on which **you** are unable to obtain a refund following **your** injury or illness which prevents **you** from participating in skiing activities for each full day as medically certified.
- more than **£600** in total for state hospital in-patient benefit;
- (d) - any claim that does not follow a claim under the emergency medical and associated expenses section of the policy or the curtailment section of the policy.

NOTES:

1. **IF TRAVELLING WITHIN EUROPE YOU SHOULD CARRY A EUROPEAN HEALTH INSURANCE CARD (EHIC) AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.**
2. **IF TRAVELLING IN AUSTRALIA YOU SHOULD REGISTER WITH MEDICARE ON ARRIVAL. THERE IS A MEDICARE OFFICE IN ALL MAJOR TOWNS AND CITIES IN AUSTRALIA. REGISTRATION IS FREE AND THIS WILL ENTITLE YOU TO REDUCED MEDICAL CHARGES FROM DOCTORS, REDUCED PRESCRIPTION CHARGES AND ACCESS TO MEDICARE HOSPITALS.**

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY
OR IF YOU NEED TO CUT YOUR TRIP SHORT
CONTACT SPECIALTY ASSISTANCE on +44 (0)8453 707 183**

For each insured-person this insurance will not cover:

- any claim that is caused by:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life);
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- (a) - the first **£75** of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**;
- any elective or pre-arranged treatment;
- any routine non-emergency tests or treatment;
- any treatment or hospitalisation which can be reasonably expected;
- the cost of private treatment where adequate state facilities are available;
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition you had at the start of **your trip**;
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink;
- (a)(i) - any services or treatment received by **you** within **your home country**;
- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to the **United Kingdom**;
- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation;
- any routine non-emergency tests or treatment;
- repairs to or for the provision of dentures, artificial limbs or hearing aids;
- any dental work involving the use of precious metals;
- in-patient treatment that has not been notified to and agreed by the emergency assistance service;
- any extra costs for single or private accommodation in a hospital or nursing home;
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made;
- (a)(iii) **your** burial or cremation in **your home country**;
- (b) - emergency dental work costing more than **£100**;
- (c) - any payment when **you** are in a private hospital or clinic;

What you need to do if you wish to make a claim under this section of the policy

Emergency medical details are given separately above. For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

**SECTION B4 - CURTAILMENT
(CUTTING SHORT YOUR TRIP)**

For each insured-person this insurance will pay:

up to the cost of the tour operator's holiday for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** necessary curtailment of **your trip** due to:

- (a) the **trip** being cut short by **your** early return **home** because of:
 - (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling;
 - a **close relative** who lives in the **United Kingdom**;
 - a **close business associate** who lives in the **United Kingdom**;
 - a friend who lives abroad and with whom **you** were intending to stay;
 - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in the **United Kingdom** for jury service or as a witness in a Court of Law, or
 - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in the **United Kingdom** of **your** friend or **close relative**, or usual place of business in the **United Kingdom**, having suffered from burglary, serious fire, storm or flood;
- (b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

For each insured-person this insurance will not cover :

- the first **£50** of any loss, charge or expense made on each claim under this section;

SECTION B5 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£2,000,000**, plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person;
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- (a) & (b)- the first **£50** in respect of each and every event that causes a claim;
- (c) - the first **£200** in respect of each and every event that causes a claim;
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance;
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do;
 - that is caused by any deliberate act or omission by **you**;
 - that is caused by **your** own employment, profession or business or any member of **your** family;
 - that is caused by **your** ownership, care, custody or control of any animal;
 - that falls on **you** by agreement and would not have done if such agreement did not exist;
- any liability for injury, illness or disease suffered by **you** or any member of **your** family;
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport or visa;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the curtailment of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - financial circumstances;
 - **your** loss of enjoyment of the **trip** however caused;
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
 - curtailment due to death or illness of a **close relative** or **close business associate** caused by a **pre-existing medical condition** other than where it is an immediate parent or guardian and necessitates an immediate return **home**;
 - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- any unused portion of **your** original ticket where repatriation has been made;
- cutting short **your trip** unless the emergency medical assistance service have agreed;
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness;
- curtailment cover where the **trip** is of two days duration or less or is a one-way **trip**;
- curtailment due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **SPECIALTY ASSISTANCE**. Curtailment claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

What you need to do if you wish to make a claim under this section of the policy

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

SECTION B6 - PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay :

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	Aged 16 & under	Aged over 16
(a) Death	£5,000	£20,000
(b) Total loss of sight in one or both eyes*	£25,000	£25,000
(c) Loss of Limb:		
- whole arm or whole hand	£9,000	£9,000
- thumb	£3,000	£3,000
- index finger	£2,250	£2,250
- any other finger	£1,000	£1,000
(d) Loss of Limb:		
- whole leg or whole foot	£7,500	£7,500
- big toe	£1,500	£1,500
- any other toe	£500	£500
(e) Loss of hearing:		
- in both ears	£6,250	£6,250
- in one ear	£1,500	£1,500
(f) Permanent Total Disablement after 104 weeks except when compensation is paid under (b) above all occurring within 12 months of the event happening.	£25,000	£25,000

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life);
 - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for the treatment of drug addiction);
 - **your** abuse or prior abuse of solvents and alcohol;
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
 - more than one of the benefits that is a result of the same injury;
- (a) more than **£5,000** death payment when **your** age is seventy-six (76) years or over at the time of the incident;
- (f) any payment when **your** age is seventy-six (76) years or over at the time of the incident;

NB. Where **you** are not in any paid employment or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

What you need to do if you wish to make a claim under this section of the policy

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

THE FOLLOWING ADDITIONAL COVER IS PROVIDED BY THE TOUR OPERATOR FOR THEIR CLIENTS

POLICY C

SECTION C1 - DEPARTURE DELAY (applicable to trips outside the United Kingdom)

For each insured-person this insurance will pay :

1. **you** £30 compensation if the departure of **your** international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from **your** international departure point and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of £20 for each complete period of 12 hours up to a maximum of £100;
2. up to £800 for alternative transport to get **you** to **your** destination if:
 - (a) the coach in which **you** are travelling to **your** international departure point becomes undriveable due to mechanical failure or being involved in an accident, or
 - (b) **your** public transport is delayed, preventing **you** from getting to **your** international departure point in time to check in.

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- 1 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your** flight, international train or sailing;
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time;
- any compensation when **your** tour operator has rescheduled **your** flight itinerary;
- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked;
- 2. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the international departure point to check-in by the time shown on **your** travel itinerary;
- any claim arising from the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from home.

**APPLICABLE TO BOTH
PRE-TRAVEL AND TRAVEL POLICIES**

What you need to do if you wish to make a claim under this section of the policy

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. You are only covered if the delay is more than 12 hours.

SECTION C2 - AVALANCHE DELAY

For each insured-person this insurance will pay:

up to **£100** for each full day that you are unable to reach your trip destination to cover the cost of additional accommodation and travel expenses necessarily and reasonably incurred due to your trip destination becoming inaccessible by road, rail or air transport because of heavy snowfall, flood, avalanche or landslide.

For each insured-person this insurance will not cover:

- more than **£500** in total;
- the cost of taxi fares, telephone calls, faxes, food or drink.

What you need to do if you wish to make a claim under this section of the policy

Obtain a written report from the tour operator or their representative of the incident giving rise to the claim.

SECTION C3 – PISTE CLOSURE

For each insured-person this insurance will pay:

for each full day you are unable to ski due to adverse weather conditions including lack of snow, resulting in the closure of all skiing facilities in a resort, or render it dangerous in the opinion of the ski school to ski on the remaining facilities in the resort to which the group has pre-booked.

The tour operator will provide additional travel arrangements and a daily lift pass if it is necessary to travel to an alternative resort to ski. In the event that there are no alternative resorts within 2 hours travelling time the tour operator will pay **£30** per person per day (up to a maximum **£200**) for so long as such conditions continue.

For each insured-person this insurance will not cover:

- any compensation where your trip was booked within 14 days of travel;
- any compensation where you fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

Our appointed emergency medical assistance service is operated 24 hours a day and 365 days a year for your benefit. If you are admitted to a hospital or clinic as an in-patient our emergency assistance service must be notified as soon as it is practical to do so, and at the latest within 48 hours of your admission. In order to confirm that you are insured your treating doctor or physician should contact the emergency assistance service to advise your condition so that approval of treatment and payment of medical bills can be given.

Our appointed emergency assistance service has experienced multi-lingual co-ordinators to take your calls and to allow them to deal with your case quickly, please make sure you have this insurance policy and all other relevant information with you. After consultation with your treating doctor or physician, they will decide the most suitable, practical and reasonable solution to your problem, based upon the medical criteria. If adequate treatment is not available locally, it may be decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided your treating doctor and our chief medical officer confirm your fitness to travel.

You should contact **Specialty Assistance on +44 (0)8453 707 183** and advise them that you are insured under the **EQUITY SKI** scheme through URV and have the following information ready to advise:

- **A contact telephone number**
- **Location of hospital and doctor's telephone number**
- **Name and age of patient**
- **Your premium receipt number and details of booked travel arrangements**
- **The medical problem**

HOW TO OBTAIN EMERGENCY MEDICAL ASSISTANCE

Inpatient treatment

contact **Specialty Assistance** as soon as possible on:
telephone: **+44 (0)8453 707 183**

Outpatient treatment

Production of your **MEDI-CARD** will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to you for their service but will bill us direct. In the event of difficulty you should contact the emergency medical assistance service immediately. You will be given a form by the medical/rescue service whenever the **MEDI-CARD** is used - this form should be sent to Fogg Travel Insurance Services together with any ancillary pharmaceutical bills and the like at the end of your trip to obtain reimbursement of those costs incurred where you have made payment.

WHERE TO OBTAIN A CLAIM FORM

We have appointed Fogg Travel Insurance Services Ltd to look after your claim. If you require a claim form please contact:

Fogg Travel Insurance Services Limited
The Hurst, Crow Hill Drive, Mansfield, Notts. NG19 7AE
Tel: 0845 2307135 or Fax: 01623 420450

quoting **EQUITY SKI**, and advising the section under which you wish to claim. When returning the claim form please enclose this policy together with the tour operators confirmation of booking invoice and if the claim is for cancellation, the tour operators cancellation invoice.

APPEALS PROCEDURE

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

1. If your appeal is regarding the selling of your policies:
The Customer Services Manager,
P J Hayman & Company Ltd.
Stansted House, Rowlands Castle, Hampshire PO9 6DX.
2. If your appeal is regarding policy cover or the claims or emergency assistance service:
The General Manager,
Fogg Travel Insurance Services Ltd.
Crow Hill Drive, Mansfield, Notts NG19 7AE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below.

YOUR RIGHT TO COMPLAIN

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- (b) Ask the Financial Ombudsman Service (FOS) to review your case.
Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Their telephone advice line is +44 (0) 845 080 1800.

URV, Branch Office of Union Reiseversicherung AG for the Kingdom and the Republic of Ireland

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A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with: Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin

and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority

Travellers HealthCheck is a trading name of Travel Insurance Facilities plc

P J Hayman & Company Limited is an appointed representative of Crispin Speers & Partners who are authorised and regulated by the Financial Services Authority (FSA). Their FSA register number is 311507.

P J Hayman & Company Limited, Registered in England No. 2534965.

Registered Office: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.