



Oasis Insurance

Travel Insurance Policy Wording
Single Trip and Annual Multi Trip Insurance

V.2.0 January 2026

Table of Contents

1. Policy Information	3
2. Medical Health Requirements	9
3. Making a Claim	11
4. Claims Evidence	11
5. General Conditions	12
6. General Definitions	13
7. Table of Benefits	14
8. Trip Disruption Sections of Cover	17
• Cancelling Your Trip	
• Missed Departures From The UK	
• Delay and Abandonment	
• Cutting Short Your Trip	
• Substitute Accommodation	
• Missed Departure and Connections Outside the UK	
9. Medical Sections of Cover	26
• Emergency Medical Expenses And Medical Repatriation	
• Additional Accommodation and Travelling Expenses	
• Hospital Benefit	
• Overseas Funeral Costs or Repatriation of Remains	
10. Personal Belongings Sections of Cover	32
• Personal Baggage	
• Money and Travel Documents	
• Baggage Delay	
• Gadget Cover & Gadgets Upgrade	
11. Personal Accident, Personal Liability and Legal Sections	43
• Personal Accident	
• Personal Liability	
• Legal	
12. Sports and Activities	47
13. Winter Sports Upgrade	49
14. Cruise Cover Upgrade	51
15. Business Cover Upgrade	53
16. Golf Cover Upgrade	56
17. Making A Complaint	59
18. Data Protection	60

Policy Information

ABOUT YOUR CONTRACT OF INSURANCE

This policy wording and the **policy certificate** form a contract of insurance between the underwriters, Collinson Insurance and those people specified on **your policy certificate** and must be read together. Please check **your policy certificate** carefully to ensure the cover **you** have purchased meets **your** needs. This contract is only valid when **you** have a valid **policy certificate** and have paid the appropriate premium. Any questions **you** have on the cover can be checked online under the Frequently Asked Questions section available at <https://www.oasisinsurance.co.uk/faqs/> or **you** can talk to a customer services agent on 0330 041 8147.

Both **we** and **you** are entitled to choose the law applicable to the insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This policy is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register at: www.fca.org.uk

The Gadget section of cover is administered by Taurus Insurance Services Limited, an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

CANCELLING OR AMENDING YOUR POLICY

Please tell **us** as soon as **you** are aware that **your** policy does not meet **your** needs. **You** may cancel within 14 days of the receipt of **your** documentation. Providing the start date on the policy has not passed, made a claim, or intend to make a claim, **we** will give **you** a full refund. If **you** cancel outside of the 14-day cooling-off period, no premium will be refunded.

However, discretion may be exercised in exceptional circumstances to provide a refund for unused cover, those exceptional circumstances being bereavement or an unexpected change to **your** policy resulting in **us** being unable to continue to cover **you**. Providing **you** have not made a claim on the policy or are intending to make a claim, any refund is subject to an administration fee. The unused premium will be calculated on a sliding scale basis as follows:

Refund scale outside the 14-day cooling off period for exceptional circumstances only

- (1) **Single Trip Policies Before Travel**
75% refund
No refund can be given once a **trip** has started
- (2) **Annual Multi Trip Policies**

Number of months policy was live before cancellation	% Refund	Number of months policy was live before cancellation	% Refund
1 month	75%	7 months	20%
2 months	60%	8 months	15%
3 months	50%	9 months	10%
4 months	40%	10 months	5%
5 months	30%	11 months	0%
6 months	25%	12 months	0%

We may cancel **your** policy by giving **you** 14 days' notice in writing, if this happens, **we** will refund the unused premium in line with the above scale and advise **you** the reason for the cancellation. Reasons can be (but not limited to) **you** failing to pay the full and correct premium, or if **you** do not meet the [Medical Health Requirements](#) or residential eligibility.

Once **your** policy has been cancelled **your** cover will end and **you** will not be able to make a claim.

TRAVELLING COMPANION NOT INSURED WITH US

Any costs or expenses for a person not insured by this policy. For example, if **you** pay for someone else's accommodation and have to cancel the **trip**. **You** won't be able to claim for 'the person who you are travelling with' accommodation costs.

FRAUD

If a claim is found to be fraudulent in any way, including the use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to us. **We** may inform the police or the appropriate authorities of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, we may seek to recover such external costs or expenses from you.

RESIDENTIAL ELIGIBILITY

To be eligible to purchase this policy **your home** address must be in the **UK** and **you** must be registered with a General Practitioner in the **UK**.

RENEWING ANNUAL MULTI-TRIP POLICIES

Where possible we will renew **your** policy automatically to avoid any unintended break in **your** policy cover. **We** will write to **you** at least 3 weeks before **your** policy is due to expire to provide **you** with details of the new premium and any changes to the policy terms and conditions. If **you** are still eligible and happy with the renewal information, **you** do not need to contact **us** further. Payment will be taken from the original credit/ debit card two weeks before the renewal date. **We** will remind **you** to tell us about any changes to **your** personal circumstances, including any new or changes to existing medical conditions. If **you** do not want **us** to automatically renew **your** policy, **you** need to tell **us** this by contacting customer services by calling 0330 041 8147. Once payment has been taken **you** can still cancel the policy and obtain a full refund, provided **you** contact **us** within 14 days from the date **you** receive the policy documentation, and **you** have not made or are intending to make a claim under the renewed policy. Refunds for the unused portion of the premium outside the 14-day cooling off period are only available for exceptional circumstances. Policies can be renewed during a **trip**; however, **we** advise **you** to avoid this where possible so that **you** have continuous cover in place.

PURCHASING AFTER YOUR TRIP HAS STARTED

If **you** are travelling solely within the **UK**, **you** cannot purchase a policy after **you** leave **home** to start **the trip**. If **you** are travelling outside the **UK**, then it is possible to purchase a policy up to the point **you** board **your** transportation for **your** international departure. However, if **you** are aware of a reason to make a claim at the time of purchase, **your** claim will not be covered.

AUTOMATIC POLICY EXTENSIONS

If **you** are unable to return **home** as planned due to a reason covered by this policy, **your** cover will automatically extend until **you** are able to return **home** or until **you** are admitted to a hospital or medical facility in the **UK**.

When **your** return is delayed by an insured reason other than a medical emergency, cover is only extended until travel arrangements can be made to return **home**. All cover will end under this policy if **you** choose not to return **home** as soon as **you** can.

WHEN COVER STARTS AND ENDS

Single Trip

From the time of buying this insurance to the time **you** leave **home** to start **your trip**, cover is only available under Cancelling **Your Trip**. Once **you** leave **home** to start the **trip**, Cancellation cover ends, and all other sections of the policy begins.

Cover under all sections of the policy apart from Cancelling **Your Trip** ends:

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**; Or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date; Or
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under the 'Emergency Medical Expenses' section. Cover ends even if this is before **your** original return date.

Annual Multi-Trip

Cover under Cancelling **Your Trip** is effective from the start date of **your** policy period as shown on **your policy certificate** or when **you** book a **trip**, depending on which happens last. Once **you** leave **home** to start the **trip**, Cancellation cover for that **trip** ends, while cover under all other sections of the policy begins. If **you** have multiple **trips** booked, Cancellation cover is effective until **you** leave **home** to start each **trip**. If a booked **trip** falls after the date **your** policy is due to renew, **you** must pay the premium to renew **your** policy for cover to continue.

Cover under all sections of the policy apart from Cancelling **Your Trip** ends:

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**.
- At midnight of the day, **you** reach the policy maximum **trip** duration; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date; or
- Upon your admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under the 'Emergency Medical Expenses' section. Cover ends even if this is before **your** original return date.

BACKPACKER

The cover under **your** travel policy allows **you** to make 3 return **trips** to **your home country** during the policy period. **You** must be aware of the following conditions that will apply should **you** choose to use this option.

- **You** are only allowed 3 return **trip(s)** during the policy period.
- Each **trip** can only be for a maximum of 7 days on each occasion.
- If **your trip** home exceeds 7 days **your** policy will terminate immediately, and **you** will need to purchase a new policy should **you** wish to travel again.
- When using the return **home** cover, all cover is suspended on clearance of customs in **your home country** and restarts after the baggage check in at **your** international departure point to **your** overseas destination.
- In the event that we medically repatriate **you** back to **your home country** under section B "*Medical Sections of Cover*", or if **we** require **you** to return **home** early for medical reasons then all cover under this policy will cease for any further travel. No refund will be given for the unused portion of the policy.
- In the event that **you** make a claim under Section A "*Cutting short your trip*", then all cover under this policy will cease for any further travel. No refund will be given for the unused portion of the policy.

DECLARING EXISTING MEDICAL CONDITIONS

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past. Please review the [Medical Health Requirements](#) and ensure **you** answer the Medical Screening questions fully and accurately for everyone insured on the policy.

SUMS INSURED, EXCESSES AND EXCESS WAIVER

Each section of the policy has a limit on the amount **we** will pay for each **insured person**, called the sum insured. The amount **we** pay up to varies by level of cover (Bronze, Silver and Gold). Claims under most sections of the policy will be subject to an excess, which also varies by level of cover. The sums insured, inner limits and excess amount for each section are set out in the [Table of Benefits](#). Please check the Table of Benefits against **your policy certificate** to ensure the level of cover **you** have purchased meets **your** needs.

Excesses apply for each claim logged with **us**, for each section of the policy **you** are claiming under and for each **insured person** who is making a claim. When **we** are settling a claim directly with **you**, **we** will deduct the excess from the claim payment before **you** receive it. Where **we** are settling claims directly with a medical provider or other supplier, **you** will be responsible for paying **us** the excess.

If **you** do not wish to pay the standard excess, **you** can pay an additional premium to waive having to pay the excess, this means that **we** will pay the full amount of the sum claimed. **You** must add the excess waiver when **you** purchase the policy. The excess waiver cannot be added after **you** have travelled/after the start date on **your** policy or if **you** started or are wanting to make a claim.

UPGRADES

The following upgrades are available to be purchased for an additional premium:

For Single Trip and Annual Multi Trip Policies

1. Cruise Cover
2. Excess Waiver Cover
3. Gadget Cover
4. Business Cover
5. Winter Sports

For Backpacker Policies

1. Excess Waiver Cover
2. Gadget Cover

COVERED AREA

The area **you** have selected to buy confirms the country/location **your** policy is valid for. Cover under this policy is not valid if **you** travel to an area that is higher than the area **you** purchased. For example, If **you** have purchased a policy to Europe 1, but **you** travel to Worldwide Excluding 1. It is important to check the area of cover on **your policy certificate**.

For Single Trip & Backpacker:

1. UK

Great Britain, Northern Ireland, The Isle of Man, The Channel Islands.

2. Europe 1

UK and Albania, Andorra, Armenia, Azores, Belgium, Bosnia-Herzegovina, Bulgaria, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Vatican City

3. Europe 2

UK, Europe 1, and Cyprus, Greece, Greenland, Spain including the Balearic and Canary Islands

4. Europe 3

UK, Europe 2, Europe 1 and Turkey

5. Australia & New Zealand

UK, Europe 1, Europe 2, Europe 3 and Australia and New Zealand

6. Worldwide Excluding 1

All countries worldwide excluding the United States, Canada, the Caribbean Islands including Bermuda, Egypt and Mexico

7. Worldwide Excluding 2

UK, Europe 1, Europe 2, Europe 3, Worldwide 1 and Egypt

8. Worldwide Including

All countries worldwide.

For AMT

1. UK

Great Britain, Northern Ireland, The Isle of Man, The Channel Islands

2. Europe

UK and Albania, Andorra, Armenia, Azores, Belgium, Bosnia-Herzegovina, Bulgaria, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greenland, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain including the Balearic and Canary Islands, Sweden, Switzerland, Turkey, Tunisia, Vatican City

3. Australia & New Zealand

UK, Europe and Australia and New Zealand

4. Worldwide Excluding

All countries worldwide excluding the United States, Canada, the Caribbean Islands including Bermuda, and Mexico

5. Worldwide Including

All countries worldwide.

TRIP AND AGE LIMITS

Single Trip

The maximum **trip** duration **you** can purchase varies by product as follows:

Age at date of starting the policy

Up to 85 years old

Maximum Trip Duration

31 days

Up to 65 years old (Backpacker only)

547 days

Annual Multi-Trip

The maximum trip duration you can purchase is up to 31 days for each trip.

Age at date of starting the policy

Up to 75 years old

Age at date of adding Winter sports

Up to 64 years old

Winter sports

24 days in total under Annual Multi Trip Policies

UK COVER

For Annual Multi-Trip policies, **you** must have booked and paid for 2 night's accommodation for **UK** cover to apply. Not all sections of cover apply if **your trip** is solely within the **UK**, the following sections of cover are available:

TRIP DISRUPTION

Cancelling Your Trip

Cutting Short Your Trip

MEDICAL COVER

Medical Repatriation, excluding Medical Expenses.

Additional Travel and Accommodation Costs

Hospital Benefit

Repatriation of Remains.

PERSONAL BELONGINGS

Personal Baggage

Money and Travel Documents

OTHER

Personal Accident

Personal Liability

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if **we** are unable to meet **our** obligations. More information can be obtained from the www.fscs.org.UK website.

Medical Health Requirements

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past. If **you** answer "Yes" to any of the Medical Screening Questions, **you** must contact **us** and answer a series of further questions regarding **your** health to determine if **we** can provide cover. **You** may have to pay an additional premium for **your** conditions to be covered. If **you** do not wish to pay the additional premium, **we** will not be able to sell **you** a policy.

Eligibility

There will be no cover under this policy if anyone named on the policy is travelling under the following circumstances:

- If **you** have been diagnosed with a terminal illness.
- **You** travelling with an undiagnosed condition(s) that **you** were undergoing/awaiting tests or consultations at the time of buying the policy or booking the **trip** (whichever **you** do last).
- If **you** are travelling intending to receive or knowing you will require medical treatment. Including any pre-planned/arranged consultations, reviews or appointments that could lead to treatment
- If **you** are travelling against the advice of a **medical practitioner** or would be travelling against their advice if **you** asked for it

Screening Criteria

If **you** are only declaring any of the following **you** do not need to contact **us** to answer further questions Coughs, colds, Influenza (flu) where **you** have not required any treatment for any complications, such as pneumonia, and have not required any hospital admission.

- COVID-19 if **you** have not required hospital admission
- Any contraceptive device/treatment.
- Any national routine checks e.g. well-woman/well-man, that do not result in a diagnosis of any kind or requires further reviews or investigations.
- **You** have only had one course of antibiotic treatment in the 12 months prior to purchasing this policy and **you** are not taking any antibiotics when **you** are travelling.
- **You** are undergoing any treatments, or **you** have had/or awaiting any referrals or investigations for Perimenopause or Menopause

MEDICAL SCREENING QUESTIONS

Please make sure to answer all questions honestly and fully. Even if **you** consider a medical condition resolved, or may seem minor to **you**, **you** should still let **us** know.

What could happen if **you** don't tell **us** about something.

- **We** may not pay **your** claim, and **your** premium will not be refunded, or
- **We** could stop all cover on the policy, or
- **We** may not pay all of **your** claim, which could leave **you** with significant costs.

Read the questions below carefully, if **you** have any queries or if **you** are unsure, please contact **us**.

Please be aware if **you** are answering medical screening questions on behalf of another person to be insured on this policy **you** must be as aware of their full medical record, including any medications they are currently taking and any treatment they are undergoing, as if they are **your** own.

Q1. Within the last two years, have **you** or any insured person:

- Been prescribed medication; or
- Received treatment; or
- Attended a medical practitioners surgery/hospital or clinic as an out-patient or in-patient?

Q2. In the last two years, have **you** or any insured person ever been diagnosed with or treated for any of the following:

- A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension?; or
- A lung or respiratory-related condition (not including stable, well-controlled asthma if there is no other medical condition)?; or
- Any form of cancer whether in remission or not?; or
- A cerebrovascular condition such as a stroke or TIA (transient ischaemic attack)?; or
- A renal condition or diabetes?

Q3. Are **you** or any insured person currently on a waiting list for treatment or investigations?

Q4. In the last two years, have **you** or any insured person been diagnosed with, or treated for, any mental health conditions such as stress, anxiety, depression, eating disorders, drug or alcohol abuse?

If **you** answer “YES” to any of these questions, please contact **our** medical screening service by calling 0330 041 8147.

Changes in your health after you have purchased or renewed a policy

If **you** experience a change in health such as a new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment at any time after **you** bought or renewed a policy, **you** need to re-check whether **you** now answer “yes” to one or more of the Medical Screening Questions and if **you** do, contact **us** to check **your** cover. This includes when **you** receive the results of tests/ investigations. **We** reserve the right to alter the terms of this insurance based on **your** health changing mid-term. Following **your** medical screening **we** will tell **you** either:

- That **you** can continue to be covered at no additional cost; or
- To continue to be covered **you** will need to pay an additional premium; or
- **We** cannot continue to cover **you**.

If **we** cannot cover **you**, **we** can refer **you** to the [Money Helper Travel Insurance Directory](#).

If **you** have already purchased or renewed **your** policy and **you** have contacted **us** to advise a change in **your** health and do not wish to pay the additional premium, or if **we** can no longer provide cover, **you** may either:

- Submit a claim under “*cancelling your trip*”, for consideration; or
- Ask **us** to cancel **your** policy so **you** can arrange cover elsewhere. If **you** cancel **your** policy, we will refund the unused cover, if **you** have not made or are planning to make a claim.

Indirectly related claims

This policy does not cover claims that are directly or indirectly related to an undeclared or incorrectly declared medical condition. An indirectly related medical condition means a medical problem that is more likely to happen because of another medical problem **you** already have. For example, if **you**:

- have high blood pressure, high cholesterol, or diabetes, **you** are more likely to have a heart attack or a stroke.
- suffer from asthma (diagnosed over 50), chronic obstructive pulmonary disease, or other lung disease, **you** are more likely to get a chest infection.
- have or have had cancer, **you** are more likely to suffer from a secondary cancer.

Pregnancy

Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be more than 28 weeks pregnant by the time **your trip** is due to start (or 24 weeks for multiple births) and a **medical practitioner** or midwife confirms that **you** are fit to travel.

If **you** are confirmed not fit to travel, or if **you** will be 28 weeks or more pregnant at the start of **your trip**, (24 weeks for multiple births), **you** can make a claim under “Cancelling **Your Trip**” provided **you** purchased this policy/booked a **trip** before **you** were aware **you** would not be able to travel.

Any travel when **you** are more than 28 weeks pregnant (24 weeks for multiple births) there will be no cover under any section of this policy for any claim arising from pregnancy or childbirth.

Making a Claim

First, check **your** policy certificate and the appropriate section of your policy wording to make sure that what **you** are claiming for is covered. **You** can set up a claim on-line or by telephone, **you** must ensure that **you** have all relevant documents and any receipts, please see claims evidence below.

• Online: <https://oasistravelclaims.collinsoninsurance.com>

• Telephone +44 (0) 204 625 4736

All claims must be submitted within 60 days of **your** return from **your trip**. **You** must assist **us** in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automated Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

Claims & assistance services are administered by Collinson Insurance Services Ltd.

24-hour Emergency Medical Assistance

You must contact the medical emergency service once you know you will be in a medical facility overnight

• Telephone +44 (0) 204 625 4740

Claims Evidence

Before a **claim** can be paid, **you** may be asked to provide supporting documentation to validate cover and the circumstances of the loss. The table below sets out what documentation **you** may be asked to provide. Depending on the details of each claim **we** may ask for additional supporting documentation to that listed below.

Sections	Documentation
All sections	<ul style="list-style-type: none"> • Policy Certificate. • Proof that you booked travel and accommodation, such as a booking invoice.
Cancelling your trip, Cutting short your trip, Emergency Medical Expenses and Medical Repatriation	<ul style="list-style-type: none"> • Confirmation of all cancellation(s) including any refunds already given. • Medical reports / medical certificate / evidence that your lateral flow test is positive if claiming for COVID-19 • Booking terms and conditions. • Death certificates. • Invoices and receipts for your expenses. • Receipts or confirmation of any payments you have made. • A letter from your employer proving your redundancy • A police report for any lost/stolen travel documents
Delay and Abandonment	<ul style="list-style-type: none"> • Written confirmation from the carrier stating the period of and reason for any delay. • Receipts confirming additional transport costs.
Substitute Accommodation	<ul style="list-style-type: none"> • Evidence from your original accommodation provider of the length and reason for closure of the accommodation. • Evidence of additional costs you have incurred.

Sections	Documentation
Missed Departure (UK and Outside the UK)	<ul style="list-style-type: none"> • Police or motoring authorities report stating any delay and the cause. • Evidence of vehicle recovery or repair. • Evidence of the costs of additional accommodation and transport.
Personal Baggage and Baggage Delay, Personal Money and Travel Documents	<ul style="list-style-type: none"> • Police report or a written report from the travel provider detailing your reported loss. • Police report for any lost/stolen item(s) • Property irregularity report from an airline. • Written confirmation from the airline or travel company stating the length of delay. • Proof of ownership and value of items claimed for such as receipts. • Claims for loss or theft of mobile phones we will ask for proof, the service provider has been contacted and asked to discontinue the service. • Evidence of withdrawal of bank notes or currency.
If you need to hire golf equipment , if your golf equipment is lost, stolen or accidentally damaged	<ul style="list-style-type: none"> • A police report or written report from your accommodation or travel provider detailing your reported loss • A police report for any lost / stolen item(s) • Property Irregularity Report (PIR) from an airline • Written confirmation from the airline or travel company stating the length of delay • Proof of ownership and value of items claims such as receipts.

General Conditions

The following conditions apply to all sections of the wording:

1. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers given change after the policy was purchased **you** must notify **us** of this change.
2. **You** must pay the excess shown in the [Table of Benefits](#) (unless **you** have paid an additional premium to waive the excess)
3. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
4. **We** can request specific information to assess **your** claim, see Page 11 where **we** have set out what documentation **we** will ask **you** to provide. **We** are entitled to ask for any further evidence not listed on Page 11 if required due to the circumstances of **your** claim at **your** own cost.
5. If a claim is found to be fraudulent in any way, including the use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the police or other appropriate authorities of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, we may seek to recover such external costs or expenses from you.
6. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
7. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against another party.
8. If at the time of any incident, loss or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
9. **You** must assist **us** in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
10. **You** must follow the "Important information" where listed under individual sections of the policy.

General Definitions

The words listed below when shown in bold text will always have the meaning set out below.

Home

The address where **you** live in the United Kingdom, Channel Islands or Isle of Man and where **you** are registered with a General Practitioner.

Home Country

The United Kingdom, Channel Islands or the Isle of Man

Immediate Relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian/Legal next of kin.

Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with.

Policy Certificate

The document issued by **us** which sets out the names of the **insured persons**, area of cover, the level of cover, type of policy, the period of insurance, additional cover options and any other special conditions and terms used to confirm the correct cover is in place when a claim is made.

Public Transport/Transport/Transportation

A company operating under a licence to carry passengers, working to a published timetable and /or published fares. This includes but is not necessarily limited to airlines, taxi firms, coach, ferry and rail operators.

Travelling Companion

The person **you** have booked to travel with on the **trip** but not insured on the same travel insurance.

Trip

A single journey that begins and ends in the United Kingdom, starting when **you** leave **your home** address to travel to **your departure point** to begin **your** journey. The start and end dates when cover under all sections of this policy applies, (except for Cancelling Your Trip), are detailed on **your policy certificate** for single trip policies or in the case of annual multi **trip** policies, is the duration limit of each single journey taken in a 12-month period.

In certain circumstances cover will cease at a different time to the stated end date on **your policy certificate** or **your** stated duration limit. For clarification, cover under **your trip** ends:

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**, unless **you** have purchased an Annual Multi-trip policy and **you** renew **your** policy while on **your trip** (**your** total **trip** duration including the renewed policy cannot exceed the maximum limit). This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- For Annual Multi-Trip policies, at midnight of the day **you** reach **your** stated maximum policy **trip** duration; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under the Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We / Us / Our

Collinson Insurance.

You / Your / Insured Person

Each person named on the **Policy Certificate**.

UK

Your home country and place of residence as stated in the [Residential Eligibility](#)

Table of Benefits

Excesses are per person per claim unless otherwise stated or you have purchased the Excess Waiver upgrade. Claims are paid up to the limits detailed below

	Bronze	Excess	Silver	Excess	Gold	Excess	Backpacker	Excess
Trip Disruption sections of cover								
Cancelling Your Trip	£1,000	£150	£3,000	£95	£5,000	£50	£2,500	£150
Missed Departure from the UK	£750	£150	£1,000	£95	£1,500	£50	N/A	N/A
Delay (per 12 hours/ max)	£10 /£100	Nil	£25 / £500	Nil	£50 / £500	Nil	N/A	N/A
Abandonment	£1,000	£150	£3,000	£95	£5,000	£50	N/A	N/A
Additional Transport	£450	£150	£450	£95	£450	£50	N/A	N/A
Cutting Short Your Trip	£1,000	£150	£3,000	£95	£5,000	£50	£2,500	£150
Substitute Accommodation	£750	£150	£1,000	£95	£1,500	£50	£750	£150
Missed Departure and Connections Outside the UK	£750	£150	£1,000	£95	£1,500	£50	N/A	Nil
Medical Sections of cover								
MyDoctor	3 events per person per policy							
Emergency Medical Expenses and Medical Repatriation	£10 Million	£150	£15 Million	£95	£15 Million	£50	£10 Million	£150
Emergency Dental Treatment	£250	£150	£500	£95	£750	£50	£250	£150
Additional Accommodation and Travelling Expenses	£2,000	£150	£2,000	£95	£2,000	£50	£2,000	£150
Hospital Benefit (per full 24hrs of inpatient treatment/ max)	£25/£500	Nil	£50/ £1,000	Nil	£50/£1500	Nil	£25/£500	Nil
Overseas Funeral Costs or Repatriation of Remains	£5,000	Nil	£5,000	Nil	£5,000	Nil	£5,000	Nil

Personal Belongings Sections of cover								
Personal Baggage	£1,000	£150	£2,000	£95	£3,000	£50	£2,000	£150
Single Item Limit	£300	£150	£400	£95	£500	£50	£400	£150
Valuables Limit	£200	£150	£400	£95	£400	£50	£400	£150
Money and Travel Documents	£500	£150	£750	£95	£1,000	£50	£300	£150
Cash Limit	£200	£150	£500	£95	£500	£50	£200	£150
Baggage Delay (per 12 hours/max)	£50/£200	Nil	£75/£400	Nil	£150/£600	Nil	£75/£300	Nil
Gadget	Nil	Nil	£1,000	£95	£1,000	£50	Nil	Nil
Personal Accident, Personal Liability and Legal Sections of cover								
Personal Accident	£10,000	Nil	£15,000	Nil	£25,000	Nil	N/A	
Permanent Total Disablement								
Loss of one or more limbs or loss of sight in one or both eyes	£10,000	Nil	£15,000	Nil	£25,000	Nil	N/A	N/A
Death Benefit (18-65)	£10,000	Nil	£15,000	Nil	£25,000	Nil	N/A	N/A
Death Benefit (under 18)	£1,000	Nil	£2,500	Nil	£5,000	Nil	N/A	N/A
Death Benefit (over 65)	£1,000	Nil	£2,500	Nil	£5,000	Nil	N/A	N/A
Personal Liability	£2 million	£150	£2 million	£95	£2 million	£50	£2 million	£150
Legal	£25,000	Nil	£25,000	Nil	£25,000	Nil	£25,000	Nil
Optional Upgrades								
Gadget Upgrade – Available for an additional premium								
Gadget Upgrade	£1,000	£150	£2,000	£95	£3,000	£50	£2,000	£150
Winter Sports Upgrade – Available for an additional premium – Not available on any Backpacker policy								
Ski Equipment	£500	£150	£750	£95	£1,000	£50	N/A	N/A
Ski Pack (incl. Ski Pass)	£300	Nil	£450	Nil	£600	Nil	N/A	N/A
Ski Hire (Per day/Max)	£20/£300	Nil	£30/£450	Nil	£40/£600	Nil	N/A	N/A
Piste Closure (Per day/Max)	£20/£300	Nil	£30/£450	Nil	£40/£600	Nil	N/A	N/A
Avalanche Cover	£300	Nil	£450	Nil	£600	Nil	N/A	N/A

Cruise Cover Upgrade – Available for an additional premium – Not available on any Backpacker policy								
Missed Departure and Missed Connection	£1,000	£150	£1,000	£95	£1,000	£50	N/A	N/A
Missed Port (per port/max)	£100/ £1000	Nil	£150/ £1500	Nil	£200/ £2000	Nil	N/A	N/A
Cruise Interruption	£1,000	Nil	£1,000	Nil	£1,000	Nil	N/A	N/A
Evening Dress Hire	Nil	Nil	£100	Nil	£150	Nil	N/A	N/A
Cabin Confinement (per day/max)	£50/£500	Nil	£75/750	Nil	£100/ £1000	Nil	N/A	N/A
Increased Personal Belongings	£2,500	£150	£3,000	£95	£3,500	£50	N/A	N/A
Business Equipment Cover Upgrade – Available for an additional premium – Not available on any Backpacker Policy								
Business Equipment	£1,000	£150	£1,500	£95	£2,000	£50	N/A	N/A
Single Article Limit	£500	£150	£500	£95	£750	£50	N/A	N/A
Business Equipment Delay	£500	Nil	£500	Nil	£500	Nil	N/A	N/A
Business Money	£500	£150	£500	£95	£500	£50	N/A	N/A
Cash Limit	£200	£150	£200	£95	£200	£50	N/A	N/A
Golf Cover upgrade – Available for an additional premium – Not available on Backpacker policy								
A. Golf Equipment - loss theft or damage								
Replacement or repair	£1000	£150	£1,500	£95	£2,000	£50	N/A	N/A
Single article limit	£300	£150	£400	£95	£500	£50	N/A	N/A
B. Hire of replacement equipment	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil	N/A	N/A
C. Green fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil	N/A	N/A
D. Hole in one	£50	Nil	£75	Nil	£100	Nil	N/A	N/A

TRIP DISRUPTION SECTION OF COVER

This policy offers cover if **your trip** is disrupted by one of the events listed in each section under “What is Covered”.

IMPORTANT INFORMATION

- **Where to go first for a refund when cancelling your trip.** This policy is designed to provide a refund of **your unused travel and accommodation costs**, at the point **we** are satisfied that these expenses cannot be refunded elsewhere. If **your trip** has been booked or paid for via one or more of the following, **you** must contact them to discuss a refund before claiming from **us**:
 - A Tour Operator.
 - An Airline.
 - Any other travel, accommodation, or service provider.
 - Credit or debit card provider or other payment providers such as PayPal.

If **you** are unable to obtain a refund at first (**we** consider vouchers as **you** are receiving a refund) and **we** assess that **your travel provider** is legally obliged to refund **you**, **we** will ask **you** to make a reasonable attempt to pursue payment from them before **we** consider **your** claim.

- **Compensation while travelling.** Regulations exist to assist and compensate **you** when delays occur **with air travel**. Regulation EU261 for example offers protection when **you** are travelling on a European based airline or with any airline in Europe. Please approach **your** airline as soon as **you** are aware of a delay impacting **your** flight. If **you** miss **your** departure, have problems connecting or need to cut **your trip** short, **you** should also check with **your travel provider**, (if **you** booked with a tour operator the Package Travel Directive, in most circumstances offers **you** financial/non-financial assistance) to discuss if they will arrange and compensate **you** for onward travel.
- **Essential Travel / Foreign, Commonwealth and Development Office (FCDO) travel advisories.** From time to time the FCDO will advise to only undertake essential travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO's advice, **we** will only cover a claim if the cause is not linked to the reason for the advice. This limitation applies even if **you** have purchased an optional trip disruption upgrade. **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below).

If the FCDO have advised against all travel to **your** destination, there is no cover under this policy.

- **Knowing your trip would be disrupted.** There is no cover if **you** bought this policy or booked **your trip** (whichever is last) when **you** were aware of **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** after the FCDO announce against travelling to **your** destination or after the media announce air traffic control are striking at the time **you** will be travelling.
- **Government restrictions.** Apart from Cancelling Your Trip base section, there is no cover under this policy where the claim is the result of a regulation, or action of a government restricting travel such as locking down an area, out-lawing travel, shutting borders or revoking visas. This exclusion applies regardless of such restrictions not being in place at the time you booked the trip. This does not include governments putting health checks or medical testing requirements in place. Please refer to the exclusions listed under each section.

TRIP DISRUPTION DEFINITIONS

The following list of definitions apply specifically to the Trip Disruption sections of cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

Crew

Employed staff that work and operate on a ship, aircraft or train whilst in flight/motion (this does not include ground staff or baggage handlers).

Cyber Terrorism

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause disruption of infrastructure.

Event date

The point in time a **natural catastrophe** or **terrorism event** occurred as reported in the media or announced by a government, as determined by us.

Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

Natural Catastrophe

Volcanic activity, volcanic ash, earthquake, tsunami, hurricane, cyclone, flooding of more than 50 square kilometres, wildfire of more than 50 square kilometres.

Pandemic

An **epidemic** occurring worldwide, or over a very wide area that crosses international boundaries.

Terrorism Event

An event that has been declared a **terrorism event** by the **UK** government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or **cyber terrorism**.

Travel and Accommodation Costs: The following costs that have been paid or are contracted to pay; which include accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, Administration fees, change fees, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, cattery and kennel fees, car hire, and airport hotel.

Travel Provider

Accommodation provider, airline, cruise operator, ferry operator, hotel, online travel aggregator, travel agent, train operator, tour operator, **travel provider**.

TRIP DISRUPTION EXCLUSIONS

The following apply to all Trip Disruption sections of cover.

You are not covered for the following:

1. Unused **Travel and accommodation costs** that **you** can get refunded from another source.
2. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
3. Any claim caused by an **epidemic or pandemic**.
4. Claims which are the result of **you** not obtaining a visa or a visa being withdrawn.
5. **You** not wanting to go on or continue with the **trip**.
6. Where applicable, the excess for each section.
7. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or proof of vaccinations.
8. More than the maximum sum insured for each section. See the [Table of Benefits](#)
9. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
11. The insolvency or failure of any **travel provider** to provide a service due to inability to trade
12. Anything not listed under "What is covered" under each section.
13. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
14. Any claim caused by **Cyber Terrorism**.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
16. Any claim arising from **war** and warlike activities whether declared or not.

CANCELLING YOUR TRIP

Description of Cover

Cover applies before **you** leave **home** to start **your trip**. **We** will pay up to the sum insured for unused **travel and accommodation costs** when **you** are unexpectedly forced to cancel due to one of the reasons listed under "What is Covered".

IMPORTANT INFORMATION

- **Telling your travel and accommodation provider you need to cancel.** **You** must tell **your travel provider**, as soon as **you** know **you** must cancel. If **you** delay, the cancellation charges may increase, and **we** will not cover the additional charges. If **you** are claiming following a diagnosis from a **medical practitioner**, **you** should contact **your travel provider** within 7 days of being made aware that cancellation is necessary.
- **Health of non-travelling people.** **You** may have to cancel due to the poor health of an **immediate relative, travelling companion** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:
 - The non-insured party was not seriously ill in hospital or receiving palliative care and/or
 - There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.
- **Vouchers, credit notes and reward points.** **Trips** already refunded by a voucher or credit note cannot be claimed while still valid. For **trips** paid by reward points **we** will pay the face value of the points not the advertised value of a **trip**.
- **Pregnancy.** If **you** are confirmed not fit to travel, or if **you** will be 28 weeks or more pregnant at the start of **your trip**, (24 weeks for multiple births), **you** can make a claim under "Cancelling **Your Trip**"

CANCELLING YOUR TRIP

 What is covered	 What is Not Covered
<ol style="list-style-type: none">1. The death, injury, or illness of:<ol style="list-style-type: none">a. Youb. An immediate relativec. A travelling companion or their immediate relatived. A person you are planning to stay with2. A medical practitioner advises against travel due to your or your travelling companions underlying health conditions, including pregnancy.3. Discovering that you or your travelling companion are pregnant after the date you bought this policy or after the date the trip was booked (whichever you did last). You must be 28 weeks or more pregnant at the start of your trip, (24 weeks for multiple births).4. You are called for jury service or as a witness in a court of law, but not as an expert witness or if your employment would normally require you to attend court.5. You are made involuntarily redundant, provided you qualify for a redundancy payment under current UK legislation.6. You are a member of the Armed Forces, Police, Fire, certified medical professional you must stay in your home country because your leave is cancelled, or you must remain on official duty abroad.7. Your home is damaged and unsafe to leave within 7 days of the start of your trip, as confirmed by an emergency service.8. Yours or your travelling companion's passport, visa or any other document that is required to leave the UK are stolen within 7 days of when you are due to depart from the UK, and you are unable to replace them before departure.9. You are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of your trip.10. You are certified as too ill to travel due to COVID-19 by a medical practitioner.	<ol style="list-style-type: none">1. Claims for illness or injury where a medical certificate has not been obtained from a medical practitioner confirming it was necessary to cancel the trip.2. A claim for an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (please see Medical Health Declaration on Page 5).3. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline).4. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip.5. Alcohol and/or drug abuse or alcohol and/or drug dependency, which is evidenced by your medical records or the opinion of a medical practitioner.6. If you are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug.7. Anything listed under the Trip Disruption Exclusions.

MISSED DEPARTURE FROM THE UK

Description of Cover

(1) Additional **travel and accommodation** costs to get **you** to **your** destination if **you** are delayed on the way to **your** departure point in the UK and this causes you to miss pre-booked transportation; Or

(2) If the only reasonable alternative **transport** means **you** will lose more than 50% of **your trip**, you can claim for unused **travel and accommodation** costs under “Cutting Short Your Trip”.

We will pay up to the sum insured if the reason for **you** missing **your** departure is listed under “What is Covered”.

Ensure you discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**. See “compensation while travelling”.

Important Information

Planning Your Connections. **You** must plan to leave enough time between arriving at your connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your transport** provider.

 What is covered	 What is Not Covered
<p>Delay or cancellation of public transport due to:</p> <ol style="list-style-type: none"> 1. Industrial action <ol style="list-style-type: none"> a) Bad weather not including anything listed as a natural catastrophe b) The technical fault or breakdown of public transport when the fault or breakdown originated on the public transport you are travelling on, including bird strikes. c) Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. The flight you are travelling on is diverted. 	<ol style="list-style-type: none"> 1. Claims arising because a government has imposed travel restrictions to the geographical location you live in the UK or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. 2. Costs associated with repair or recovery of a vehicle. 3. Delays caused by a natural catastrophe, or terrorism event. 4. When airspace is closed. 5. Trips taken just within the UK 6. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory . See information on Essential Travel. 7. Anything listed under the “Trip Disruption Exclusions”.

DELAY AND ABANDONMENT

Description of Cover

(1) Delay Benefit

a) Leaving the UK

For costs **you** may incur whilst **you** are at **your** place of departure before **you** leave the **UK**, such as restaurant meals, refreshments, or even additional accommodation. Once **you** have arrived at **your** departure point and have checked in (or attempted to check in), if the departure of **your** pre-booked **public transport** is delayed, this benefit will be awarded for each full 12 hours **your transport** is delayed up to the sum insured.

b) Returning to the UK

For costs **you** may incur whilst **you** are abroad, such as restaurant meals, refreshments, or even additional accommodation. If **your** pre-booked **public transport** is delayed or cancelled, this benefit will be awarded for each full 12 hours **your transport** is delayed up to the sum insured.

DELAY AND ABANDONMENT

Alternatively, **you** may wish to consider part (2) Additional transport costs.

Or

(1) Additional transport costs

If **you** are outside the **UK** and delayed by at least 24 hours beyond **your** original return date, **we** will pay up to the sum insured for additional **transport** costs to return **you home** when these are not paid by **your travel provider**. See information on compensation while travelling.

Abandonment

(2) If **you** are on the outward leg of **your** journey from the **UK** and delayed by at least 12 hours, **you** can claim for unused **travel and accommodation costs** or;

If the only reasonable alternative **transport** means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under “Cutting Short Your Trip”.

 What is covered	 What is Not Covered
<ol style="list-style-type: none">1. Industrial action.2. Bad weather not including anything listed as a natural catastrophe.3. The technical fault or breakdown of public transport when the fault or breakdown originated on the public transport you are travelling on, including bird strikes.4. Shortage of crew.	<ol style="list-style-type: none">1. Claims arising because a government has imposed travel restrictions to the geographical location you live in the UK or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders.2. Delays caused by a natural catastrophe or a terrorism event.3. When airspace is closed.4. Trips taken just within the UK.5. Claims also paid under Missed Departure.6. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover in writing. See information on Essential Travel.7. Anything listed under the Trip Disruption Exclusions.

CUTTING SHORT YOUR TRIP

If an emergency listed under “What is covered” forces **you** to end **your trip** earlier than **your** original return date, **we** will pay for the following:

(1) The unused part of **your travel and accommodation costs**

(2) Additional **travel and accommodation** costs necessary to get **you home** before **your** original return date.

Up to the sum insured for this section.

For claims to be valid **you** must contact **us** before making travel arrangements back to the **UK** so that **we** can authorise additional costs to return **home** early.

(1) Unused Trip Cost

The costs covered under this section must be pre-paid under contract before **your trip** begins.

We pay for each full 24-hour period not used from the time **you**:

- Start the return journey; or
- go into hospital as an inpatient; or
- are confirmed unable to participate in a pre-planned and pre-paid activity by a **medical practitioner**, provided the activity is the main purpose of **your trip**.

Where **we** are also paying under (2)“Additional costs to Return Home Early”, **we** will not pay for the cost of **your** unused return flight.

(2) Additional Costs to Return Home Early

We will pay necessary additional costs over and above the cost of **your** original return ticket, of the same class **you** were due to travel **home** on. There is no cover if **you** had not purchased a return fare at the time **you** cut short **your trip**, or if **your travel provider** transfers **your** original return ticket to a different flight. In the event that we are medically repatriating you and you have no pre-booked and paid return trip, the cost of an economy flight(s) will be deducted from your claim.

CUTTING SHORT YOUR TRIP

IMPORTANT INFORMATION

- **Health of non-travelling people.** You may have to cut short **your trip** due to the poor health of an **immediate relative, travelling Companion** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:
 - o The non-insured party was not seriously ill in hospital or receiving palliative care and/or
 - o There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.
- **Vouchers, credit notes and reward points.** For **trips** paid by vouchers, credit notes or reward points **we** will pay the face value of the voucher / points not the advertised value of a **trip**.
- **Contacting Us.** If **you** need to return **home** early **you** must contact **us** before **you** travel back (+44 (0) 204 625 4740) so that **we** can authorise any additional travel or accommodation expenses costs.

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. The death, injury, or serious illness of: <ol style="list-style-type: none"> a. You b. An immediate relative c. A travelling companion or their immediate relative d. A person you are planning to stay with 2. An emergency service confirms you need to return home early due to an unexpected event happening while you were on your trip that has made your home unsafe to be left uninhabited. 3. You are a member of the Armed Forces, Police, Fire, or a certified medical professional and your leave is cancelled necessitating the end of your trip. 4. If your, or your travel companion's passport is lost or stolen during your trip and this prevents you from entering a country, resulting in missed pre-booked travel plans. 	<ol style="list-style-type: none"> 1. Early return home claims when we did not authorise the travel arrangements. 2. Claims where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it was necessary to cut short the trip. 3. A claim arising directly or indirectly from an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (see Medical Health Requirements on page 9). 4. Claims for death, illness or injury when you do not have a valid claim under the Emergency Medical Expenses Section. 5. Alcohol and/or drug abuse or alcohol and/or drug dependency, which is evidenced by your medical records or the opinion of a medical practitioner. 6. Claims arising because a government has imposed travel restrictions to the geographical location you live in the UK or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. 7. Air passenger duty (which can be reclaimed by you through your travel agent, tour operator or airline). 8. Any additional costs arising from you deciding to travel to any other destination other than your home country 9. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. 10. Claims under "What is covered" 4. When you do not have a valid claim under the Personal belongings section. 11. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel. 12. Claims under early return where you have not booked a return journey. 13. Anything listed under the "Trip Disruption Exclusions".

*Cutting Short Your Trip can be upgraded to include the cover listed next if you pay an additional premium. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.*

SUBSTITUTE ACCOMMODATION

This section covers additional accommodation costs if **you** are forced to move from **your** pre-booked accommodation and into an alternative at the same destination. **You** must be on **your trip** and have checked in to **your** original accommodation, it must be uninhabitable for a reason listed under “What is Covered” for at least 24 hours. **We** will pay up to the sum insured for the same standard of accommodation as **you** originally booked when **your travel provider** does not supply an alternative.

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. An outbreak of food poisoning at your accommodation that forces it to close. 2. Fire or storm damage (not listed as a natural catastrophe). 3. The following key services not being provided at your booked accommodation; electricity, water (including no hot water), insufficient hotel staff available due to industrial action. 	<ol style="list-style-type: none"> 1. Claims arising because a government has imposed travel restrictions to the geographical location you live in the UK or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. 2. Damage caused by natural catastrophe or a terrorism event. 3. Costs that go above the standard of accommodation you originally booked 4. Trips taken just within the UK. 5. If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel 6. Anything listed under the “Trip Disruption Exclusions”.

MISSED DEPARTURE AND CONNECTION OUTSIDE THE UK

Description of Cover

This section covers:

- (1) Additional **travel and accommodation costs** and
- (2) The cost of essential prescription medication when **your** supply runs out.

If **you** miss pre-booked **transportation** due to an event listed under “What is Covered”, stranding **you** abroad. **We** will pay up to the sum insured which applies to **your trip** and not each time **your trip** is disrupted.

If **you** have paid the additional premium to upgrade **your** level of cover to include the “Trip Disruption Upgrade, Large Scale Events”, in addition to the above, **we** will pay a daily benefit for each 24-hour period **you** are abroad beyond **your** original return date up to 10 days.

IMPORTANT INFORMATION

- **Planning Your Connections.** **You** must plan to leave enough time between arriving at **your** connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your transport** provider. If **you** have purchased the Cruise Upgrade cover is extended to include each port on **your** cruise itinerary.
- **Return Journey.** For cover to apply on **your** return journey to the **UK**, **you** must have a return journey booked.
- **Compensation while travelling.** Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**.

MISSED DEPARTURE AND CONNECTION OUTSIDE THE UK

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to: <ol style="list-style-type: none"> a. Industrial action b. Bad weather not including anything listed as a natural catastrophe c. The technical fault or breakdown of public transport when the fault or breakdown originated on the public transport you are travelling on, including bird strikes. d. Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. Your flight being diverted. 	<ol style="list-style-type: none"> 1. Claims arising because a government has imposed travel restrictions to the geographical location you live in the UK or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. 2. Costs associated with repair or recovery of a vehicle. 3. Delays caused by natural catastrophe or terrorism event or airspace closure. 4. Trips taken just within the UK. 5. Claims for the return journey when you have no return trip booked. 6. If you travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless we provided cover in writing. See information on Essential Travel. 7. Claims under “What is covered” 4. You must have a valid claim under the <i>Personal belongings</i> section. 8. Anything listed under the “Trip Disruption Exclusions”.

MEDICAL SECTIONS OF COVER

The following sections provide cover when **you** are receiving emergency medical treatment because of the onset of an illness or injury during **your trip**.

Medical cover does not automatically apply when **you** take part in certain sports and activities. If **you** are taking part in winter sports, **you** must purchase the Winter Sports Upgrade. For other sports and activities please check the Sports and Activities section of this policy on page 45 to see if cover applies.

IMPORTANT INFORMATION

- **Medical Health Requirements.** This insurance does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or for conditions **you** experienced in the past. Please review the [Medical Health Requirements](#) on page 10.
- **Emergency Cover.** This policy is not private medical insurance; **we** cover treatment which cannot wait until **you** return **home** from **your trip**, with the aim of ensuring **you** are well enough to return to the **UK**, which may include cutting **your trip** short, or to continue **your trip** as planned.
- **Medical Treatment.** Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury. There is no cover if **you** test positive for a disease but require no medical treatment.
- **Essential Travel / Foreign, Commonwealth and Development Office (FCDO) travel advisories.** From time to time the FCDO will advise to only undertake *essential* travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO's advice, **we** will only cover a claim if the cause is not linked to the reason for the advice (subject to bullet point below). **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below).
If the FCDO have advised against *all* travel to **your** destination, there is no cover under this policy.
- **Requirement to Contact Us.** **You** or someone acting on **your** behalf must contact **us** once **you** are aware **you** will be admitted as an inpatient for at least one night's stay. If **you** do not contact **us** as soon as **you** are aware of **your** admittance and this causes **our** costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **us** straight away. Additional **transportation** or accommodation costs are only covered when they are pre-authorised by **us**. Telephone number +44 (0) 204 625 4740.

Outpatient Treatment. If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, MALTA, EGYPT, BULGARIA or TURKEY and need out-patient medical treatment please provide a copy of **your** policy documentation to the treating **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy entitlements. **You** will be asked to fill in a simple form to confirm the treatment. The **medical practitioner** will send the form to Global Excel together with the balance of the medical bill after deduction of the excess **you** may have paid to the **medical practitioner**. The **medical practitioner** can email these details to: eu.client.cc@globalexceleurope.com

Reciprocal Health Agreements. Europe: If **you** are a United Kingdom resident **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country you are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a GHIC (Global Health Insurance Card) for yourself, partner, and any dependent children under the age of 16. **You** can apply online at www.ghic.org. **UK.** If **we** agree to pay for a medical expense which has been reduced by a value at least equivalent to the excess because **you** have used a GHIC, **we** will not deduct the excess under "Emergency Medical Expenses, and Medical Repatriation".

Australia: There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australia. If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website www.medicareaustralia.gov.au.

MEDICAL DEFINITIONS

The following list of definitions apply to all sections of the Medical Cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

Manual Work

Work that is physical, including construction, installation, assembly and building work. Including working with domestic or wild animals, humanitarian, carer, or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit pickers (who do not use machinery).

Medical Practitioner

A registered practicing member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with.

MEDICAL EXCLUSIONS

The following exclusions apply to all sections of the Medical Cover,

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the claims evidence section.
4. Any claim relating directly or indirectly to an existing medical condition unless **you** have told **us** about the condition, and **we** have accepted cover in writing (see [Medical Health Requirements](#) on Page 10).
5. Any other loss, damage or additional expense resulting directly or indirectly from the cause of **your** claim, unless **we** provide cover under this insurance. For example, a claim for loss of earnings after **you** have been injured on a **trip** is not covered.
6. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.
7. Deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one of the following:
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
 - c) a witness report from a 3rd party or a police incident report.
 - d) **your** own admission.
9. Medical claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**.
10. When **you** are under the influence of any prescribed or illegal drug(s) or medication(s) including any solvents or substances, or when misusing any prescribed medication.
11. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
12. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
13. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
14. Any claim arising as a result of **you** driving a motor car/motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full **UK** driving licence, or a valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. You must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.
15. Riding or use of quad bikes, ATVs, electronic scooters, e-bikes or segways are not covered at any time
16. Any claim caused by **you** undertaking **manual work**.
17. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
18. Any claim arising from taking part in winter sports unless **you** have purchased the Winter Sports Upgrade.
19. Claims arising when **you** are taking part in a sport or activity that **we** do not cover.
20. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
21. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
22. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
23. Any claim arising from **war** and **war** like activities whether declared or not.

Description of Cover 24/7 Outpatient treatment

In the event that **you** require outpatient treatment, you now have access to medical professionals in many locations around the world 24/7. Choose between video consultation, appointment at a clinic or a visit to **your** hotel room. All appointment charges will be covered by this travel insurance, so no need to fill out a claim form and no excess. Simply arrange a consultation at your convenience. **We** will send **you** an email 24 hours after purchase with a link to access the service. In addition we will send a SMS the day before **your** single trip or backpacker trip starts, and for Annual Multi-trip the day before **your** policy starts, with a direct link to access the service.

 What is covered	 What is Not Covered
1. This service allows up to 3 separate medical events per policy and for each medical event up to 3 appointments per person listed on the policy	1. This service is not available for trips solely taken within the UK .

IMPORTANT INFORMATION

- No prescription charges will apply if **your** appointment takes place at a clinic that has a dispensing chemist.
- If there is no dispensing chemist at the clinic, **you** will either be given a prescription, or the prescription will be sent to a chemist by the treating doctor and **you** will need to pay for medication and claim upon **your** return home.
- If **your** medical situation needs to be handed over from an outpatient case to an inpatient case and requires hospital admission, **you** will be handed over to **our** emergency medical assistance team in the **UK**. For any inpatient cases, no excess will be applicable.

EMERGENCY MEDICAL EXPENSES AND MEDICAL REPATRIATION

Description of Cover

1. Emergency Medical Expenses
 This section covers medical expenses, up to the sum insured, if during **your trip** abroad **you** become ill or suffer an injury and it is necessary to receive treatment from a **medical practitioner** as an inpatient or outpatient. Medical expenses incurred in the **UK** are not covered.
2. Medical Repatriation
 if there is a valid claim under (1), this section provides cover up to the sum insured when, in **our** doctor's opinion **you** should return **home** or if necessary be moved to a medical facility elsewhere. If **you** choose not to follow **our** instructions to be repatriated **home** or to be moved to a medical facility in a different location, coverage under all sections of this policy will end. Costs must be pre-authorized by **us**, as soon as **you** are aware that **you** will be admitted as an inpatient for at least 1 nights stay **you**, or someone acting on **your** behalf must contact **us**. In the event that we are medically repatriating **you** and **you** have no pre-booked and paid return **trip**, the cost of an economy flight(s) will be deducted from **your** claim.

EMERGENCY MEDICAL EXPENSES AND MEDICAL REPATRIATION

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. Medical costs arising from treatment received as either an inpatient or outpatient. 2. Medical repatriation or evacuation costs when arranged by us. 3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility. 4. Telephone charges that you incur contacting us up to a maximum of £50. 5. Taxi fares, to and from a medical facility provided the reason for the journey is for you to receive medical treatment or collect prescribed medication up to £50. 6. Emergency dental work for the relief of pain only up to the sum insured. 	<ol style="list-style-type: none"> 1. Any claim relating directly or indirectly to a pre-existing medical condition unless you have told us about the condition, and we have accepted cover in writing (see Medical Health Requirements on Page 10). 2. Any costs when you are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you asked for advice). 3. Any costs which in the opinion of the treating medical practitioner or in our opinion are not medically necessary or can be delayed until your return to your home country. If the treating medical practitioners' opinion is not the same as our doctor's opinion, then our doctor's opinion takes priority. 4. Additional costs incurred if you choose not to follow our repatriation plan. 5. If you have been diagnosed with a terminal illness before starting the trip. 6. A private room unless approved by us and we agree this is medically necessary. 7. Medication and/or treatment which at the time you started the trip you knew would be needed. 8. The cost of COVID-19 tests. 9. Any claim arising from anyone not taking prescribed medication correctly or not managing a condition correctly. 10. Any costs where you are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that you will need treatment, tests, or investigations. 11. Expenses incurred because you have not had vaccinations recommended to travel to your destination to protect against tropical diseases 12. Medical expenses incurred in the UK. 13. Search and rescue costs billed to you by a government, regulated authority or private organisation spent in connection with looking for and rescuing you 14. Costs if you are asymptomatic and not receiving treatment to deal with an illness. 15. Anything listed under the Medical Exclusions.

ADDITIONAL ACCOMMODATION AND TRAVELLING EXPENSES

Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation and **we** consider it is medically necessary, this section covers the following:

- (1) Additional costs for one person to stay with **you**: or
 - (2) Additional costs for one person to travel **out** from the **UK** to stay with **you**: or
 - (3) Additional costs for accommodation of a similar standard originally booked (if **you** are unable to use **your** original booked accommodation) within the period of the planned **trip**, or if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
 - (4) Where it is necessary, **we** will pay to send one appropriate person to collect a child and escort them **home**.
- No transport or accommodation costs are covered unless they are pre-authorized by **us**.

HOSPITAL BENEFIT

Description of Cover

This section pays a set monetary amount, for each full 24-hour period **you** are hospitalised as an in-patient, up to a maximum number of days, provided **you** have a covered claim under the Emergency Medical Expenses and Medical Repatriation Section.

OVERSEAS FUNERAL COSTS OR REPATRIATION OF REMAINS

Description of Cover

In the event of **your** death outside the **UK** this section will cover either the cost of a funeral in the country in which **you** died or the costs of bringing **your** remains back to **your home country**. **We** will make all the funeral or repatriation arrangements. Please note costs not authorised by **us** are not covered.

PERSONAL BELONGINGS SECTIONS OF COVER

This policy offers cover if the personal belongings **you** own and take with **you** on a **trip** are lost, stolen, damaged or destroyed.

(1) [Gadget Upgrade](#): Depending on the level of cover chosen, there may be no cover for **gadgets** unless **you** pay the additional premium for the Gadget Upgrade. The sum insured under the Gadget Upgrade applies to all **gadgets** owned by all **insured persons** listed on a policy.

Check **your policy certificate** for the Upgrades **you** have purchased.

IMPORTANT INFORMATION

How we assess how much we will pay you:

(1) **Wear tear and loss of value**. What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.

(2) **Limits on single items / valuables and electronic equipment**. A limit is applied to each **single item** and to all **valuables and electronic equipment you** have taken with **you**. The limits are set out on the [Table of Benefits](#).

Depreciation Table – the table below sets out the amount deducted from **your** claim.

Age of Property	Clothing and Personal Effects	Jewellery	Electronic Equipment / Business Equipment (upon payment of additional premium for the upgrade)	Cosmetics, Toiletries & Perfumes	Winter Sports Equipment (upon payment of additional premium for the upgrade)
0-1 month	0	0	0	50%	5%
1-6 months	5%	0	5%	50%	10%
6 - 12 months	10%	0	10%	50%	15%
1 - 2 years	15%	5%	20%	60%	35%
2 - 3 years	20%	10%	30%	70%	55%
3 - 4 years	25%	15%	40%	80%	70%
4 - 5 years	30%	20%	50%	90%	80%
6 years +	40%	25%	60%	95%	100%

Passports and Driving Licence: - deductions will be made for the used/expired portion of the document, not the full amount to replace the document.

- **You must take reasonable steps to protect your personal baggage from loss, theft, or damage:**
 - **Unattended items**. Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.
 - **While you are in transit**. **Valuables and electronic equipment, money, travel documents** should be carried with **you** whenever possible. There is no cover for **valuables and electronic equipment, money, travel documents** that are lost or damaged when checked into the hold or left unattended unless the public transport carrier insists, they are checked in.
 - **Storing items while on the trip**. When **you** are not traveling and not present in **your** accommodation, **valuables and electronic equipment, money, travel documents** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.
- **Requirement to report lost or stolen baggage**: **You** must report lost or stolen items within 48 hours to the police and provide **us** with a police report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

PERSONAL BELONGINGS DEFINITIONS

The following list of definitions apply specifically to the Personal Baggage sections of cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Gadgets

Mobile phones, smart phones, laptops (including custom built), tablets, digital cameras, games consoles, video cameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/ earphones, smart watches or a wrist worn health and fitness trackers.

Medical Fittings

Dentures, prostheses, hearing aids and personal use medical devices, such as CPAP machines or insulin pumps.

Money

Hard currency, i.e. bank notes and coins.

Single Item

Each item carried in **your personal baggage** on a **trip**. A pair or set of items (for example earrings) will be considered a single item.

Travel Documents

Travel tickets, Green Card, driving licence, visas, prepaid car-hire or accommodation vouchers and passports.

Unattended

When not in transit where **you** or anyone travelling with **you**, who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property, or are not able to stop a third party from taking or interfering with **your** property. While in transit baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the public transport carrier.

Valuables and electronic equipment

Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media and equipment, iPods, MP3/4 players or similar and/or accessories, E-book readers, satellite navigation systems.

PERSONAL BELONGINGS EXCLUSIONS

The following apply to all Personal Baggage sections of cover.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Sports equipment while in use. Winter sports equipment can be covered when the additional premium has been paid to purchase an upgrade.
5. Claims for loss or theft when **you** are not able to provide **us** with a police report or a property irregularity report.
6. The following items: **medical fittings**, boats, pedal cycles, motorised vehicles, food or drink or goods containing tobacco.
7. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.
8. Any secondary loss, damage or additional expense arising from **your** claim beyond the actual value of the item you are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
9. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
11. Loss, damage, or delay caused by items removed or taken, or detention by Customs or other officials or authorities.
12. Loss following any variation in exchange rates.

12. Loss following any variation in exchange rates.
13. Claims for winter sports when **you** have not purchased the appropriate Upgrade.
14. Items owned by a business or used for business purposes, including cash unless **you** have purchased the Business Cover upgrade.
15. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
16. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
17. Any claim arising from **war** and **war** like activities whether declared or not.

Description of Cover This section covers **you** for items owned by **you** that are lost, stolen, damaged or destroyed during **your trip** up to the sum insured.

PERSONAL BAGGAGE

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. Personal baggage items that are lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear and loss of value (see the Depreciation Table) and a limit is applied to each single item and to all valuables and electronic equipment. 2. The cost of replacement essential prescription medication 	<ol style="list-style-type: none"> 1. Personal baggage left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property. 2. Claims for any gadgets. Please submit a claim under the Gadget section for any theft, loss, or damage to any Gadgets. 3. Valuables and electronic equipment lost, stolen or damaged in transit that have been checked in unless your carrier insisted the items were checked in. 4. Valuables and electronic equipment not carried with you or kept in a locked safety deposit box in your accommodation when one is available. If a safety deposit box is not available, there is no cover for valuables and electronic equipment not stored safely and hidden from plain view. 5. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 6. Anything listed under the Personal Belongings Exclusions.

GADGET COVER

If **you** have purchased the Silver or Gold level of cover, **you** are automatically covered for **Gadget** cover. The increased limits under the Enhanced Gadget cover extension in the sums insured only apply if the appropriate additional premium has been paid and Enhanced Gadget cover is shown on **your policy schedule**.

This section provides cover for **your gadget(s)** against **theft, loss, accidental damage** and **malicious damage** when **you** are on a **trip**. The gadget(s) must be in good condition and full working order at the commencement of **your trip**.

Confirmation of cover - Please read this section carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your policy certificate** in a safe place in case **you** need to look at them later.

Travel Gadget Insurance – Policy Section

Definitions

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in bold in this travel gadget insurance section of cover.

Accessories	Additional items that come with your gadget, such as chargers, carrying cases, headphones, hands-free mounting kits and USB cables.
Accidental Damage	Any unintentional and unexpected damage that happens to your gadget.
Business	A company where you are an owner, director or employee of that company.
Claims Administrator	Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar
Criteria	We can only insure gadget(s) that are: 1. purchased new or refurbished from a UK VAT-registered (or the equivalent tax if purchased overseas) company and supplied with evidence of ownership; or 2. purchased second hand or gifted to you, provided that you have original evidence of ownership (which corresponds to criteria 1 above) and a signed letter from the original owner confirming that you own the gadget(s). The original evidence of ownership and letter must include the following details of your gadget(s): a. either the IMEI or serial number (whichever is applicable); b. the make and model; c. the sale price (your purchase price);d. confirmation that the gadget(s) were in full working order at the time of sale.
Custom-built	A complete computer or laptop assembled from components by qualified engineers at a UK VAT-registered company, or the equivalent tax registration if purchased overseas.
Evidence of ownership	A document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, UK gift receipt or, if the gadget is a mobile phone, confirmation from your network provider that the mobile phone has been used by you
Gadget/Gadget(s)	The gadget(s), excluding accessories which belong to: 1. you, or 2. a business where you have the relevant authority and responsibility to use and insure the gadget(s) owned by the business. Confirmation of this will be required in the event of a claim. For the purposes of this policy a gadget can be any one of the following items: Mobile phones, smartphones, laptops (including custom-built), tablets, digital cameras, games consoles, video cameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/earphones, smart watches or wrist-worn health and fitness trackers.
Loss	The gadget has been accidentally left by you in a location and you are permanently deprived of its use.
Malicious Damage	The intentional or deliberate actions of another party, not including you or any insured person, which causes damage to your gadget.
Manufacturer Security	The inbuilt security function of your gadget. For example, Apple 'Find My' or Google 'Find my Device'.

Proof of Usage	Evidence that shows your gadget has been in use before the event giving rise to the claim. Where the gadget is a mobile phone or other SIM-enabled device, this evidence can be obtained from your network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairers.
Theft	The taking of the gadget by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket.
Unattended	Not within your sight at all times or out of your arms-length reach.
Warranty	This is the time during which the Claims Administrator will fix any problems with the materials and how the gadget was made when they repair or replace your gadget after you make a claim. This applies when you use your gadget normally following the manufacturer's guidelines. For repairs, the warranty is good for 3 months, and for a replacement, it's good for 12 months. This warranty also covers the cost of sending the gadget to and from our repair centre. It doesn't cover normal wear and tear, damage from computer viruses, regular maintenance, accidents or any indirect losses.
Water-based activities	Means activities and sports that take place on or in water, for example swimming, diving, boat rides or jet skiing.
We, Us, Our	Means Collinson Insurance
You, Your	Each person shown on the policy certificate

Important Information

You must (failure to observe these may invalidate **your** claim):

- a. Report the **theft** or **loss** of any **gadget**, within 24 hours of discovery to **your** airline provider and blacklist **your gadget** (applicable where the **gadget** is a SIM-enabled device).
- b. Report the **theft** or **loss** of any **gadget(s)** to the Police within 24 hours of discovery and obtain a crime reference number in support of a **theft** claim and a **lost property** number in support of **loss** claim.
- c. Provide the **evidence** of **ownership** of the **gadget** for which **you** are claiming.
- d. Complete and return any claim form or documents as required by the **Claims Administrator** within a reasonable time frame.
- e. Provide the **proof of usage** (in respect of SIM-enabled devices) from **your** network that confirms the mobile phone has been in use since the start of **your trip** and up to the event giving rise to the claim.
- f. Not attempt to repair the item **yourself** or use an unauthorised repairer or this will invalidate the cover.
- g. Not format **your gadget(s)** in such a way that makes obtaining the last usage date impossible.
- h. Pay the excess as requested by the **Claims Administrator**.
- i. Provide details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these insurers).

Repair and Replacement Equipment

- a. If **your gadget** is beyond economical repair, **we** will try to replace it with an identical or equivalent specification, considering age and condition. Replacements may be pre-owned, refurbished or remanufactured. This is not new-for-old insurance. (Gift cards/vouchers may be provided instead at **our** discretion.)
- b. Replacements can only be sent to a UK address.
- c. It may not always be possible to replace **your gadget** with the same colour or finish; where this is not possible an alternative colour will be provided.
- d. If **we** replace **your gadget(s)** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if we **ask** you to.
- e. All replacement items are issued with a 12-month **warranty**.
- f. All repairs to **gadgets** are issued with a 3-month **warranty**.
- g. **Warranty** claims for **gadget(s)** damaged in transit will only be accepted where they are reported to the **Claims Administrator** on 0330 020 0024 within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Limit of Liability

Our claims limit is limited to the replacement cost of each **gadget** claimed for, and will not exceed the maximum liability shown on **your policy certificate**, the original purchase price, or current market value of each **gadget**, whichever is lowest, up to the cost to replace it with an identical or equivalent model.

Making a claim

Contact Taurus Insurance Services Limited (**Claims Administrator**).

To process **your** claim quickly, read **our** Claims Guide and complete the Claim Form at <https://tiga.taurus.claims/>. Send **us** the requested documentation as soon as reasonably possible after discovering the incident (or as soon as reasonably possible after returning to the UK if the incident was abroad). **We** may consider delays in reporting **your** claim if there are exceptional circumstances and no additional **loss** to **us**.

You can contact the **Claims Administrator** on 0330 041 8146 or oasis.tiga@taurus.gi

Fraud

The contract between **you** and **us** is based on mutual trust. However, if anyone named on **your policy certificate** or anyone acting for **you** commits a fraudulent act, included but not limited to:

- Submitting fraudulent documents; or
- Making a fraudulent statement; or
- Exaggerating any part of the claim made under this insurance.

Then **we** will not pay any part of the claim; and may be entitled to recover from **you** the amount of any claim already paid under **your** policy; and may inform the Police and criminal proceedings may follow.

Information Disclosure

Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined. Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to provide details of any other insurance policy that covers **your** **gadget(s)**.

Your Cover

This section of the policy sets out the cover **we** provide to **you** and any claim made is subject to these terms and conditions. All persons shown on the policy certificate are covered by this policy. The amount of cover for each **gadget** in total is shown in the Sum Insured.

Where only part or parts of **your** **gadget** have been damaged, **we** will only replace that part or parts.

Accessories are not covered.

The **gadget** must be repaired by the **Claims Administrator**, or their approved repairer. Do not attempt **your** own repair of the item.

The most **we** will pay for any one claim is the limit as shown in the Sum Insured. This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not exceed the limits shown, the original purchase price or the current market value of each **gadget**, whichever is the lesser amount. In the event of the damaged item being beyond economical repair, or if lost or stolen, replacements will be pre-owned, refurbished or remanufactured (not brand new). It may not be possible to replace **your** **gadget** with the same colour or finish; where this is not possible an alternative colour will be provided.

There is an excess for each and every claim, per incident claimed for, under this section by each insured person unless excess waiver has been purchased as detailed in the Sum Insured.

ACCIDENTAL DAMAGE

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> We will repair or replace your gadget if it is damaged as the result of accidental damage, providing the gadget is returned to the Claims Administrator. We will repair or replace your gadget if it is damaged as a result of accidentally coming into contact with any liquid. 	<ol style="list-style-type: none"> Accidental damage when the gadget is in the possession of any person not named on your policy certificate. Liquid damage suffered while you are undertaking water-based activities. Accidental damage of the gadget where it is stored anywhere out of your immediate control. This includes as checked-in baggage or in bus, coach or train luggage compartments or where it is stored in overhead storage on a plane. 4. Any damage unless the damaged gadget is provided for repair to our approved repairers. Repairs, or other costs for repairs carried out by anyone not authorised by us. Cosmetic damage to the gadget that has no effect on the functionality of the gadget, to include marring, scratching and denting.

LOSS

 What is covered	 What is Not Covered
<p>1. If you accidentally lose your gadget, we will replace it, in respect of a valid loss claim.</p>	<ol style="list-style-type: none">1. Loss of your gadget which has not been reported to the local Police authorities and if necessary, your network provider within 24 hours of discovering the incident.2. Any claim where you leave your gadget somewhere unattended. For example – where your gadget is left in a coach or bus while you are sightseeing or at the side of a pool.3. Any loss where your gadget is stored in checked-in baggage or in bus, coach or train luggage compartments or where it is stored in overhead storage on a plane.4. The loss of your gadget where the manufacturer security is not switched on throughout the insured trip, including at the time of the loss. The manufacturer security must also remain enabled, and your gadget must remain associated with your manufacturer security account, throughout the claims process.

MALICIOUS DAMAGE

 What is covered	 What is Not Covered
<p>1. If your gadget suffers malicious damage, we will repair or replace it. Where only part or parts of your gadget have been damaged, we will only replace that part or parts.</p>	<ol style="list-style-type: none">1. Malicious damage caused by you or any other person insured.2. Repairs, or other costs for repairs carried out by anyone not authorised by us.

 What is covered	 What is Not Covered
<p>1. If you suffer theft of your gadget, we will replace it, in respect of a valid theft claim.</p>	<ol style="list-style-type: none"> 1. Theft of your gadget which has not been reported to the appropriate local Police authorities and your network provider within 24 hours of discovering the incident. 2. Any claim where you leave your gadget somewhere unattended, for example – where your gadget is left in a coach or bus while you are sightseeing or at the side of a pool. 3. Any claim where your gadget is stored in checked-in baggage or in bus, coach or train luggage compartments or where it is stored in overhead storage on a plane. 4. Any claim where the circumstances of the theft cannot be clearly identified, for example where you are unable to confirm the time and place of the incident. 5. The theft of your gadget where the manufacturer security is not switched on throughout the insured trip, including at the time of the theft. The manufacturer security must also remain enabled, and your gadget must remain associated with your manufacturer security account, throughout the claims process. 6. Theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors are closed and locked and all security systems have been activated. A copy of the repairer's account for such damage, or other evidence of damage to the vehicle, must be supplied with any claim. 7. Theft from any building or premises (including your holiday accommodation) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage, or other evidence of damage to the premises, must be supplied with any claim.

You are not covered for:

1. **Your** excess.
2. Any claim that occurs whilst not on a **trip**.
3. Any claim for a **gadget** that does not meet the **criteria**.
4. Any claim where **you** have committed fraud or provided misleading information or where there are significant inconsistencies surrounding the circumstances of **your loss**.
5. Any claim where **you** cannot provide **evidence of ownership**.
6. Any claim where **proof of usage** cannot be provided or evidenced (applicable where the **gadget** is a SIM-enabled device or in respect of a laptop/tablet where user history is available).
7. Any claim where the **manufacturer security** is not enabled at the time of **theft** or **loss** or where it has been disabled before the claims process has completed.
8. Any **loss, theft** or **accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
9. Any claim where **you** knowingly leave **your gadget** somewhere **unattended**.
12. Any claim where the IMEI/serial number cannot be determined from **your gadget**.
13. **Loss, theft** of or **accidental damage** to any **accessories**.
14. Any claim solely for components of **your gadget** that would be considered a consumable, e.g. batteries.
15. Any claim where there is evidence that the damage, **theft** or **loss** occurred prior to the start of **your** trip.
16. Any claim for the breakdown of **your** device, which is any internal failure or burning out of any component part of **your gadget**.
17. **Loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the **loss**.
18. Any claim resulting from an unlawful act. This will include, but is not limited to:
 - a) Any unlawful act deliberately or intentionally committed by an insured person; or
 - b) The operation of law or the order of any court; or
 - c) Civil or criminal proceedings against anyone on whom **your** insured journey depends.
19. Any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network.
20. **Loss** of any software or firmware failures.
21. Any expense incurred as a result of not being able to use the **gadget**, or any **loss** other than the repair or replacement costs of the **gadget**.
22. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and/or all other jurisdictions where **we** transact business.

MONEY AND TRAVEL DOCUMENTS

Description of Cover

This section covers the following when **your money** or **travel documents** are lost or stolen during **your trip**:

- (1) **Money** in any currency.
- (2) the cost of replacement **travel documents** needed to get **you home**.
- (3) Additional costs **you** incur to organise replacing **travel documents** apart from additional accommodation or transport costs to return **home** if **you** miss **your** certificated departure. **You** may be able to claim for these costs under Missed Departure Outside the **UK**.

The cash limit set out in the [Table of Benefits](#) relates to the amount carried by one person whether jointly owned or carried on behalf of another person.

MONEY AND TRAVEL DOCUMENTS

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. Money and travel documents that are lost or stolen during your trip. Money claims will be settled in GBP and converted on the exchange rate applied when you purchased the currency. 2. Extra costs you incur to organise replacing your travel documents. 	<ol style="list-style-type: none"> 1. Transaction or credit card fees. 2. Money held on pre-paid currency cards, uncashed travellers' cheques. 3. Losses arising due to debit or credit card fraud or any unauthorised use of such cards. 4. Travel documents covered by the issuer. 5. Replacement value of visas that only cover this trip. 6. Money and travel documents not kept with you while you are travelling. 7. Money and travel documents not kept with you or not kept in a locked safety deposit box in your accommodation. 8. Anything listed under the Personal Belongings Exclusions.

BAGGAGE DELAY

Description of Cover

Under this section **we** will pay up to the sum insured to contribute towards the purchase or hire of essential items if **your** baggage is delayed reaching **you** by at least 12 hours provided the delay does not happen in the **UK** or on **your** return journey to the **UK**. If **your** baggage is permanently lost, any claim under the [Personal Baggage](#) section will be reduced by the amount paid out under Baggage Delay. **You** must keep all receipts for the items **you** have purchased.

Anything listed under the [Personal Belongings Exclusions](#) are not covered under this section.

PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL DEFINITIONS

The next three sections cover the following:

- (1) Personal Accident - payment of a benefit if **you** are permanently injured or die as described in the section.
- (2) Personal Liability - Compensation **you** are legally responsible to pay someone **you** caused injury to or damage to their property.
- (3) Legal expenses - Legal costs if **you** have grounds to take legal action against a party.

Upgrades

There is no cover if **you** are participating in certain [winter sports](#) unless **you** have purchased the winter sports upgrade. Certain sports and activities do not include cover for Personal Accident or Personal Liability, see [Sports and Activities](#) Section.

PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL DEFINITIONS

The following list of definitions apply to the Personal Accident, Personal Liability and Legal sections of cover and appear in bold throughout the wording

Accidental Bodily Injury

A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results within 12 months, in the death, **Loss of Limb, Loss of Sight** or the **Permanent Total Disablement** of an **Insured Person**.

Immediate Relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, your children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Loss of Limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of an arm at or above the wrist joint or a leg at or above the ankle joint.

Loss of Sight

Total and irrecoverable loss of sight in one or both eye's; this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual Work

Work that is physical, including, but not limited to construction, installation, assembly and building work. Including working with domestic or wild animals. Humanitarian, carer or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit / vegetable pickers.

Permanent Total Disablement

A disability which has lasted for at least 12 months from which **we** believe **you** will never recover, and which prevents **you** from carrying out any gainful occupation for which **you** are fitted by way of training, education, or experience.

Prospect of success

A view (when supported by independent legal advice) that **you** do have more than 51% chance of winning the case and achieving a positive outcome.

PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL EXCLUSIONS

The following exclusions apply to Personal Accident, Personal Liability and Legal

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
5. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.
6. Exposure to risk or danger, except in an endeavour to save a human life.
7. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
8. When **You** drink too much alcohol which is evidenced by one of the following;
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
 - c) a witness report from a 3rd party or a police incident report.
 - d) **your** own admission.
9. When **you** are under the influence of any prescribed or illegal drug(s) or medication(s) including any solvents or substances, or when misusing any prescribed medication.
10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).

12. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
13. Any claim caused by **you** undertaking **manual work**.
14. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
15. Any claim arising from taking part in [winter sports](#) or travelling on a [cruise](#) when **you** have not paid to upgrade **your** cover.
16. Claims arising when **you** are taking part in a [sport or activity](#) that **we** do not cover or excludes personal liability or personal accident cover.
17. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
18. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
19. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
20. Any claim arising from **war** and **war** like activities whether declared or not

PERSONAL ACCIDENT

Description of Cover

The amount shown in the Table of Benefits will be payable to **you** or **your** legal representative if during a **trip you** suffer **accidental bodily injury** that solely and directly results in one of the outcomes listed below under “What is covered”. **You** can only claim for one benefit under this section.

PERSONAL ACCIDENT

 What is covered	 What is Not Covered
<p>Your:</p> <ol style="list-style-type: none"> 1. Death or 2. Loss of limb or 3. Loss of sight or 4. Permanent total disablement Arising within one year of you suffering accidental bodily injury. 	<ol style="list-style-type: none"> 5. If your disablement is caused by mental or psychological trauma not involving your accidental bodily injury. 6. If your death or disability happens over 1 year from the date of your accidental bodily injury. 7. Claims not supported by a medical report or a death certificate. 8. Any claim arising from a sports activity where Personal Accident cover is specifically excluded under this policy (see Sports and Activities on page 45). 9. Any claim arising as a result of you driving a motor car/motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full UK driving licence, or a valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. You must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. 10. Riding or use of quad bikes, ATVs, electronic scooters, e-bikes or segways are not covered at any time 11. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

PERSONAL LIABILITY

Description of Cover

This section will cover **you** if during a **trip you** are involved in an accident which results in **you** becoming legally responsible to pay compensation for:

- **Accidental bodily injury** or death to a party other than an **immediate relative** or a **travelling companion**; and / or
- Accidental loss or damage to property, which is not owned by **you**, an **immediate relative** or a **travelling companion**.

We will pay up to the sum insured which applies to all people named on the policy, not to each insured, and covers all events occurring on a **trip**.

 What is covered	 What is Not Covered
<ol style="list-style-type: none">1. All sums you are legally responsible to pay as compensation.2. Reasonable and necessary legal costs and expenses incurred by you in relation to the accident if you have our agreement before incurring any cost.	<ol style="list-style-type: none">1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation).2. Claims made by your family or people who work for you.3. Claims resulting from:<ol style="list-style-type: none">a) your work or involvement in paid or unpaid manual work of any kind.b) you taking part in any activity where this policy excludes Personal Liability cover (see Sports and Activities on page 45).c) you owning or occupying any land or building, unless you are occupying temporary holiday accommodation, not owned by you.d) any agreement unless liability would have existed without that agreemente) you owning, handling, riding or looking after any animal; orf) you owning, possessing or using a firearm, a horse drawn, mechanical or motorised vehicle, including pedal cycles, electric cycles and scooters (and any towed vehicles), any waterborne vessel or craft (except manually propelled watercraft, an aircraft of any description, including unpowered flight and drones.4. Any damages caused by any vehicle battery malfunction (whilst charging or not)5. Wilful or malicious acts.6. Property belonging to you or held in trust by you.7. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made.8. Any claims where you admit liability or promise to make payment without our prior written consent.9. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

LEGAL EXPENSES COVER

Description of Cover

This section will cover legal costs up to the sum insured to undertake a civil action for damages if someone else causes **you** bodily Injury or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

IMPORTANT INFORMATION

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant's country of residence.
- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.

PERSONAL ACCIDENT

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. Reasonable and necessary legal costs to undertake a civil action, up to the sum insured provided you obtain our agreement to pursue the legal action before you start proceedings. 2. Additional travel expenses in the event that a court outside your home country requires you to attend in connection with an event giving rise to an action under this section, up to a maximum per insured person of £1000 	<ol style="list-style-type: none"> 1. The pursuit of a claim against us, our agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator public transport provider. 2. Actions between Insured Persons, or actions pursued to obtain satisfaction of a judgement or legally binding decision. 3. Any advice or any claim arising in connection with a trip taken within your home country. 4. Any expenses spent before obtaining our agreement to pursue legal action. 5. Any claim arising as a result of you driving a motor car or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full UK driving licence, or a valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. You must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. 6. Riding or use of quad bikes, ATVs, electronic scooters, e-bikes or segways are not covered at any time 7. Any claim where in our opinion there is an insufficient prospect of success in is obtaining reasonable compensation. 8. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation. 9. Any claim where the legal costs and expenses are variable depending on the outcome of the claim. 10. The costs of any appeal. 11. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

SPORTS & ACTIVITIES

This policy automatically provides cover for a wide range of sports and activities which **you** may participate in during **your trip** without the need to pay an additional premium, provided the activity is accessible to the general public and does not require specialist training or qualifications. Cover is subject to **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and following safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licensed.

To see a full list of activities covered under this policy:- [click here](#)

Eligibility

We are unable to provide cover for anyone participating in any sport or activity if **you** are participating in or training:

- For a competition or a tournament.
- On a professional or semi-professional basis.
- Water based activities outside 12 nautical miles from the coastline.
- For any sport or activity listed under “Sports and Activities not Covered”.

 Sports and Activities NOT covered - there is no cover under Personal Accident and Personal Liability for the following Sports and Activities.	
Archery	Ice Surfing
Athletics	Jet Boating/Power Boating (passenger only)
Baseball	Snow Mobiling
Board Sailing	Lacrosse
Bungee Jumping/Reverse Bungee	Paint Balling/War Games (wearing eye protection)
Canoeing/Kayaking/Rafting/White Water Rafting grade 4	Racquet Ball/Rackets/Squash
Clay Pigeon Shooting/small bore shooting/rifle range	Riding Motorcycles/mopeds – No PL cover at any time, (PA cover up to 125cc only)*
Cycling (Excluding Mountain Biking/BMX or Touring) e-bikes are not covered at any time.	River Bugging/Tubing/Sledging
Camel/Elephant/Horse/Mule/Llama/Ostrich/Pony Riding/ Trekking or working with wild animals	Sandboarding/ Sand Surfing/Sand Skiing/Sand Yachting
Dragon Boat Racing	Sailing/Yachting/Catamaran/Dinghy/Hobie Cat
Fencing	Skydiving/Parachuting (Tandem only)
Go Karting (up to 120cc, wearing a helmet)	Swimming/Bathing with Elephants
Ice Cricket	Tall Ship Crewing

*Motorcycling – **You** must be wearing a helmet and riding on recognised roads and following local safety laws. **You** (or the driver if **you** are a passenger) must be in possession of a valid licence/certificate for the motorcycle in use.



**Sports and Activities NOT covered – there is no cover available
under ANY Section of the policy apart from Cancelling Your Trip**

Battle re-enactment	Motorcycling/mopeds with an engine capacity over 125cc
Canoeing/Kayaking/Rafting/White water rafting grade 5 or 6	Motor Sports/Racing of any kind Land/Sea
Canyoning	Mountain/BMX biking/Cycle Touring/mechanically assisted or electronic bicycles.
Cave diving or pot holing	Polo
Cliff or base diving/jumping	River Bugging/Sledging/Tubing grades 4 and above
Flying (as a pilot)	Rock Climbing
Gliding/Hang gliding/paragliding	Sailing/Boating/yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
Hot air ballooning (as a pilot)	Scuba Diving deeper than 30 metres
Hunting, any use of firearm	Sand Duning/Buggy
Jet skiing	Segway/electronic scooters
Jousting	Slacklining
kite surfing	Tightrope/High rope walking
Marathon running	Quad Biking/ATV's
Martial arts	
Micro lighting	

WINTER SPORTS UPGRADE

Cover is available when **you** are participating in a covered winter sport provided **you** pay an additional premium to purchase this Upgrade.

This upgrade is NOT available on our Backpacker policy

IMPORTANT INFORMATION

Sections included in the Winter Sports Upgrade: As well as the sections set out in this upgrade, **you** must pay the additional premium to extend cover to include [Medical Cover](#) for winter sports

Which activities are covered: Skiing and snowboarding on and off-piste (off-piste must be within resort boundaries); Ice skating when not on a rink; Husky or Reindeer sledging; glacier skiing or walking as part of an organised tour; cross country skiing; air boarding; snow tubing; ski blading; snow shoe walking; big foot skiing; riding a snow mobile or a ski doo (Snow mobile and Ski doo exclude Personal Accident and Personal Liability cover).

Provided **you** are not:

- Participating in or training for a competition or
- Taking part on a professional or semi-professional basis or
- Taking part contrary to local advice or warnings:

WINTER SPORTS DEFINITIONS

Ski equipment

Skis, including bindings, ski boots, ski poles and snowboards.

WINTER SPORTS EXCLUSIONS

The following exclusions apply to Winter Sports

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
5. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
6. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
7. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
8. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
9. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
10. Any claim arising from **war** and **war** like activities whether declared or not.

SKI EQUIPMENT AND LOST OR STOLEN LIFT PASS

Description of Cover

This section covers **you** for:

1. **Ski equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**. And
2. The unused portion of **your** lift pass if it is lost or stolen during **your trip**. up to the sum insured.

IMPORTANT INFORMATION

Requirement to report lost, stolen or delayed items. **You** must report lost or stolen **ski equipment** within 48 hours to the police and provide **us** with a police report (lift passes can be reported to resort management). If **your ski equipment** goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them within 24 hours, this includes **ski equipment** delayed in transit.

SKI EQUIPMENT AND LOST OR STOLEN LIFT PASS

 What is covered	 What is Not Covered
<ol style="list-style-type: none">1. The cost of ski equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table).2. The unused portion of a lift pass that is stolen or lost during your trip.	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police, the carrier, or resort management.2. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry.3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.4. Anything listed under the Winter Sports Exclusions.

SKI EQUIPMENT AND LOST OR STOLEN LIFT PASS

Description of Cover

If **your ski equipment** is lost, stolen or damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the sum insured. For cover to apply if **your** equipment is delayed **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or for loss, theft or damage have a valid claim under the Ski Equipment section.

Anything listed under the [Winter Sports Exclusions is not covered](#).

SKI PACK

Description of Cover

If **you** have a valid claim under [Cancelling your trip](#) or [Cutting short your trip](#) for unexpected illness, injury, or death **we** will pay for the unused ski pack (ski school and lift pass and hired ski equipment) costs **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

PISTE CLOSURE

Description of Cover

This section pays a daily benefit when **your** pre-booked ski resort is shut for at least 24 hours preventing **you** from taking part in winter sports due to a lack of snow or adverse weather conditions. Cover is valid if **you** can give **us** evidence from the holiday company or resort management of the reason and length of time the slopes were shut. If **your trip** is within the Northern Hemisphere cover applies if **your** dates of travel fall between the months of December and April, and in the Southern Hemisphere between the months of May and October.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

AVALANCHE

This section covers additional costs for travel and accommodation **you** pay to reach **your** destination or to return **home** if **your** travel is delayed by at least 24 hours due to an avalanche or a landslide. The sum insured applies to **your** whole **trip** regardless of the number of times **you** are delayed. **You** must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

CRUISE UPGRADE

Cover is available when **you** are travelling on a **cruise** provided **you** pay an additional premium to purchase this Upgrade.

This upgrade is NOT available on our Backpacker policy

CRUISE UPGRADE DEFINITIONS

Cruise

A **trip** involving a sea or river voyage of more than 3 days in total duration, where **transportation** and accommodation is primarily on an ocean/river going passenger ship.

Unattended Where **you** or anyone travelling with **you** who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property or are not able to stop a third party from taking or interfering with **your** property while not in transit when baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the carrier.

Timetable Restrictions Whilst **you** are on **your cruise**, the **cruise** ship is running behind schedule and elects to miss a port to make up time.

CRUISE UPGRADE EXCLUSIONS

The following exclusions apply to Cruise Upgrade

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence section](#).
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
5. Any claim caused by an **epidemic** or **pandemic**.
6. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
7. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
8. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time, of an event that led to **you** making a claim.
9. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
10. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
11. Any claim arising from war and war like activities whether declared or not.

MISSED DEPARTURE AND CONNECTIONS OUTSIDE THE UK INCLUDING PORT CONNECTIONS

Description of Cover

When **you** purchase the Cruise Upgrade the cover under [Missed Departure and Connections Outside the UK](#) as set out on page 23, is extended to include each port on **your cruise** itinerary.

There is no cover for anything listed under the Cruise Upgrade Exclusions and the [Trip Disruption](#) exclusions

MISSED PORT

Description of Cover

This section will provide a payment for each port on **your cruise** itinerary that **you** are unable to disembark at due to adverse weather or **timetable restrictions**. For cover to be valid **you** must provide evidence from the **cruise** company confirming the port was missed and the reason why.

There is no cover for anything listed under the [Cruise Upgrade Exclusions](#).

CRUISE INTERRUPTION

Description of Cover

This section covers up to the sum insured for additional expenses **you** pay to re-join **your cruise** if **you** temporarily disembark for hospital treatment on dry land.

For cover to apply **You** must:

- Have a valid claim under [Emergency Medical Expenses and Repatriation](#) see page 35. And
- Contact **us** on +44 (0) 204 625 4740 to discuss arrangements for additional transport and accommodation costs before finalising any such arrangements.

There is no cover for anything listed under the [Cruise Upgrade Exclusions](#).

EVENING DRESS

Description of Cover

This section covers up to the sum insured for:

- The cost of evening dress attire that is lost, stolen or damaged during the **trip**.
- The cost of hiring replacement attire required for the **cruise**.

 What is covered	 What is Not Covered
<ol style="list-style-type: none">1. The cost of evening attire that is lost, stolen, damaged or destroyed during the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table).2. The cost of hiring replacement evening attire.	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 24 hours and a written report obtained.2. Items left unattended.3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.4. Claims for hiring when you cannot provide a receipt.5. Anything listed under the Cruise Upgrade Exclusions.

CABIN CONFINEMENT

This section pays for the following when **you** are ill or injured while on a **cruise**:

1. A set monetary amount for each 24-hour period **you** are sick or injured and you need to stay in **your** cabin.
2. The cost of excursions **you** do not take while confined to **your** cabin.

For cover to be valid **You** must provide a written report from the ship's Medical Officer confirming the cause and the length of the confinement and have a valid claim under [Emergency Medical Expenses and Repatriation](#).

There is no cover for COVID-19 under this section and for anything listed under the [Cruise Upgrade Exclusions](#).

INCREASED BAGGAGE COVER

Please refer to the Personal Baggage section which forms the basis of cover. Please check the table of benefits for the additional increased baggage cover you have purchased.

BUSINESS COVER UPGRADE

Cover is available when **you** pay the additional premium for Business Equipment cover.

This upgrade is NOT available on our Backpacker policy

BUSINESS COVER DEFINITIONS

Business equipment Any property owned by a company that is fundamental to the business such as, laptop computers, tablets and tools.

Business money Hard currency, i.e. bank notes and coins withdrawn from a company bank, building society or credit card.

Unattended Where you or anyone travelling with you who has your authority to be in control of your personal baggage, are not in full view of your property or are not able to stop a third party from taking or interfering with your property while not in transit when baggage.

BUSINESS COVER EXCLUSIONS

The following exclusions apply to Business Cover

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation, **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the advice of the Foreign, Commonwealth and Development Office (FCDO) and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
5. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
6. There is no cover if you bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to you making a claim.
7. We will not be held liable to provide cover or make any payments or provide any service or benefit to any insured person or other party to the extent that such cover, payment, service, benefit and/or business or activity of the insured person would violate any trade or economic sanctions law or regulation.
8. Any claim arising from radioactive contamination, use of nuclear, chemical, or biological weapons of mass destruction.

BUSINESS EQUIPMENT

Description of Cover

This section covers you for business equipment items that are lost, stolen or accidentally damaged during **your trip** up to sum insured.

IMPORTANT INFORMATION

Requirement to report lost or stolen items. You must report lost or stolen **business equipment** within 48 hours to the police and provide **us** with a police report. If **your business equipment** goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them within 24 hours, this includes **business equipment** delayed in transit.

BUSINESS EQUIPMENT

 What is covered	 What is Not Covered
<ol style="list-style-type: none">1. Cover is provided for business equipment that is lost, stolen or accidentally damaged on the trip after a deduction is made for wear, tear and loss of value (see the Depreciation Table).	<ol style="list-style-type: none">1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 24 hours and a written report obtained.2. Business equipment lost, stolen or damaged in transit that you have checked in.3. Business equipment not locked in a safety deposit box in your accommodation. 4. Business equipment left unattended.4. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.5. Anything listed under the Business Cover exclusions.

BUSINESS EQUIPMENT DELAY

If **your business equipment** is lost, stolen or accidentally damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the sum insured.

For cover to apply for delay **you** must be able to evidence the length of time **your business equipment** is delayed by obtaining a report from **your** carrier or if **your** claim relates to loss, theft, or accidentally damage **you** must have a valid claim under the “*Business Equipment*” section.

You must keep all receipts for the items **you** have hired.

Anything listed under the [Business Cover Exclusions](#) is not covered.

BUSINESS MONEY

Description of Cover

This section cover **you** when your business money is lost or stolen during **your trip**:

 What is covered	 What is Not Covered
<p>1. The business money limit is set out in the table of benefits, relates to the amount carried by one person whether jointly owned or carried on behalf of another person.</p> <p>Anything listed under the Business Cover Exclusions is not covered.</p>	<ol style="list-style-type: none">1. Transaction or credit card fees.2. Business money held on pre-paid currency cards, uncased travellers' cheques.3. Business money not kept with you while you are travelling.4. Business money not kept with you or not kept in a locked safety deposit box in your accommodation5. Anything listed under the Business Cover exclusions.

GOLF COVER UPGRADE

Cover is available when **you** pay the additional premium for Golf cover.
This upgrade is NOT available on our Backpacker policy.

GOLF COVER DEFINITIONS

Golf Equipment Golf clubs, golf balls, golf bag, golf trolley, golf shoes and waterproof clothing.

Unattended Where you or anyone travelling with you who has your authority to be in control of your personal baggage, are not in full view of your property or are not able to stop a third party from taking or interfering with your property while not in transit.

GOLF COVER EXCLUSIONS

The following exclusions apply to Golf cover.

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum amount covered for each section. See the Sum insured.
3. When **you** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the UK or to the destination **you** are travelling to. If **you** have travelled against the advice of the Foreign, Commonwealth and Development Office (FCDO) and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on Essential Travel.
5. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
6. There is no cover if **you** bought this policy or booked **your trip** (whichever is later) if **you** were aware at the time of an event that led to **you** making a claim.
7. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
8. Any claim where property is lost or damaged due to radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
9. Any claim arising from **war** and war like activities whether declared or not.

A. Golf Equipment

 What is covered	 What is Not Covered
1. Your golf equipment owned or hired by you that are lost, stolen or accidentally damaged during your trip up to the maximum amount shown in the Table of Benefits .	1. Claims for loss or theft not reported to the police or carrier within 48 hours and a written report obtained. 2. Items left unattended. 3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. 4. Anything listed under the <i>Golf Cover exclusions</i> .

The table below sets out the amount to be deducted from your claim.

Age of Property	Golf Equipment
0 – 1 month	5%
1 – 6 months	10%
6 – 12 months	15%
1 – 2 years	35%
2 – 3 years	55%
3 – 4 years	70%
4 – 5 years	80%
6 years +	No cover

Conditions applying to this section:

1. A deduction will be made for wear, tear and loss of value according to the Depreciation Table.

B. Golf Equipment Hire

If **your golf equipment** is lost, stolen or accidentally damaged during your trip or delayed by at least 12 hours:

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. The cost of hiring replacement golf equipment up to the maximum amount shown in the Table of Benefits. 	<ol style="list-style-type: none"> 1. Claims for hiring or purchasing replacement items when you cannot provide a receipt. 2. Anything listed under the <i>Golf Cover exclusions</i>.

Conditions applying to this section:

1. For cover to apply for delay, **you** must be able to evidence the length of time **your golf equipment** is delayed by obtaining a report from **your** carrier or if **your** claim relates to loss, theft or accidental damage you must have a valid claim under the Golf Equipment Section.
2. You must keep all receipts for the items **you** have hired.

C. Loss of Green Fees

 What is covered	 What is Not Covered
<ol style="list-style-type: none"> 1. Unused green fees you have paid or are contracted to pay if you have a valid claim under the 'Cancelling your trip' or 'Cutting Short Your Trip' section. 	<ol style="list-style-type: none"> 1. Claims where you cannot provide written confirmation from the organisers, trainers or resort management confirming the unused green fees. 2. Costs refundable from any other source. 3. Anything listed under the <i>Golf Cover exclusions</i>.

D. Hole in One

 What is covered	 What is Not Covered
<p>1. You complete a hole in one on a full-sized golf course during your trip provided the secretary of the golf course confirms in writing that the hole in one occurred and you provide the original score card fully completed and signed.</p>	<p>1. Anything listed under the <i>Golf Cover exclusions</i>.</p>

HOW TO MAKE A COMPLAINT

If **your** complaint relates to the sales literature, the way in which **your** policy was sold to **you**, the Medical Screening Service or regarding information about **your** policy, please contact:

Customer Relations Office
Oasis Insurance
Suite 2209-2217 Eurotowers
Europort Road
Gibraltar

Email: oasis.complaints@oasis-insurance.co.uk

Any written correspondence should be headed 'COMPLAINT' and **you** should include copies of supporting material.

If **your** complaint relates to a claim (excluding Personal Belongings – Gadget), or assistance **you** received whilst travelling, please contact:

Quality Department
Collinson Insurance Services Limited
Sheencroft House
10-12 Church Road
Haywards Heath
RH16 3SN
Call: +44 (0) 204 625 4736
Email: Complaints@collinsoninsurance.com

If **your** complaint relates to a Gadget claim, please contact:

Customer Relations Officer
Taurus Insurance Services Limited
Suite 2209-2217 Eurotowers Europort Road,
Gibraltar
Email: gadget.complaints@taurus.gi

Our promise of service - **we** will aim to provide **you** with a full response within 4 weeks of the date **we** receive **your** complaint, and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision. In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is:

Financial Ombudsman Service (FOS)
Exchange Tower
Harbour Exchange Square,
London E14 9SR
Telephone: 0800 0234 567 or 0300 1239 123

More information can be found on their website – www.financial-ombudsman.org.uk. Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above procedure before the FOS will consider **your** case. **Your** legal rights are not affected.

DATA PROTECTION

How we use the information about you

As an insurer and data controller: **We** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from Oasis Insurance on a regular basis while **your** policy is still live. This will include **your** name, address, health information, risk details and other information which is necessary for **us** to:

Meet **our** contractual obligations to **you**;

- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have; service **your** policy including claims and policy administration, payments, and other transactions); and detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests

Some of the personal information that you provide may be sensitive information. This includes details about your health or medical records. Where we need your consent to collect and process your sensitive information, this will be obtained from you at the relevant time. Please note that, in these cases, we may not be able to sell you an insurance policy or deal with a claim if you do not agree to us processing relevant sensitive information.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different Data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting www.insurancefraudbureau.org/privacy-policy/.

Processing your data:

Your data will generally be processed on the basis that it is: necessary for the performance of the contract that **you** have with **us**; is in the public or **your** vital interest; or for **our** legitimate business interests. If **we** are not able to rely on the above, **we** will ask for your consent to process **your** data.

How we store and protect your information:

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or in writing as shown below.

Data Protection Sheencroft House, 10-12 Church Road, Haywards Heath, RH16 3SN Email: data.protection@collinsongroup.com.

We may make a reasonable charge for this service or refuse to give you this information if **your** request is clearly unjustified or excessive. **We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate. If **you** wish to make a complaint about the use of **your** personal information, please contact our Data Protection Officer using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.UK/>.