

**ASDA** money


# TRAVEL INSURANCE POLICY




# Important Contact Information

## Emergency & general contact numbers

### Before you leave


-  **If you need to amend/cancel your policy, add a new medical condition or talk about your policy:**  
Telephone the Asda call centre **0800 479 8703**

-  **If you need to cancel your trip:**  
Please see page 9 for details of how to submit a cancellation claim

### When you are away

-  **If you need emergency assistance while abroad:**  
Telephone Zurich Assist  
UK **0203 467 4124**  
Outside UK **+44 (0)203 467 4124**

### How to make a claim

-  **If you need to make a claim:**  
To submit **your** claim online, go to:  
**[www.submitclaim.co.uk/AS](http://www.submitclaim.co.uk/AS)**

**If your query relates to an existing claim,  
please call us on 0800 479 8704**

(See page 9 for full details)

# Welcome...

Thank **you** for choosing Asda Travel Insurance. **We** believe everyone deserves the right to travel and for that reason **we** have developed this travel insurance policy for **your** peace of mind.

To assist **you** finding **your** way around this document **we** have identified key information for **you** by the use of colour coding and icons.

Sections denoting **you are covered** are highlighted in green.

You are covered



Sections denoting **you are not covered for** are highlighted in red.

You are not covered for



Sections denoting **conditions** are highlighted in orange.

Conditions



Throughout the policy wording, **your** attention is drawn to important information by the following icon.



# Contents

<b>Introduction</b>	<b>5</b>	<b>General exclusions</b>	<b>26-28</b>
<b>Important information</b>	<b>6-9</b>	<b>Your cover</b>	<b>29</b>
COVID-19 and FCDO travel advice		Section 1 <b>Cancellation</b>	30-31
Important things to remember	7	Section 2 <b>Curtailment</b>	32-33
<b>Before you go</b>		Section 3 <b>Missed departure</b>	33
– Making <b>your</b> declarations	8	Section 4 <b>Travel delay and abandonment</b>	34
– If <b>you</b> need to cancel <b>your</b> trip	8	Section 5 <b>Personal accident</b>	35
<b>While you are away</b>		Section 6 <b>Medical emergency expenses</b>	35-37
– If <b>you</b> need medical emergency assistance	8	Section 7 <b>Personal property</b>	38-40
<b>On your return</b>		Section 8 <b>Personal liability</b>	41
– How to make a claim	9	Section 9 <b>Hijack</b>	41
<b>Your policy</b>	10-19	Section 10 <b>Legal expenses</b>	42-43
Summary of cover	11-15	Section 11 <b>Accommodation</b>	44
General policy information	16-19	Section 12 <b>Pet Care</b>	44
Conditions and Geographical limits	20-21	Section 13 <b>Natural Disaster Cover</b>	45-46
Definitions	22-23	Section 14 <b>Golf Cover</b>	47
Reciprocal health agreements	24	Section 15 <b>Cruise Cover</b>	48-50
Useful information	24	Section 16 <b>Winter Sports Cover</b>	50-52
Data Protection	25	Section 17 <b>Business Cover</b>	52-54
		Section 18 <b>Hazardous activities</b>	54-56
		<b>Complaints procedure &amp; Amateur sporting and adventure activities</b>	<b>57-61</b>
		Complaints procedure	58
		Amateur sporting and adventure activities	58-61

# Introduction

This policy details the events that are covered and the exclusions that apply. General conditions and general exclusions apply to all sections of the policy. Anything that is not stated as being covered or is specifically stated as being excluded, is not covered.

**You** must read the insurance policy carefully. It is only available to United Kingdom residents located in the UK at the time of purchase, and is only valid for trips commencing in and returning to **your** home country.

Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.

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This contract of insurance is governed by the laws of the UK which apply to the part of the UK where **you** reside. Any legal proceedings by **you**, **your** heirs or assigns shall be brought in the courts of the part of the UK where **you** reside. If there is any disagreement about which law applies, English law will apply in which case **you** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate with **you** in English.

The policy applies to all persons named on the policy schedule who are eligible to be insured and for whom the premium has been paid. **You** must have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

This policy is underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority.

Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of **our** regulation by the Prudential Regulation Authority are available from us on request. **Our** firm reference number is 959113.

This policy is arranged by AllClear Limited, which is registered in Gibraltar company number 117274. Registered Office: 1st Floor, Portland House, Glacis Road, Gibraltar, GX11 1AA. AllClear Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC25393 and trades into the UK on a freedom of services basis, FCA FRN 824283.

This policy is administered by Insure & Go Insurance Services Limited, registered in England No. 04056769. Registered office 2nd Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY. Insure & Go Insurance Services Limited is authorised and regulated by the Financial Conduct Authority firm registration number 309572. InsureandGo is a registered trade mark.

AllClear Limited act as agents of the insurer in collecting premiums; such monies are deemed to be held by the insurers with which your insurance is arranged.



# Important Information

# Coronavirus and FCDO/WHO travel advice

## Coronavirus Cover

This policy only provides cover for

Coronavirus related claims if:

- **You** have had the first 2 doses of the Coronavirus vaccinations as recommended by the UK NHS, and are up to date with each Coronavirus booster vaccination for which **you** are eligible, or **you** were medically unable to have the vaccinations as evidenced by **your** medical records; and
- **You** are travelling to a country or area where the FCDO/WHO are not advising against all or all but essential travel due to the Coronavirus pandemic.

**If you meet both of these requirements your Asda Travel Insurance travel insurance policy will provide cover under:**

- **Section 1**, if **you** need to cancel **your** trip because **you**, an immediate relative or a member of **your** travelling party are,
- medically diagnosed with Coronavirus within 14-days of **your** planned departure date following completion and analysis of a UK Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority (e.g. private testing service); or
- in quarantine on the date **you** are due to commence **your** trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.
- **Section 2**, if **you** need to curtail **your** trip and return to **your** home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.
- **Section 6**, if during **your** trip **you** contract Coronavirus and **you** need medical treatment.
- **Section 6**, if **you** have to extend **your** trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000.

## Please note that

- The Conditions, General exclusions and section specific Conditions still apply.
- **Cover for cancellation depends on the cancellation of your trip being both necessary and unavoidable. Asda Travel Insurance do not provide any cover for you being unwilling to travel.**
- **In the event of a claim, we will require a copy of the positive Coronavirus test result that you received from a registered medical practitioner or independent authority (e.g., private provider), or if the claim relates to your being quarantined on the orders of a treating medical practitioner, we will require written proof of this.**
- **A Positive Lateral Flow test (or a picture of a positive lateral flow test) without supporting evidence or certification is not sufficient proof of claim.**

## Travelling to a country or area against Foreign Commonwealth and Development Office/World Health Organisation Advice.

**If you are travelling to a country or area where the FCDO/ WHO advise against all or all but essential travel, due to:**

- **Coronavirus:**
  - **Your policy will provide** cover for claims that are not caused by or related to Coronavirus, including Emergency Medical Costs, Baggage, Passports, Money and Personal Accident claims, as usual during **your** trip (subject to policy terms conditions and exclusions).
  - **Your policy will not provide** cover for any claim caused by or related to Coronavirus.
- **reasons other than Coronavirus,**

## You should understand

- why the FCDO/WHO are advising against all or all but essential travel, please see:
  - Foreign travel advice - GOV.UK ([www.gov.uk](http://www.gov.uk))
  - Travel advice ([who.int](http://who.int))
- that **we** may not be able to provide **you** with the assistance or other services that **we** would normally be able to in an emergency (this is dependent upon the reason why the FCDO/WHO are advising against all or all but essential travel)
- that the cover provided by this policy will be limited and there will be no cover for claims relating to the reason why the FCDO/WHO advise against all or all but essential travel.

## Change in FCDO/WHO advice

If the FCDO/WHO advice for the country or area that **you** are travelling to, changes;

- after the purchase of **your** policy or after the booking of any individual trip (whichever is the latter)
- to advising against all or all but essential travel
- for reasons OTHER than medical epidemic or pandemic (including Coronavirus, or anything mentioned in the general exclusions)

**Your** Asda Travel Insurance travel insurance policy will provide cover under:

- Section 1 - Cancellation (provided **you** have purchased a policy which includes cancellation cover, and the advice changes before **you** commence **your** trip )
- Section 2 - Curtailment (if the advice changes after **you** have commenced **your** trip)

# Important things to remember

## Before you go

### 1) Making your declarations – Taking reasonable care

Please take care when providing information to **us** – failing to take reasonable care could mean **you** are liable for all or a proportion of any claim costs. **Your** policy and any quotations given are based upon **your** answers to **our** questions. If **we** later discover this information was incorrect, it may impact any claim entitlement. In these circumstances, **we** apply the Consumer Insurance (Disclosure and Representations) Act 2012. This means **we** may not pay all of **your** claim or **your** claim could be declined in full. If **we** apply these rules to **your** claim, **we** will provide a full explanation so **you** know why. Examples of where **we** will apply this include if **you** travel to a country outside of Europe when **your** policy only covers Europe or where **you** don't tell **us** about all of **your** existing medical conditions.

2) If **you** need to cancel **your** trip go to [www.submitclaim.co.uk/AS](http://www.submitclaim.co.uk/AS). (For full details please see 'How to make a claim' below).

## While you are away

### 1) If you need emergency assistance

If **you** need help in a medical emergency, please call **our** 24-hour emergency assistance help line on **+44 (0)203 467 4124**. Zurich Assist will ensure that medical emergency services are made available to **you** and will be based entirely on medical necessity depending on **your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return home (**you** must provide valid receipts or invoices). If **you** are in any doubt **you** can call Zurich Assist for help and advice.

### Zurich Assist 24-hour worldwide assistance.

**We** offer **you** **our** 24-hour worldwide assistance service relating to the sections of cover that apply for the level of cover **you** have selected.

**We** arrange access to the following services:



**Cash transfer advice.** If **you** need money to pay for travel or accommodation because of theft, loss, illness or injury, **we** will advise **you** on the process **you** must follow to get money.

**Consular and embassy referral.** Where possible, **we** will give **you** the details of the representative of the relevant consulate or embassy. For example, if **you** have lost **your** passport, driving licence or travel documents.

**Emergency travel and accommodation arrangements.** Where possible, **we** will help **you** to arrange emergency alternative transportation and accommodation.

**Sending urgent messages.** **We** will help **you** to send urgent personal messages or get messages to **you** if **you** experience travel delay or suffer from illness or injury.

For confirmation contact Zurich Assist on **+44 (0)203 467 4124**.



**When you contact us, you will need to tell us your name, your policy number and your contact details so we can keep in touch. Please try to have these and other useful information to hand.**



## On your return

### How to make a claim

1) To make a claim, go to **www.submitclaim.co.uk/AS**  
Submitting a claim online is the quickest and easiest way to have **your** claim processed.  
To discuss an existing claim, or if **you** don't have internet access, call the claims helpline on +44 0800 479 8704, quoting Asda Travel Insurance. Phone lines are open Monday to Friday 9am to 5.30pm (excluding bank holidays).

Please make sure **you** notify **us** within thirty days of **your** trip ending of any occurrence likely to give rise to a claim.

2) **You'll** need to provide **your** original policy and policy schedule, confirmation of booking, all original travel booking receipts, all original medical receipts, medical report showing the condition(s) for which **you** received treatment, and police reports (which must be obtained within 24 hours of discovery in the event of loss, burglary or theft of money, gadgets and valuables or baggage) and any other evidence requested on the claim form. Conditions apply, see page 20.

**Please note: We reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts) if requested.**

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** liabilities to **you**, **you** may be able to claim money from the Financial Services Compensation Scheme. **Your** rights will depend on the type of policy **you** have bought and the events surrounding **your** claim. Further information about the scheme can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 0207 741 4100  
E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
[www.fscs.org.uk](http://www.fscs.org.uk)



# Your Policy

# Summary of cover - Value & Premium

The maximum amount insured (for each person insured)

Section	Page	VALUE		PREMIUM	
		Cover	Excess (See Notes 1 & 2 on page 15)	Cover	Excess (See Notes 1 & 2 on page 15)
<b>1 Cancellation</b>	<b>30-31</b>	<b>£1,000</b>	<b>£100</b> (£20 for loss of deposit)	<b>£2,000</b>	<b>£70</b> (£20 for loss of deposit)
<b>2 Curtailment</b>	<b>32-33</b>	<b>£1,000</b>	<b>£100</b>	<b>£2,000</b>	<b>£70</b>
<b>3 Missed departure</b>	<b>33</b>	<b>£500</b>	<b>£100</b>	<b>£1,000</b>	<b>£70</b>
<b>4 Travel delay</b>	<b>34</b>	<b>£20</b> for the first 12 hours, <b>£20</b> for all other 12 hours, up to <b>£200</b>	Nil	<b>£35</b> for the first 12 hours, <b>£20</b> for all other 12 hours, up to <b>£255</b>	Nil
Abandonment		<b>£1,000</b>	<b>£100</b>	<b>£2000</b>	<b>£70</b>
<b>5 Personal accident</b>	<b>35</b>				
Loss of limbs or sight (aged under 66)		<b>£20,000</b>	Nil	<b>£30,000</b>	Nil
Death benefit (Aged 18 to 65)		<b>£10,000</b>	Nil	<b>£15,000</b>	Nil
Death benefit (Aged under 18)		<b>£2,500</b>	Nil	<b>£2,500</b>	Nil
Permanent total disablement (aged under 66)		<b>£20,000</b>	Nil	<b>£30,000</b>	Nil
All benefits (Aged 66 and over)		<b>£2,500</b>	Nil	<b>£2,500</b>	Nil
<b>6 Medical emergency expenses repatriation and associated expenses</b>	<b>36-37</b>	<b>£20,000,000</b>	<b>£100</b>	<b>£25,000,000</b>	<b>£70</b>
Hospital benefit		<b>£20</b> for every 24 hours, up to £1,500	Nil	<b>£30</b> for every 24 hours, up to £1,500	Nil
<b>7a Personal property</b>	<b>38-40</b>				
Single article, pair or set limit		<b>£1,000</b>	<b>£100</b>	<b>£1,300</b>	<b>£70</b>
Gadget and valuables limit		<b>£200</b>		<b>£250</b>	
Alcohol and tobacco limit		<b>£200</b>		<b>£250</b>	
Delayed baggage		<b>£25</b>		<b>£50</b>	
		<b>£25</b> for every 12 hrs up to <b>£75</b> for purchases made	Nil	<b>£50</b> for every 12 hrs up to <b>£150</b> for purchases made	Nil
Personal money:		<b>£300</b>	<b>£100</b>	<b>£400</b>	<b>£70</b>
Cash limit		<b>£300</b>		<b>£350</b>	
Beach cash limit		<b>£50</b>		<b>£100</b>	
Cash limit (under 18)		<b>£25</b>		<b>£50</b>	
Passport and travel docs		<b>£250</b>	Nil	<b>£300</b>	Nil
<b>7b Gadget and valuables extension</b> (See note 5 on page 15)		Up to <b>£2,000</b> (This limit applies per policy not per insured person)	See note 4 on page 15	Up to <b>£2,000</b> (this limit applies per policy not per insured person)	See note 4 on page 15
Single article, pair or set limit		<b>£1,000</b>		<b>£1,000</b>	
<b>8 Personal liability</b>	<b>41</b>	<b>£2,000,000</b>	<b>£100</b> (See Note 3 on page 15)	<b>£2,000,000</b>	<b>£70</b> (See Note 3 on page 15)

Section	Page	VALUE		PREMIUM	
		Cover	Excess (See Notes 1 & 2 on page 15)	Cover	Excess (See Notes 1 & 2 on page 15)
<b>9 Hijack</b>	<b>41</b>	N/A	N/A	<b>£50</b> a day up to <b>£500</b>	Nil
<b>10 Legal expenses</b>	<b>42-43</b>	<b>£50,000</b>	Nil	<b>£50,000</b>	Nil
<b>11 Accommodation cover</b>	<b>44</b>	<b>£500</b>	<b>£100</b>	<b>£750</b>	<b>£70</b>
<b>12 Pet care</b>	<b>44</b>	N/A	N/A	<b>£20</b> a day up to <b>£200</b>	Nil

## Summary of cover - Superior

The maximum amount insured (for each person insured)

Section	Page	SUPERIOR	
		Cover	Excess (See Notes 1 & 2 on page 15)
<b>1 Cancellation</b>	<b>30-31</b>	<b>£5,000</b>	<b>£50</b> (£20 for loss of deposit)
<b>2 Curtailment</b>	<b>32-33</b>	<b>£5,000</b>	<b>£50</b>
<b>3 Missed departure</b>	<b>33</b>	<b>£1,000</b>	<b>£50</b>
<b>4 Travel delay</b>	<b>34</b>	<b>£40</b> for the first 12 hours, <b>£25</b> for all other 12 hours, up to <b>£315</b>	Nil
Abandonment		<b>£5,000</b>	<b>£50</b>
<b>5 Personal accident</b>	<b>35</b>		
Loss of limbs or sight (aged under 66)		<b>£50,000</b>	Nil
Death benefit (Aged 18 to 65)		<b>£20,000</b>	Nil
Death benefit (Aged under 18)		<b>£2,500</b>	Nil
Permanent total disablement (aged under 66)		<b>£50,000</b>	Nil
All benefits (Aged 66 and over)		<b>£2,500</b>	Nil
<b>6 Medical emergency expenses repatriation and associated expenses</b>	<b>36-37</b>	<b>Unlimited</b>	<b>£50</b>
Hospital benefit		<b>£40</b> for every 24 hours, up to £1,600	Nil
<b>7a Personal property</b>	<b>38-40</b>	<b>£2,000</b>	<b>£50</b>
Single article, pair or set limit		<b>£250</b>	
Gadget and valuables limit		<b>£250</b>	
Alcohol and tobacco limit		<b>£50</b>	
Delayed baggage		<b>£75</b> for every 12 hrs up to <b>£300</b> for purchases made	Nil
Personal money:		<b>£500</b>	<b>£50</b>
Cash limit		<b>£400</b>	
Beach cash limit		<b>£100</b>	
Cash limit (under 18)		<b>£50</b>	
Passport and travel docs		<b>£500</b>	Nil

**SUPERIOR**

Section	Page	Cover	Excess (See Notes 1 & 2 on page 15)
<b>7b Gadget and valuables extension</b> (See note 5 on page 15) Single Article, pair or set limit	<b>38-40</b>	Up to <b>£2,000</b> (this limit applies per policy not per insured person) <b>£1,000</b>	See note 4 on page 15
<b>8 Personal liability</b>	<b>41</b>	<b>£2,000,000</b>	<b>£50</b> (See Note 3 on page 15)
<b>9 Hijack</b>	<b>41</b>	<b>£50</b> a day up to <b>£500</b>	Nil
<b>10 Legal expenses</b>	<b>42-43</b>	<b>£50,000</b>	Nil
<b>11 Accommodation cover</b>	<b>44</b>	<b>£1000</b>	<b>£50</b>
<b>12 Pet care</b>	<b>44</b>	<b>£30</b> a day up to <b>£300</b>	Nil

**SUM INSURED**

Section	Page	Cover	Excess (See Notes 1 & 2 on page 15)
<b>13 Natural Disaster Cover</b> (See note 5 on page 15) 13A Extended delayed departure cover 13B Extended missed departure cover 13C Extended accommodation cover	<b>45-46</b>	Up to <b>£1,000</b> Up to <b>£500</b> Up to <b>£1,000</b>	See note 4 on page 15 See note 4 on page 15 See note 4 on page 15
<b>14 Golf cover (See note 5 on page 15)</b> 14A Loss and hire of golf equipment: Loss Hire Single article, pair or set limit 14B Loss of green fees	<b>47</b>	<b>£1,500</b> <b>£20</b> per day up to £200 <b>£250</b> <b>£75</b> per day up to £300	See note 4 on page 15 Nil See note 4 on page 15 Nil
<b>15 Cruise cover (See note 5 on page 15)</b> 15A Missed port departure 15B Cabin confinement 15C Itinerary change 15D Unused excursions 15E Cruise interruption	<b>48-50</b>	<b>£500</b> <b>£50</b> per day up to £500 <b>£100</b> per port up to £500 <b>£300</b> <b>£750</b>	See note 4 on page 15 Nil Nil See note 4 on page 15 See note 4 on page 15

Section	Page	VALUE	PREMIUM	SUPERIOR	Excess
			Cover		
<b>16 Winter Sports cover</b> (See note 5 on page 15)	<b>50-52</b>				
I6A Ski equipment:		<b>£200</b>	<b>£300</b>	<b>£500</b>	<b>£60</b>
Single article limit		<b>£100</b>	<b>£150</b>	<b>£300</b>	<b>£60</b>
Ski pass		<b>£100</b>	<b>£150</b>	<b>£300</b>	<b>£60</b>
Ski hire		<b>£10</b> per day up to <b>£100</b>	<b>£20</b> per day up to <b>£200</b>	<b>£40</b> per day up to <b>£400</b>	Nil
I6B Ski pack		<b>£50</b> per day up to <b>£200</b>	<b>£75</b> per day up to <b>£300</b>	<b>£75</b> per day up to <b>£450</b>	Nil
I6C Piste closure		<b>£10</b> per day up to <b>£100</b>	<b>£20</b> per day up to <b>£200</b>	<b>£40</b> per day up to <b>£400</b>	Nil
		<b>SUM INSURED</b>			
Section	Page	Cover	Excess (See Notes 1 & 2 on page 15)		
<b>17: Business cover</b> (See note 5 on page 15)	<b>52-54</b>				
17A Business equipment		<b>£1,000</b>	See note 4 on page 15		
Single Article, pair or set limit		<b>£500</b>			
Samples		<b>£500</b>	See note 4 on page 15		
Business equipment delay		<b>£200</b>	See note 4 on page 15		
Emergency courier expenses		<b>£200</b>	Nil		
17B Hiring business equipment		<b>£50</b> per day up to <b>£500</b>	See note 4 on page 15		
17C Business money		<b>£1000</b>			
Cash limit		<b>£500</b>	Nil		
Extra personal accident		Standard benefit X2	Nil		
Extra baggage delay		<b>£100</b> after the first 12hrs and up to <b>£500</b> after 24hrs for purchases made			
<b>18: Hazardous activities</b> (See note 5 on page 15)	<b>54-56</b>	Please see pages 53-54 for the full list of Hazardous activities for which cover can			

## Summary of cover - Notes

**Note 1:** You may have chosen to either take a double excess or waive the excess when you purchased your policy. This will be shown on your policy schedule (see the Excesses section on page 18).

**Note 2:** If either your European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) is presented to the treating doctor or hospital when receiving medical treatment within the European Union or a country in which it is valid and the medical costs are reduced, the policy excess applicable under section 6 - Medical and other expenses will be waived (See Reciprocal health agreements on page 24). Please note, from 1st January 2021 a UK issued EHIC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

**Note 3:** The excess for Section 8 - Personal liability applies per policy.

**Note 4:** An excess does apply. The excess level for these optional upgrades will be dependent on the level of cover that you have chosen (i.e. Value £100, Premium £70 or Superior £50)

**Note 5:** This section of cover only applies if you have paid the appropriate additional premium and it is shown on your policy schedule.

**Note 6:** You will be responsible for 10% of the overall value of any claim, plus the standard excess relevant to the level of cover that you have chosen (i.e. Value £100, Premium £70 or Superior £50)


**24 Hour medical emergency service included.**

# General policy information

## Period of insurance

**Your** trip must begin and end in **your** home country. Cover cannot start after **you** have left **your** home country. The policy wording, including any endorsement issued by **us**, constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon the information that **you** provided during **your** application.

Please note: - If, due to unexpected circumstances that are beyond **your** control and which fall under the conditions of this cover, **you** cannot finish **your** holiday within the period of insurance set out on **your** schedule of cover, **we** will extend **your** cover for up to 30 days. **We** will not charge **you** for this.

 **This policy is only valid for trips within your home country where there is pre-booked accommodation.**

## Cruises

This policy only covers Cruise trips if **you** have paid the appropriate additional Cruise premium.

## Winter sports

This policy only covers Winter sports if **you** have paid the appropriate additional Winter sports premium.

## Business trips

This policy only covers Business trips if **you** have paid the additional Business cover premium

## For single trip insurance

This policy is not valid for trips exceeding 12 months. Winter sports are covered for the duration of the trip if the required additional premium has been paid.

## For annual multi-trip insurance

This gives **you** cover to travel as many times as **you** like during any one period of insurance as long as no single trip lasts longer than 31 days if **you** have chosen Value, 45 days if **you** have chosen Premium or 55 days if **you** have chosen Superior.

**We** provide cover under all sections of this policy (apart from sections 6,4 or 3) for holidays in **your** home area, as long as there is pre-booked accommodation.

Adults aged 18 or over are entitled to travel independently on an Annual multi-trip policy.

Winter sports are limited to 17 days per policy year, where the appropriate additional premium has been paid.

## Age restrictions

Winter sports cover is only available to persons aged 65 years and under (at date of issue).

## The cover under section 1 - Cancellation

Cancellation cover applies as soon as the premium has been paid or from commencement date and the policy wording is issued. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy wording being received or before **you** travel (whichever is sooner). For annual multi-trip insurance, the cover under section 1 starts at the time **you** book the trip or the start date shown on the schedule of cover, whichever is later.


## The cover under remaining sections

Cover under all other sections apply for the duration of the booked trip including the period of travel from home directly to the departure point and back home directly afterwards not exceeding 36 hours in each case. If **you** come home earlier than planned then cover ends on return to **your** home country.

## Checking your documents are in order

 **You must check your policy documents. The pre-existing medical conditions which you are covered for are set out in the enclosed schedule. If they are not correct, please contact the Asda call-centre on 0800 479 8703.**

## Cancelling this policy

 **Your right to cancel 'cooling off period'**

**You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask Asda Travel Insurance for a full refund. To request cancellation of your policy contact us on 0800 479 8703.**

**Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:**



**Single trip policies - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply. However, please note that if the amount due back is less than £25, no refund will be made.**

**Annual multi -trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. However, please note that if the amount due back is less than £25, no refund will be made.**

**If you have travelled on a single trip policy or are intending to claim, or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.**

**We reserve the right to give 7 day's notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, deliberate or reckless misrepresentations, abusive behaviour to any of our staff or agents.**

### **General medical conditions**

**We will not cover you for any medical condition or disability (pre-existing or otherwise) if:**

- 1) Your state of health is significantly worse than you told us;**
- 2) You know you have a terminal condition, but have not told us;**
- 3) You know you will need medical treatment during your journey;**
- 4) One of the purposes of your journey is to obtain medical treatment;**
- 5) You are travelling against the advice of a medical practitioner;**
- 6) You are not fit to travel on your journey.**
- 7) You have been placed on a waiting list that could cause you to cancel or curtail your trip.**

**We have the right from the date of issue up to the date of travel to request a letter from your medical practitioner detailing your pre-existing medical condition(s), and confirming that your condition(s) have not changed or got worse, along with agreeing that you are fit to travel.**

### **Pre-existing medical conditions**

**We will cover you for claims associated with those pre-existing medical conditions or disabilities you disclosed to us and we accepted in writing.**

**We will not cover you for claims associated with those pre-existing medical conditions that you did not disclose to us and we did not accept in writing. You must tell us about ALL medical conditions for which you answer yes under the Medical health disclosure requirements below.**

**We cannot provide cover for some conditions and not for others you choose not to include in your declaration to us.**

### **Medical health disclosure requirements**

#### **You must read the following important information:**

You must disclose to us if you or anyone else insured on this policy has:

- Taken any prescribed medication or required medical treatment within the last two years;
- Been a registered in or out-patient at a hospital, clinic or GP surgery in the **last two years;**
- Been advised of a terminal illness.

#### **We are unable to cover undiagnosed conditions.**

**Failure to provide full and accurate information before you take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected.**

## Terminal prognosis

If **you** have been given a terminal prognosis, provided **you** have received confirmation from **your** GP or medical practitioner that the prognosis is not less than 6 months from **your** return date of travel, and he/she has confirmed that **you** are fit to travel, **we** may still be able to provide cover. If **you** or anyone else insured on this policy have been given a terminal prognosis please contact the Asda call centre on **0800 479 8703**.

## Change in state of health

**You must tell us and consult with your medical practitioner if you or anyone else insured on this policy:**

- i) Develops a new condition and/or**
- ii) There is a change to an existing medical condition and/or**
- iii) There is a change in medication.**



**You must do this by contacting the Asda call-centre on 0800 479 8703 at the earliest opportunity and before you book or commence your journey, or pay the balance or any further instalments for your journey. We have the right to amend the premium due and/or amend, restrict or cancel your cover under this policy.**



## Non-travelling relatives

**You** may have an immediate relative with a medical condition who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may need to cancel or curtail **your** journey.

Subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date **you** booked **your** trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, **your** claim is not covered. In the event of a claim the doctor must complete the medical certificate on the claim form.

## Excesses

An excess is the first amount of any claim for which **you** are responsible to pay. The excess applies to each insured person per claim except for section 8 'Personal liability' where the excess is per policy.

If **you** pay an extra premium, **your** policy can include an excess waiver which will remove all excesses except for medical claims arising as a result of **your** participation in amateur sporting and adventure activities (see pages 59 to 61) or winter sports activities (see page 52).

Excess waiver should be selected at the time of purchase. If **you** wish to add an excess waiver once **your** policy has begun, it will not apply to any incidents that have already taken place, or any incidents that **you** know are likely to result in a claim.

For a reduced premium **your** policy can include a double excess, in which case all excesses will be doubled except for the hazardous activities medical excess (see section 18 on pages 54-56) or the winter sports activities medical excess (see section 16 on page 52).

## Auto Renewal

Asda Travel Insurance will automatically renew **your** policy at the expiry date using the payment details **you** have provided unless **you** tell us not to. If **we** are not able to automatically renew **your** policy **we** will contact **you** at least 21 days before **your** policy is due to expire to let **you** know. **You** must be a UK resident (as defined on page 23) at the time of renewal.

## Continuous Payment Authority

By purchasing **your** policy **you** authorise **us** to use **your** card details to set up a continuous payment authority. These details will be held securely by a third party payment provider. **We** will use these details for payment of mid-term adjustments and renewal premiums. **You** can cancel this continuous payment authority at any time.

## Travelling when pregnant

**We** provide cover under this policy if something unexpected happens. **We** do not consider pregnancy or childbirth to be an illness or injury.

If **you** become pregnant after **we** have sold **you** this policy or after **you** booked **your** trip (whichever is later) and will be over 32 weeks pregnant for a single pregnancy (or 24 weeks pregnant for a multiple pregnancy) at the return date of **your** trip, **you** can claim for cancellation.

Cover is automatically provided under section 1 (Cancellation), section 2 (Curtailed) and section 6 (Medical emergency expenses) for complications of pregnancy and childbirth which existed at the time of taking out this policy or

developed at a later stage, provided **your** doctor and midwife are aware of **your** travel plans and that **you** are not travelling against medical advice. Childbirth in or after the 32nd week for a single pregnancy (or 24th week for a multiple pregnancy) is not a complication and is not covered under any section of this policy.

**Complications of pregnancy and childbirth are defined as:**

**Toxaemia** – toxins in the blood

**Gestational diabetes** – diabetes arising as a result of pregnancy

**Gestational hypertension** – high blood pressure arising as a result of pregnancy

**Pre-eclampsia** – where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy

**Ectopic pregnancy** – a pregnancy that develops outside of the uterus

**Molar pregnancy** or **Hydatidiform mole** – a pregnancy in which a tumour develops from the placental tissue

**Post-partum haemorrhage** – excessive bleeding following childbirth

**Retained placenta membrane** – part or all of the placenta is left behind in the uterus after delivery

**Placental abruption** – part or all of the placenta separates from the wall of the uterus

**Hyperemesis gravidarum** – excessive vomiting as a result of pregnancy

**Placenta praevia** – when the placenta is in the lower part of the uterus and covers part or all of the cervix

**Stillbirth**

**Miscarriage**

**Emergency caesarean section**

**A termination needed for medical reasons**

**Premature birth** more than 8 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.



**Please make sure that your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements.**

**You should check with them or any other mode of transport you propose to take before you book. You are not covered for claims arising from pregnancy, where, at the point of checking in for or boarding your mode of transport, you fail to comply with the carrier's conveyance of pregnant women policy.**

## **Our rights**

We can, at any time, do the following:


- Take over the defence or settlement of any claim.
- Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.
- If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.


Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.


# Conditions and Geographical limits

## Conditions

1) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.

 2) **Cover is only available for children (under the age of 18) provided they are travelling with an adult and are named on the same policy.**

 3) **If your money, gadgets and valuables or any items of baggage, are lost or stolen, you must notify the local police within 24 hours of discovery. Please make sure you get a copy of the police report. Failure to comply will result in your claim being turned down.**

 4) **No payment will be made under sections 1, 2, 5, 6, 15, and 16 without appropriate medical certification.**

5) In the event of a claim, **you** (or **your** legal representative) must give **us** all the information and documents that **we** may need at **your** (or their) own expense. If **you** make a medical claim **you** may be asked to supply **your** medical practitioner's name to enable us to access **your** medical records.

This will help **us** and the medical practitioner treating **you** to provide the most appropriate assistance and assess whether cover applies. If **you** do not agree to provide this when requested **we** will not deal with **your** claim.

6) In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post-mortem examination both at **our** expense.

7) **You** must take all reasonable steps to recover any lost or stolen article.


8) If **you** make a claim which is found to be fraudulent then the insurer will not pay the claim and the policy will be cancelled from the date that the claim was made. This will mean that **you** will no longer be covered under the policy and will not be able to make any further claims. Should **we** find that a claim that was paid is fraudulent then **we** reserve the right to ask **you** to pay back any claims amounts paid to **you** or a third party. In the event of fraud **we** may cancel the contract and will not be liable to return any of the premiums paid.

9) **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.

10) **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

11) **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.

12) The terms of this insurance is based upon the information provided by **you** to **us**. The policy contains conditions relating to health of the people travelling. **You** must take reasonable care to answer all questions put to **you**, about the health of the people travelling, honestly, accurately and to the best of **your** knowledge. If **you** do not understand the meaning of a question put to **you** or if **you** do not know the answer it is vital that **you** tell us. Once cover has been arranged **you** must immediately notify **us** of any changes to the information that has previously been provided. Failure to provide full and accurate information before **you** take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. **If you are declaring on behalf of another person you must ensure you are fully aware of their medical history.**

 13) If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution. **You** must provide any assistance that **we** require.

14) **You** must pay back any amounts **we** have either paid to **you** or on **your** behalf which are not covered by this insurance, or for costs which are later recovered elsewhere. For example, claims for lost baggage which is later found, or for cancelled trips which are later refunded. These payments must be returned to us within one month of **you** becoming aware.

15) A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

16) **You** are required to take all reasonable care to protect **yourself** and **your** property and to act as though **you** are not insured.

17) Sanctions clause. **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 applicable trade or economic sanctions law or regulation.

18) **You** must abide by the advice and instructions of **our** medical advisers; failure to do so may result in cover being completely or partially withdrawn.

## Geographical limits:

### Single trip:

**Region 1** – Covers trips to, from, and within the United Kingdom.

**Region 2** – Covers trips by United Kingdom residents to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries, bordering the Mediterranean Sea, as well as Madeira and The Azores. This region excludes countries mentioned in region 3.

**Region 3** – Covers regions 1, 2 and Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus and Malta.

**Region 4** – Covers anywhere in the world except USA, Canada, Caribbean, Hong Kong, Singapore, Mexico and China.

**Region 5** – Covers anywhere in the world including USA, Mexico, Canada and the Caribbean.

**Region 6** – Covers anywhere in the world except USA, Mexico, Canada and the Caribbean.

**Region 7** – Covers Australia and New Zealand only.

### Annual multi-trip:

**Region 1** – Covers trips to, from, and within the United Kingdom.

**Region 8** – Covers trips by United Kingdom residents to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores.

**Region 9** – Covers anywhere in the world except USA, Mexico, Canada and the Caribbean.

**Region 10** – Covers anywhere in the world including USA, Mexico, Canada and the Caribbean.

If **your** outward or return flight to **your** booked destination requires **you** to break **your** journey by stopping over in an area which is not covered by the region on the schedule of cover, **your** policy automatically covers **you** to spend 24 hours in the area of the stopover each time **you** have to stop over on both **your** outward and return journeys.

If **your** Cruise requires **you** to make a stopover in an area which is not covered by the region on the schedule of cover, **your** policy automatically covers **you** to spend 24 hours in the area of the stopover each time **you** have to stop over on both **your** outward and return journeys.

# Definitions

## Definitions

Wherever the following words and phrases appear in this policy they will always have these meanings:

### Accident/Accidental/Accidentally

– an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

**Baggage** – **your** personal clothing and effects, suitcases, luggage and or similar.

**Business trip** – a trip primarily for business purposes.

**Children/Child** – **your** children, **your** partner's children and the grandchildren of **you** or **your** partner, including step children, step grandchildren and fostered or adopted children or grandchildren, provided that **they** are:

- Under 18 years old on the date cover commences
- dependent on **you** or **your** partner (or in the case of grandchildren dependent on **you** or **your** partner or their parent(s)).

**Civil Unrest** – Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

**Close relative** – see Immediate relative.

**Close business associate** – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

**Complications of pregnancy and childbirth** – see Travelling when pregnant on page 18.

**Coronavirus** – COVID-19, SARS-COV-2 or any mutation or variation of these.

**Cruises** – A trip on a passenger carrying liner, ship or river cruiser on a voyage, including accommodation for a minimum of two nights.

**Curtail/curtailment** – Return early to home in the United Kingdom.

**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 severe disruption of infrastructure).

**Excesses** – see Excesses on page 18.

**Fitness to travel** – is defined as taking into account destination, duration and mode of travel, the insured are not likely to need medical intervention during **their** trip.

**Gadget and valuables** – Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, laptops, tablet PC's (including iPads), netbook computers, binoculars, antiques, e-cigarettes and associated vapour liquids, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment, musical instruments, mobile phones and mobile phone accessories.

**Golf equipment** – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

**Home** – **Your** residential address in the United Kingdom.

### Home country – is:

England, Scotland, Wales or Northern Ireland, if **your** home is in any of these locations; or

The Isle of Man or Channel Islands if **your** home is located on any of these islands.

**Immediate relative** – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

**Illness/III** – sudden and unforeseen change in health, sickness or disease (including complications of pregnancy or childbirth) contracted as certified by a medical practitioner.

**Insured person/You/Your/Yours** - each person travelling on a trip who is named on the policy schedule.

**Manual work** - Manual labour is work that is physical, including, but not limited to; construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery). We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three meters above the ground, and cover for personal accident and personal liability is not included. If you injure yourself during voluntary work, the policy excess under section 6 - Medical emergency expenses will be £100 and an excess waiver will not delete this excess.

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

**Money** - Cash, travellers and other cheques.

**Mobility aids** - Wheelchair, motorised wheelchair, prosthetic limb, walking frame, walking stick or crutches.

**Natural disasters** - An extraordinary natural phenomenon such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

**Partner** - **your** husband, wife or civil partner, or someone of either sex that **you** live with as though they were **your** husband, wife or civil partner.

**Personal accident** - Accidental bodily injury caused solely and directly by outward violent and visible means.

**Permanent total disablement** - Disablement as a result of which **you** are unable to carry on or perform any business or occupation, and which, having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

**Pre-existing medical condition** - any disease, illness or injury for which **you** or anyone else insured on this policy have, in the last 2 years:

- taken any prescribed medication or required medical treatment.
- consulted a medical practitioner and/or been registered as an in or out patient.

**Public transport** - any publically licensed vehicle, including but not limited to, aircraft, sea vessels, trains, buses or coaches, operating to a published timetable.

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

**Ski equipment** - Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

**Ski pack** - Pre-booked lift passes, hired skis and boots and ski school fees.

**Trip(s)** - A holiday or journey for leisure purposes that takes place during the period of cover and begins and ends in **your** home country.

**Unattended** - where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

**United Kingdom** - England, Scotland, Wales, Northern Ireland, the Isle of Man and Channel Islands.

**United Kingdom resident** - **You** must have resided in the UK (as defined above) for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

**We/us/our** - Zurich Insurance Company Ltd.

**Zurich Assist** - The service provider nominated by Zurich Insurance Company Ltd.

# Reciprocal health agreements



**You should take reasonable steps to use any reciprocal health agreement which exist between countries. Where medical expenses are reduced using a reciprocal health agreement the excess will be reduced to nil under this section.**

## European Union

When travelling to a country in the European Union (EU) **you** should receive inpatient treatment in a public hospital.

**You** must therefore obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via [www.ghic.org.uk](http://www.ghic.org.uk). This allows UK residents and European citizens to benefit from the health agreements between countries in the EU. (This used to be known as EHC / E111). A UK issued EHC Card is also still valid and accepted until expiry and can be used in place of a GHIC Card.

If **you** are admitted to a public hospital, **you** should present **your** GHIC / EHC to the hospital; if **you** are unable to do so, **you** must co-operate with the medical assistance department in order to obtain one.

If **your** GHIC / EHC is presented to the treating doctor or hospital when receiving medical treatment within the European Union and Switzerland and the medical costs are reduced, the policy excess applicable under section 6 (Medical emergency expenses) will be waived.

Please note, from 1st January 2021 a UK issued EHC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

## Australia & New Zealand

When **you** are travelling to Australia or New Zealand and **you** have to go to hospital, **you** must register for treatment under the national Medicare or equivalent scheme of those countries.

# Useful Information

Please note this information does not form part of the terms and conditions of **your** Travel cover, it is provided for guidance purposes only. Information is correct at date of production.

## [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)

Before **you** go overseas check out the Foreign, Commonwealth and Development Office website at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice), it is packed with essential travel advice and tips plus up to date information about different countries.

## The World Health Organisation

The World Health Organisation (WHO) provides up to date information and advice for travellers by country on health risks. Please check with the WHO if **you** have any concerns

over health risks for **your** intended destination. To view information on the country or region **you** intend to travel to, visit the international travel and health pages on the WHO website [www.who.int](http://www.who.int)

## Air passengers

For advice and details on **your** rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at [www.caa.co.uk](http://www.caa.co.uk). **You** should also refer to the terms and conditions of the airline **you** are travelling with for information.

**We** are not responsible for the content of other websites.



# Data Protection Statement

Zurich takes the privacy and security of **your** personal information seriously. **We** collect, use and share **your** personal information so that **we** can provide policies and services that meet **your** insurance needs, in accordance with applicable data protection laws.

The type of personal information **we** will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where **you** have requested other individuals be included in the arrangement, personal information about those individuals.

**We** and **our** selected third parties will only collect and use personal information

- (i) Where the processing is necessary in connection with providing a quotation and/or contract of insurance;
- (ii) To meet **our** legal or regulatory obligations;
- (iii) Where **you** have provided the appropriate consent;
- (iv) For **our** 'legitimate interests'.

It is in **our** legitimate interests to collect personal information as it provides us with the information that **we** need to provide **our** services more effectively including providing information about **our** products and services. **We** will always ensure that **we** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of **our** data protection statement can be viewed via [www.zurich.co.uk/dataprotection](http://www.zurich.co.uk/dataprotection).

## How you can contact us

If **you** have any questions or queries about how **we** use **your** data, or require a paper copy of the statement, **you** can contact us via: [gbz.general.data.protection@uk.zurich.com](mailto:gbz.general.data.protection@uk.zurich.com) or alternatively contact **our** Data Protection Officer at

**Zurich Insurance,  
Unity Place,  
1 Carfax Close,  
Swindon,  
SN1 1AP.**

# General Exclusions from your Policy

## You are not covered



For any claim resulting from or relating to:

**1)** A known event including any events announced in the UK on television, news bulletins or in the media, or any circumstances that **you** were aware of at the time **you** purchased this insurance and/or prior to the booking of any individual trip;

**2)** **You** will not be covered for any claims under section 1 - Cancellation and section 2 - Curtailment that result directly or indirectly from any medical condition **you** knew about at the time of taking out this insurance or when booking a trip, and that affects:

- A close relative (see Definition on page 22) who is not travelling and is not insured under this policy;
- Someone travelling with **you** who is not insured under this policy;
- A close business associate; or
- A person **you** plan to stay with on **your** trip;

**3) a)** **Your** loss in respect of any property more specifically insured or any claim which but for the existence of this Insurance would be recoverable under any other Insurance;

**b)** Any costs which are recoverable elsewhere. For example, tour operator, holiday company, credit card provider;

**c)** Any loss incurred because **you** have refused a reasonable alternative from **your** accommodation provider, public transport carrier or other service provider;

**4)** Any medical condition **you** have that **you** have not told us about as set out in the Medical health disclosure requirements on page 17;

**5)** **You** either **a)** Deliberately not taking the recommended treatment or prescribed medication as directed by a medical practitioner; **b)** Not following the advice of a medical practitioner or Zurich Assist; **c)** **You** travelling against the advice of **your** medical practitioner or Zurich Assist;

**6)** **You** drinking too much alcohol which is evidenced either by; **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 four pints of beer or four 175ml glasses of wine. **c)** The witness report of a 3rd party which has advised that **you** have notably impaired **your** faculties and/or judgement. **d)** **Your** own admission and/or by the description of events **you** have described on the claim form;

**7)** Alcohol abuse or alcohol dependency which is evidenced either by; **a)** **Your** medical records or the opinion of **your** medical practitioner; **b)** The opinion of an independent medical practitioner. This exclusion does not apply where **your** claim relates directly to a medical condition **you** have declared to us (and where **you** have paid the appropriate additional premium and **we** have accepted those conditions in writing) if **you** have not been consuming alcohol against the advice of **your** general practitioner;

**8)** Substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances;

**9)** **You** being compulsorily detained as a psychiatric patient in a hospital or other medical facility due to **you** not taking the prescribed medication for **your** pre-existing medical condition. (This exclusion applies in all cases whether the premium has been paid to cover a pre-existing medical condition or not);

**10)** **Your** suicide or attempted suicide or deliberate action which puts **you** at risk of death, injury, illness or disability, this would include (but is not limited to) balcony jumping or climbing, jumping or diving from piers, walls, buildings, or cliffs unless **you** were trying to save human life or **your** life is in danger;

**11)** **Your** unlawful action or any criminal proceedings made **against you** under the authority of the customs and/or government of any country;

**12) You** engaging in **a)** Professional entertaining, sporting or adventure activities; **b)** Amateur sporting or adventure activities unless listed on pages 59-61; **c)** The hazardous activities listed on pages 54 and 56 unless the appropriate additional premium is paid, and is shown on **your** schedule of cover **d)** Racing and speed or endurance tests, except where specifically stated as covered under the Winter Sports Cover section, the Hazardous activities section, or the Amateur Sporting and Adventure Activities section;

**13) a)** Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft or where listed under the hazardous activities on pages 54-56 and the appropriate additional premium has been paid to cover those activities); **b)** Air travel within 24 hours of scuba diving;

**14)** Any tour operator, travel agent, accommodation provider, public transport carrier or other provider of any service forming part of the booked trip being unable or unwilling to carry out their duty due to bankruptcy, liquidation, error, omission or default;

**15) a) You** driving any car or motor cycle unless **you** hold the equivalent and appropriate valid licence in the UK for the equivalent category of vehicle; **b) You** driving or riding on a motor cycle unless **you** are wearing a crash helmet; **c) You** travelling in a vehicle unless **you** are wearing a seatbelt (where available);

**16)** Any other loss connected to the event **you** are claiming for unless **we** specifically provide cover for it under this policy;

**17)** Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;

**18) You** participating in winter sports unless listed on page 52 and the appropriate additional premium has been paid;

**19)** Any claim that results from you doing manual labour in connection with your trade, business or profession;

**20)** A natural disaster, unless the cover is shown on **your** policy schedule and the appropriate premium has been paid;

**21) You** participating in a cruise, unless **we** provide cover as shown on **your** policy schedule and **you** have paid the appropriate premium;

**22) You** not being allowed to board a flight,

train, sea vessel, coach or bus due to abusive behaviour or **you** being deemed unfit to travel by the carrier;

**23)** Any trip which is a one way journey or if the trip is longer than the duration shown on **your** statement of insurance;

**24)** Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees);

**25) You** not getting the vaccinations **you** need or not undertaking the recommended preventative treatment (e.g. taking a course of malaria tablets);

**26)** A medical epidemic or pandemic, with the exception of the Coronavirus cover detailed on page 7;

**27) Coronavirus, unless:**

- **You** have had the first 2 doses of the Coronavirus vaccinations as recommended by the UK NHS and are up to date with each Coronavirus booster vaccination for which **you** are eligible, or were medically unable to have the vaccinations as evidenced by **your** medical records;

- **You** are travelling to a country or area where the FCDO/WHO are not advising against all or all but essential travel due to the Coronavirus pandemic, and the claim arises under:

- **Section 1**, if **you** need to cancel **your** trip because **you**, an immediate relative or a member of **your** travelling party are;

- Medically diagnosed with Coronavirus within 14-days of **your** planned departure date following completion and analysis of a UK Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority (e.g. private testing service); or

- In quarantine on the date **you** are due to commence **your** trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

- **Section 2**, if **you** need to curtail **your** trip and return to **your** home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.

– **Section 6**, if during **your** trip **you** contract Coronavirus **and you** need medical treatment.

– **Section 6**, if **you** have to **extend your** trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000;

The General Conditions and Exclusions, and Special Exclusions for Sections 1, 2 and 6 still apply. No other cover applies in respect of claims caused by or relating to Coronavirus;

**28)** War or hostilities, civil unrest or any similar event;

**29)** Terrorism, (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear). This exclusion does not apply to sections:

- 5 'Personal accident';
- 6 'Medical emergency expenses, repatriation and associated expenses'; and
- 6 'Medical inconvenience benefit';

Unless nuclear, chemical or biological weapons, devices or agents are used;

**30)** Cyber terrorism;

**31)** Travel, accommodation, excursion or other costs of any person not insured on this policy, regardless of whether **you** have paid those costs on their behalf;

**32)** Currency exchanges or fluctuations;

**33)** Any search and rescue costs;

**34)** Ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment;

**35)** Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

**36)** Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section 1, section 2 or section 6).



# Your Cover

# Your Cover

## Section 1 – Cancellation



### You are covered



For **your** proportion only, up to the amount shown in the summary of cover on pages 11-15 if **your** travel and accommodation arrangements are cancelled before **your** departure from **your** home country if this is **your** usual country of residence (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of **you** being unwilling to commence **your** trip as arranged) due to:

- 1) The death or disablement by bodily injury and illness of **a) You, b) Any person you are intending to travel or stay with, c) An immediate relative of yours or of any person you are intending to travel with or d) A close business associate of yours;**
- 2) **You** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **Your** redundancy provided that **we** are informed in writing immediately when notification of redundancy is received and that **you** were not aware of any impending redundancy at the time this policy was issued;

4) **Your** home being made uninhabitable or place of business being made unusable, up to 48 hours before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;

5) You being ordered to return to duty if you are a member of the armed forces, emergency services or an administrative government employee.

6) **You** becoming pregnant after **we** have sold **you** this policy, if it means that: **i) At the return date of your trip you will be more than 32 weeks pregnant for a single pregnancy or more than 24 weeks for a multiple pregnancy; ii) At the date of departure on your outward journey you will fail to comply with the transport providers conveyance of pregnant women policy;**

7) Complications of pregnancy and childbirth;

8) The FCDO/WHO advice changing to advise against all or all but essential travel to **your** destination, other than for medical epidemic or pandemic or anything mentioned in the general exclusions.

## You are not covered



For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3) **Claims where a medical certificate has not been obtained from a medical practitioner, confirming that cancellation of the trip is medically necessary;**



- 4) Pregnancy, where, at the point of checking in for or boarding **your** flight, **you** fail to comply with the airline's conveyance of pregnant women policy, **you** knew **you** were pregnant at the time of purchasing the policy or booking the trip;

- 5) Any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;

- 6) Cancelling **your** holiday due to strikes, blockades or actions taken by any government or administration of any country or the threat of an event like this;

- 7) Any claim as a result of your passport or travel documents being lost or stolen;

- 8) 8) Any air passenger duty (APD) charges made by a scheduled airline as a part of **your** booking, ATOL protection fees and any administration fees included in the cost of the flight booking or refund process;

- 9) Cancelling **your** trip due to having given birth in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;

- 10) A Medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specified on page 7;

- 11) The failure to obtain the required passport, visa or necessary travel documentation.

## Conditions



- 1) **You** must tell the carrier, holiday company, travel agent or accommodation provider immediately if **you** know the trip will be cancelled, so **you** lose as little as possible. If **you** do not tell the carrier, holiday company, travel agent or accommodation provider as soon as **you** find out that **you** have to cancel the trip, **we** will only pay the cancellation charges that were due at the point in time when **you** knew **you** had to cancel.

- 2) Claims for cancellation must be substantiated by written confirmation or cancellation invoice from the public transport carrier and/or accommodation provider and/or an unused travel ticket. Failure to provide this may mean any claim will be rejected.

# Your Cover

## Section 2 – Curtailment

**This section includes the services of Zurich Assist (details shown on page 8) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.**

### You are covered

Up to the amount shown in the summary of cover on pages 11-15 for:

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from **your** home country (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from **your** home country, in respect of winter sports trips where the appropriate premium has been paid), if **you**, and where appropriate a person **you** are travelling with covered by this policy, have to curtail **your** trip and return to **your** home earlier than planned due to:
  - a) The death, severe injury or serious illness of:
    - i) **You** or any person **you** are travelling with;
    - ii) An immediate relative of **yours** resident in **your** home country;
    - iii) A close business associate of **yours** resident in **your** home country.
  - b) Complications of pregnancy and childbirth;
  - c) **Your** home being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;
  - d) **You** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport. These proportionate value of costs will be calculated from the date of return to **your** home country;
- 2) Reasonable additional travelling expenses incurred by **you** for returning to **your** home country (economy class) earlier than planned for a reason stated in benefit 1 of this section;



- 3) **You** being ordered to return to duty if you are a member of the armed forces, emergency services or an administrative government employee;
- 4) The FCDO/WHO advice changing to advise against all or all but essential travel to **your** destination, other than for medical epidemic or pandemic or anything mentioned in the general exclusions.

### You are not covered

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3)  **Claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;**
- 4) Additional travelling expenses incurred which are not authorised either by us or Zurich Assist, as detailed on page 8;
- 5) A theft of a passport that has not been reported to the necessary authorities, and a written report obtained;
- 6) Childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;
- 7) Cutting short **your** trip due to strikes, blockades or actions taken by any government or administration of any country or the threat of an event like this;
- 8) A medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specified on page 7.



 Zurich Assist only assists early return home for medical reasons, not for the other reasons listed under this section of the policy.   
Curtailment is only applicable if you return to your home country earlier than planned.

## Conditions

1) You must get **our** permission if **you** have to cut **your** holiday short and return early to **your** home area for an insured reason. If **you** are unable to contact us for permission, **you** must get a doctor's certificate in resort confirming the medical necessity for **you** to

## Your Cover

# Section 3 – Missed Departure

### You are covered



Up to the amount shown in the summary of cover on pages 11-15 for additional accommodation (room only, not including food, drink and telephone expenses) and travel expenses necessarily incurred if **you** cannot reach the departure point of any part of **your** outward or final return journey which is due to commence within 36 hours after the departure date and time of the start of **your** outward or return journey, as a result of:

- 1) The failure of scheduled public transport due to poor weather conditions, a strike or industrial action;
- 2) An accident to or breakdown of, the vehicle in which **you** are travelling (this would not include **your** vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery);
- 3) An accident or breakdown occurring to another vehicle ahead of **you** on a road which causes an unexpected delay to the vehicle in which **you** are travelling;

### You are not covered



- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3) If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 4) If **you are** not proceeding directly to the departure point;
- 5) Unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 6) Unless **you** obtain confirmation from the police or motoring authorities (eg. Highways Agency) to confirm a major accident on a motorway causing delays or closure on the motorway;
- 7) For an accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairer's report is not provided.

## Your Cover

# Section 4 – Travel Delay and Abandonment

### You are covered ✓

1) For a benefit of up to £20 (Value), £35 (Premium) or £40 (Superior) for the first full 12 hours **you** are delayed and up to £20 (Value & Premium) or £25 (Superior) for each full 12 hours **you** are delayed after that, up to a maximum of £200 (Value), £255 (Premium) or £315 (Superior) (regardless of the number of incidents of delay) as detailed in the summary of cover on pages 11-15, as long as **you** eventually go on the trip, or

2) Up to the amount shown in the summary of cover for **your** travel and accommodation which has not been used and which **you** have been paid or been contracted to pay for if **you** abandon the trip (on the outward journey only) after the first full 24 hours of delay.

If **your** outward or return flights, sea crossing, coach or train departure to or from **your** home country, which is due to commence within 36 hours after the departure date and time of the start of **your** outward or return journey, are delayed for more than 24 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) Strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) Adverse weather conditions if these are the underlying and continuing cause;
- c) Mechanical breakdown of the aircraft, coach, train or sea vessel.

### You are not covered ✗

1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;

2) For the excess as shown in the summary of cover on pages 11-15. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person (this is only applicable if **you** abandon the trip);

3) If **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;

4) If **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;

5) For any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;

6) For any claims arising from natural disasters, unless shown on **your** policy schedule and the appropriate additional premium has been paid;

7) For any claim that results from **you** missing a flight, ferry, ship, cruise ship, coach or train which is not part of **your** outward or return journey.



**This section only applies for delays at your final international departure point to or from your home country.**

# Your Cover


## Section 5 – Personal Accident

### You are covered ✓

If **you** are involved in an accident during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent, permanent total disablement, loss of sight or loss of limb, **we** will pay **you** or **your** legal personal representative up to the amount shown in the summary of cover on pages 11-15 for one of the following:

- 1) **Your** permanent total disability caused by an accident during **your** trip that:
  - a) Stops **you** from working in any job **you** are qualified for;
  - b) Lasts for 12 months; and
  - c) **Our** medical advisor believes is not going to improve at the end of those 12 months; or
- 2) The permanent loss of use of one or more of **your** limbs, at or above the wrist or ankle; or
- 3) Irrecoverable loss of sight (see definition below) in one or both eyes for a period of at least 12 months; or
- 4) If **you** die, **we** will pay the amount shown in the summary of cover on pages 11-15.

**Please note: - You can only claim under one of the above subsections for the same event**

 **If you are aged under 18 or over 65 at the time of the accident the death benefit will be limited to funeral and other expenses up to £2,500. If you are aged over 65 the permanent total disablement benefit will not apply.**

 **The following definitions apply specifically to this section:**

**Loss of limb** – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

**Loss of sight** – means total and irrecoverable loss of sight which shall be considered as having occurred:


- a) In both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

### You are not covered ✗

- 1) For any claims for death, loss or disablement caused directly or indirectly by:
  - a) Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
  - b) **Your** sickness, disease, physical or mental condition that is gradually getting worse;
  - c) An injury which existed prior to the commencement of the trip;
- 2) For any claims under this section not notified to us within 12 months of the date of the accident;
- 3) For claims caused by **you** taking part in any sporting or adventure activity or winter sports activity where personal accident cover is specifically shown as excluded.

## Your Cover


# Section 6 – Medical Emergency

 **This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.**

Please remember this section does not apply if **you** become ill or are injured during trips in **your** home country. This section applies:

**a)** To trips outside the United Kingdom; **b)** If **you** are a Channel Islands or Isle of Man resident visiting other parts of the United Kingdom; **c)** If **you** are visiting the Channel Islands or Isle of Man from other parts of the United Kingdom; **d)** If **you** are participating in a cruise solely within the United Kingdom;

cover does not apply otherwise to trips within the United Kingdom.

 **Before a claim for emergency expenses can be submitted under this section, you must have contacted Zurich Assist as soon as you are hospitalised. Please refer to page 8.**

If **you** are taken into hospital or **you** think that **you** may have to come home early (be repatriated) or extend **your** journey because of illness or accident, the emergency assistance company must be told immediately.


If during **your** trip, **you** become ill or are injured:

### You are covered

Up to the amount shown in the summary of cover on pages 11-15 for costs incurred outside **your** home country:

**1)** For usual reasonable and necessary medical and surgical treatment as prescribed by a medical practitioner. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £250;

**2)** For reasonable and necessary additional accommodation (room only) and travelling expenses (economy class) for **you** and one relative or friend who has to stay with **you** or travel to be with **you** and accompany **you** home if **you** have to be accompanied home on medical advice or if **you** are a child and require an escort home. **You** must have our permission to do this.

 **Please note cover is limited to a maximum of £2,000 in relation to point 2) above if you have to extend your trip because you have contracted coronavirus disease; or if you are quarantined (on the orders of the treating medical practitioner) abroad as a result of the above conditions.**

**3)** In the event of death: a) for conveyance of the body or ashes to **your** home country (the cost of burial or cremation is not included) or; b) local funeral expenses abroad limited to £2,500;

**4)** Up to the amount shown in the summary of cover for each 24 hour period that **you** are in hospital as an in-patient during the journey;

**All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.**

**If you become ill or are injured we have the right to bring you back home, if the Zurich Assist emergency service doctor in consultation with the treating doctor concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover.**

**We reserve the right to move you from one hospital to another.**

## You are not covered



- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) For the excess as shown in the summary of cover on pages 11-15. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3) For any sums which can be recovered by **you** and which are covered under any national insurance scheme or reciprocal health arrangement;
- 4) For any expenses incurred for illness, injury or treatment required as a result of: **a)** Surgery or medical treatment which in the opinion of the attending doctor and the Zurich Assist doctor can be reasonably delayed until **your** return to **your** home country; **b)** Medication and/or treatment which at the time of departure is known to be required or to be continued outside **your** home country;
- 5) For preventative treatment which can be delayed until **your** return to **your** home country;
- 6) For claims that are not confirmed as medically necessary by the attending doctor or Zurich Assist;
- 7) For the cost of any elective (non-emergency) treatment or surgery, including cosmetic surgery or exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 8) For any expenses incurred following: **a)** **Your** decision not to be relocated from a private hospital to a public hospital or **b)** **Your** decision not to be repatriated after **our** medical advisor deems it safe for **you** to return home;
- 9) **For any additional hospital costs arising from single or private room accommodation unless medically necessary and authorised by Zurich Assist;**
- 10) For treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 11) The cost of any taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury);
- 12) For Telephone expenses, other than the first call to us to tell us about the medical problem;
- 13) The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient);
- 14) For the cost of medical or surgical treatment of any kind received by an Insured person later than 52 weeks from the date of the accident or commencement of the illness;

- 15) For any claim due to childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;
- 16) For treatment or expenses in **your** home country;
- 17) For costs of more than £500 which **we** have not agreed beforehand;
- 18) For any transportation or repatriation costs other than those deemed necessary by **our** medical advisors. **Our** medical advisors' decision on the means of repatriation is final;
- 19) For any expenses which **you** or **your** dependents are not legally required to pay or which would not have been applicable if no coverage had existed;
- 20) For any charges caused directly or indirectly by an error of the medical provider.

## Conditions

**In the context of medical treatment and for the benefit of overseas healthcare providers the following definition of 'usual, reasonable and necessary' applies:**

**Usual, reasonable and necessary means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. We will determine what usual, reasonable and customary charges are, and in doing so may consider one or more of the following factors:**

- a) The level of skill, extent of training, and experience required to perform the procedure or service;**
- b) The length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;**
- c) The severity or nature of the illness or bodily injury being treated;**
- d) The amount charged for the same or comparable services, medicines or supplies in the locality;**
- e) The amount charged for the same or comparable services, medicines or supplies in other parts of the country;**
- f) The cost to the medical provider of providing the service, medicine or supply;**
- g) Such other factors as we, in the reasonable exercise of discretion, determine are appropriate.**

## Your Cover

# Section 7a – Personal Property

You are covered



### 1) Baggage

Up to the amount shown in the summary of cover on pages 11-15 for the value or repair of any of **your** own baggage (not hired, loaned or entrusted to **you** except mobility aids, hired, loaned or entrusted to **you** by the NHS or similar body), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items;

- £200 (Value cover) or £250 (Premium and Superior cover) for all gadgets and valuables in total;
- £200 (Value cover) or £300 (Premium and Superior cover) for single article limit – any one article, pair and/or set of articles;
- £25 (Value cover) or £50 (Premium and Superior cover) for alcohol and tobacco;



**In the event of a claim for a pair or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.**



**Please note: we reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts) if requested.**

### 2) Delayed baggage

Up to the amount shown in the summary of cover on pages 11-15 towards the cost of buying replacement necessities if **your** own baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.



**Any amount we pay you under 2 (Delayed baggage) will be refunded to us if your baggage proves to be permanently lost.**

### 3) Personal money

Up to the amount shown in the summary of cover on pages 11-15 if **your** own money is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

**We will only pay up to the amount shown in the table of benefits for any money lost or stolen from a beach or side of a pool.**

**If you are aged under 18, claims under Personal money for cash are limited to £25 for Value cover, and £50 for Premium and Superior cover.**

### 4) Property claims

These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.

### 5) Passport and travel documents

Up to the amount shown in the summary of cover on pages 11-15 if **your** passport is lost or stolen during a trip (as long as this is outside the country **you** departed from), **we** will pay:

- a) Reasonable travel and accommodation expenses necessarily incurred outside **your** home country to obtain a replacement of **your** lost or stolen passport or visa which has been lost or stolen outside **your** home country;
- b) Reasonable additional public transport costs if **you** are unable to make **your** pre booked return flight home following the loss or theft of **your** passport within 24 hours of **your** pre booked return flight home; and
- c) Any fees payable specifically for **you** to obtain the replacement passport itself while **you** are outside **your** home country.

### 6) The pro rata value of the original passport at the time of loss; and

### 7) The replacement costs of any of the following items:

- Travel tickets
- Green Cards
- Visas
- Prepaid accommodation vouchers
- Prepaid car-hire vouchers
- Prepaid excursion vouchers that **you** lose or that are stolen or damaged during **your** trip. The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured in the summary of cover on pages 11-15.

## Your Cover

# Section 7b – Gadgets and valuables extension cover

Cover under section 7b extends the total policy limit for gadgets and valuables to the amount shown under section 7b in the summary of cover and only applies if you have chosen the optional gadgets and valuables cover upgrade prior to leaving your home area, have paid the appropriate additional premium and it is shown on your policy schedule. Please note: The coverage under this upgrade is up to the values shown in the summary of cover on pages 11-15 and is a limit applied per policy and not per insured person. For example, the total amount that can be claimed on this policy if the extension is purchased, regardless of the number of people insured, for gadgets and valuables in total will be £2,000, with the limit for any one item being £1,000.

Please see definition of gadgets and valuables on page 22.

### You are covered ✓


1) For a valuable item that **you** have lost or that has been damaged or stolen during **your** trip. The maximum payment for any one item will be £1000 with a total payment for all items of £2000, this is after a deduction has been made for age, wear and tear and loss of value, **we** will reimburse **you**.


### You are not covered ✗

 **Special conditions which apply to sections 7A, and 7B.**

1) For anything mentioned in the General exclusions on pages 24-28. General conditions on page 20 will also apply;

2) For the excess as shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, each and every incident and for each insured person (not applicable to 2, Delayed baggage);

 3) If you do not exercise reasonable care for the safety and supervision of your property;

 4) For loss, destruction, damage or theft of baggage, gadgets and valuables, mobility aids or money left unattended in a public place, or a place to which members of the general public have access;

5) If in the event of loss, burglary or theft of baggage, gadgets and valuables or money **you** do not report this to the police within 24 hours, and do not obtain a written police report;

6) If **your** baggage is lost, damaged or delayed in transit, if **you** do not: **a)** Notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or, **b)** Follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;

7) For loss, destruction, damage or theft: **a)** From confiscation or detention by customs or other officials or authorities; **b)** Of samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, pictures, typewriters, sports gear whilst in use (other than ski equipment for winter sports trips where the appropriate premium has been paid), dinghies, boats and/ or ancillary equipment, glass or china, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories); **c)** Due to wear and tear, denting or scratching, moth or vermin; **d)** Of gadgets and valuables and/or money left as checked in baggage;

**8)** For mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;

**9)** For gadgets and valuables stolen from an unattended vehicle or in **your** accommodation's courtesy storage facility;

**10)** For gadgets and valuables which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation;

**11)** For baggage stolen from: **a)** An unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle; **b)** An unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;

**12)** For the cost of replacement locks;

**13)** For baggage which **you** have left unattended in **your** accommodation unless the accommodation is locked;

**14)** For claims for theft unless there is evidence of force or forcible entry;

**15)** For items used in connection with **your** job or profession;

**16)** For the cost of replacing downloaded content or the cost of retaking images or reinstating data stored on any item insured under this section;

**17)** For any items shipped as freight;

**18)** For the loss of **your** passport or travel documents unless they are either: **a)** Stored in a locked safety deposit box or locked safe or are locked in **your** accommodation; or; **b)** In the care of **your** accommodation provider; or **c)** Carried on **your** person;

**19)** Any baggage or personal belongings that are stolen from **your** vehicle roof rack;

**20)** Any claim for jewellery (other than wedding rings) **you** lose while swimming or taking part in sports and other leisure activities;

**21)** Prepaid minutes you have not used on **your** mobile phone, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food or drink);

**22)** Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring and damage caused by leaking powder or fluid in **your** baggage.

## Conditions

### Special conditions which apply to sections 7A, and 7B.



**If your passport is lost, stolen or damaged you must report it to the consular representative within 24 hours of discovery and get written notification from the consular or police confirming the date it was lost or stolen and the date you received a replacement passport.**

**Baggage lost by a carrier shall only be considered to have been lost after 21 days have passed since the loss was reported.**



## Your Cover

# Section 8 – Personal Liability

### You are covered

Up to the amount shown in the summary of cover on pages 11-15 for **your** legal expenses and legal liability for damages which were caused by an accident that happened during the trip, and leads to a claim made against **you** for:

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

### You are not covered

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess;
- 3) Fines imposed by a Court of Law or other relevant bodies;

- 4) a) **You** taking part in any winter sports activity, unless **you** have paid the appropriate additional premium and it is shown on **your** policy schedule;
  - b) **You** taking part in any sporting or adventure activity or winter sports activity where personal liability cover is specifically shown as excluded in the list of sporting and adventure activities; c) Any agreement unless the liability would have existed without that agreement;
  - d) **You** owning, handling or looking after any animal; or,
  - e) **You** owning or using:
    - A firearm;
    - A horse drawn or motorised vehicle;
    - A waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft);
    - An e-bike or e-scooter;
    - An aircraft of any description, including unpowered flight and drones.
  - f) The occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
  - g) The carrying out of any trade or profession;
  - h) Any deliberate act;
  - i) **You** infecting any other person with any infectious illness, virus or disease;
- 5) Liability covered under any other insurance policy.



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

## Your Cover

# Section 9 – Hijack

**This section does not apply if you have chosen the Value level of cover.**

### You are covered

Up to the amount shown in the summary of cover on pages 11-15 in total if the aircraft or ship **you** are travelling in is hijacked (on the original journey **you** booked) for more than 24 hours.

### You are not covered

- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;

# Your Cover

## Section 10 – Legal Expenses

### You are covered

Up to the limits specified in the summary of cover (for the level of cover **you** have selected) for legal costs to pursue a civil action for compensation if someone else causes **your** bodily injury, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed double the amount shown in the summary of cover.

### Definition for this section

The following additional key word or phrase has the same meaning wherever it appears in this section. This definition applies to this section only.

**Suitably qualified person** - the suitably qualified person appointed by Zurich Insurance Company Ltd or by **you** in accordance with section condition 2 to assess and handle **your** legal expenses claim. Where appointed by us the suitably qualified person will, in relation to policies issued by us or Zurich Group companies, handle only legal expenses claims.

### Conditions

1) Unless **you** have made a nomination in accordance with section condition 2 below, **we** or **our** suitably qualified person will decide the point at which **your** legal case cannot usefully be pursued further.

2) If **you** do not want **our** suitably qualified person to assess whether or not **your** claim can be pursued, **you** are free to nominate a suitably qualified person to conduct this assessment by sending **us** the name and address of such suitably qualified person. **You** must confirm either: • that the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or • that **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.

3) On acceptance of a claim, if appropriate, **we** will appoint a suitably qualified person to act on **your** behalf unless **you** have nominated **your** own suitably qualified person in accordance with section condition 4 below.

4) a) If there is a conflict of interest; or  
b) If it is necessary to start court proceedings and proceedings are being issued within the United Kingdom; or  
c) **You** are unhappy with **our** suitably qualified person; **you** are free to nominate a suitably qualified person by sending us the name and address of such suitably qualified person. **You** must confirm either:  
• That the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or  
• That **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.

5) If **we** do not agree to **your** choice of suitably qualified person under section condition 2 or 4 above, **you** may choose another suitably qualified person.

6) If there is still a disagreement with regard to the suitably qualified person **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.

7) Where **you** have not notified us of a nominated suitably qualified person in accordance with section condition 2 and/or section condition 4 **we** will be free to choose a suitably qualified person.

8) Where **we** appoint a suitably qualified person to represent **you** such appointment will be in accordance with **our** standard terms of appointment.

9) **We** will have direct access to the suitably qualified person who will, upon request, provide us with any information or opinion on **your** claim.

10) **You** must co-operate fully with **us** and the suitably qualified person and must keep **us** up to date with the progress of the claim.

11) At **our** request **you** must give the suitably qualified person any instructions that **we** require.

**12) You** must notify us immediately if anyone offers to settle a claim or makes a payment into court.

**13) If you** do not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses.

**14) No** agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.

**15) If you:**

- a)** Settle a claim or withdraw a claim without **our** prior agreement;
- b)** Do not give suitable instructions to the suitably qualified person;
- c)** Dismiss a suitably qualified person without **our** prior consent, **our** consent is not to be withheld without good reason; the cover **we** provide will end immediately and **we** will be entitled to re-claim any costs and expenses **we** have incurred from **you**.

**16) You** must take every available step to recover costs and expenses that **we** have to pay and must pay us any costs and expenses that are recovered.

**17) We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy including **our** legal costs and other related expenses. **You** MUST give such assistance as **we** shall reasonably require and any amount recovered shall belong to us.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## You are not covered



For any claim resulting from or relating to:

- 1)** Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2)** Any claim where in **our** opinion or the opinion of the suitably qualified person appointed by us there is insufficient prospect of success in obtaining reasonable compensation;
- 3)** Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, us, Zurich Assist or their agents, someone **you** were travelling with, a person related to **you**, or another insured person;
- 4)** Legal costs and expenses incurred prior to **our** written acceptance of the case;
- 5)** Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 6)** Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement);
- 7)** Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement;
- 8)** Legal costs and expenses incurred if an action is brought in more than one country;
- 9)** Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each insured person;
- 10)** Travel, accommodation and incidental costs incurred to pursue a civil action for compensation;
- 11)** Costs of any appeal;
- 12)** Claims by **you** other than in **your** private capacity.

## Your Cover

# Section 11 – Accommodation

### You are covered ✓

For up to the amount shown in the summary of cover for the cost **you** pay, or agree to pay overseas, for travel expenses and providing other similar accommodation to allow **you** to continue with **your** holiday or journey.

**We** will only do this if **you** cannot reach or cannot live in **your** booked accommodation because of a fire, flood, storm (not defined as a natural disaster– see definition on page 23), lightning, explosion, avalanche, or a major outbreak of an infectious disease (other than a medical epidemic or pandemic).

### You are not covered ✗

For any claim resulting from or relating to:

- 1) The excess shown in the summary of cover on page 11-15;
- 2) Costs that **you** can get back from any tour operator, airline, hotel or other service provider.

- 3) Costs that **you** would normally have to pay during the period shown on **your** policy schedule;
- 4) **You** travelling against the advice of the appropriate national or local authority;
- 5) A natural disaster.

### Conditions –

#### Under this policy you must:

- 1) Give us a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted;
- 2) Confirm that **you** did not know about any event that lead to a claim, before **you** left **your** international departure point; and
- 3) Give us proof of all the extra costs **you** had to pay.

## Your Cover

# Section 12 – Pet Care

**This section does not apply if you have chosen the Value level of cover.**

### You are covered ✓

1) For up to the amount shown in the summary of cover for each full 24-hour period **you** are delayed for. This payment will cover extra kennel or cattery fees if the start of **your** original return journey (by aircraft, sea vessel or cross channel train) is delayed because of circumstances beyond **your** control.

### You are not covered ✗

- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) For any kennel or cattery fees **you** pay outside **your** home area, as a result of quarantine regulations.

### Conditions –


#### Under this policy you must:

- 1) Have checked in for **your** trip at or before the recommended time;
- 2) Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted;
- 3) Be aware that any amount **we** pay under this section only applies to pet cats or dogs that **you** own; and
- 4) Get a written statement from the appropriate kennel or cattery confirming any extra charges that **you** must pay.

**Please read the general conditions and exclusions.**

## Your Cover

# Section 13 – Natural Disaster Cover

 **This section of cover is included as standard if you have paid the appropriate additional Natural disaster cover premium and it is shown on your policy schedule.**

**This extension and therefore cover under Sections 13A, 13B and 13C specifically and only applies in the event of travel disruption caused either directly or indirectly by a natural disaster (see Definitions on page 23).**

**You can only claim under sections 13A or 13B for the same event, not both.**

**If the same costs, charges or expenses are also covered under any other section of policy you can only claim for these under one section for the same event.**

## Section 13A Extended delayed departure cover

### You are covered

**1)** If the scheduled public transport on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom or to **your** overseas destination or on the return journey to **your** home **we** will pay **you** £20 for the first full 12 hours that **you** are delayed and £10 for each full 12 hours delay thereafter, up to a maximum of £100 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the trip; or

**2)** If **you** choose to abandon **your** trip because the alternative transport to **your** overseas destination offered by the public transport operator was not suitable, **we** will pay **you** up to £1,000 for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

**a)** The scheduled public transport on which **you** were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours; or

**b)** **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

## Section 13B Extended missed departure cover


### You are covered

Up to the amount shown in the summary of cover on pages 11-15 for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the United Kingdom as a result of:

**1)** The public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off;

**2)** The failure of other scheduled public transport; or

**3)** **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and the alternative transport offered by the scheduled public transport operator was not suitable.

 **The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.**

## Section 13C Extended accommodation cover

### You are covered ✓

Up to the amount shown in the summary of cover on pages 11-15 for either:

- 1) Any irrecoverable unused accommodation costs (and other pre-paid charges which **you** have paid or are contracted to pay) because **you** were not able to travel and use **your** booked accommodation; or
- 2) Reasonable additional accommodation and transport costs incurred:
  - a) Up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any time during the trip because **you** cannot use **your** booked accommodation; or
  - b) With the prior authorisation of the 24hr emergency service to repatriate **you** to **your** home if it becomes necessary to cut short **your** trip.

## Sections 13A, 13B and 14C Extended delayed departure, missed departure and accommodation covers

### You are not covered ✗

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) The excess shown in the summary of cover on pages 11-15;
- 3) The cost of Airport Passenger Duty and any other refundable taxes;
- 4) Directly or indirectly, from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;

- 5) **Your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents;**

- 6) Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip.

### Conditions -

#### Special conditions which apply to sections 13A, 13B and 13C.

- 1) **We** will require **you** to obtain/provide at **your** own expense, where relevant:
  - a) Written confirmation from the scheduled public transport operator (or their handling agents) of the number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
  - b) Written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
  - c) Written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

- 2) **You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.**

# Your Cover

## Section 14 – Golf Cover

The following sections of cover only apply if you have paid the appropriate additional Golf cover premium.

### Section 14A Loss and hire of golf equipment

#### You are covered

##### 1) Loss of golf equipment

Up to £1,500 for the value of repair of **your** own golf equipment (after making proper allowance for wear and tear and depreciation) or hired golf equipment, if they are lost, stolen or damaged during **your** trip, £250 for any one item.

##### 2) Hire of golf equipment

For £20 per day, up to a maximum of £200, for the reasonable cost of hiring replacement golf equipment as a result of the accidental loss, theft or damage of **your** own golf equipment during the period of insurance.



**Please note: We reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts).**

#### You are not covered

- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) For the excess as shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3) If in the event of loss, burglary or theft of **your** own or **your** hired golf equipment, **you** do not report this to the police within 24 hours, and do not obtain a written police report;
- 4) If **your** own or **your** hired golf equipment is lost, damaged or delayed in transit if **you** do not;  
**a)** Notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline) or, **b)** Follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;

5) For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;

6) For **your** own or **your** hired golf equipment stolen from: **a)** An unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry; **b)** An unattended vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am;

7) For golf equipment or documents that **you** have left unattended in a public place;

8) Any golf equipment **you** lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when **you** have to send **your** luggage as cargo rather than as **your** personal baggage).

### Section 14B Loss of green fees

#### You are covered

Up to £75 per day, up to a maximum of £300 in total for the unused portion of **your** green fees costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not curtail the trip, but are certified by a medical practitioner as being unable to play golf and use the golf facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused green fees.

#### You are not covered

- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) For claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that **you** are unable to play golf and unable to use the golf facilities;
- 3) For anything mentioned under **YOU ARE NOT COVERED** of section 6 – Medical emergency expenses.

## Your Cover

# Section 15 – Cruise Cover

The following sections of cover only apply if you have paid the appropriate additional Cruise cover premium.

### Section 15A Missed port departure

#### You are covered ✓

Up to the amount shown in the summary of cover on pages 11-15 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship on which **you** are booked to travel on the initial international journey of **your** trip as a result of:

- 1) The failure of scheduled public transport;
- 2) An accident to or breakdown of the vehicle in which **you** are travelling;
- 3) An accident or breakdown occurring ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling; or
- 4) Strike, industrial action or adverse weather conditions.

#### You are not covered ✗

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) The excess shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess;
- 3) a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **you** or the date **your** trip was booked whichever is the later;  
b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided;  
c) Breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions; or  
d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling;
- 4) Additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package;
- 5) Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.



## Conditions



**1) In the event of a claim arising from any delay arising from traffic congestion you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.**

**2) You must allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.**

## Section 15B Cabin confinement

### You are covered



Up to the amount shown in the summary of cover on pages 11-15 for each 24 hour period that **you** are confined by the ships medical officer to **your** cabin for medical reasons during the period of the trip.

### You are not covered



**1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;**

**2) For any confinement to your cabin which has not been confirmed in writing by the ships medical officer.**

## Section 15C Itinerary change

### You are covered



Up to the amount shown in the summary of cover on pages 11-15 for each missed port in the event of cancellation (after departure) of a scheduled port visit due adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

## You are not covered



**1) Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;**

**2) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased;**

**3) Your failure to attend the excursion as per your itinerary;**

**4) Claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure.**

## Section 15D Unused excursions

### You are covered



Up to the amount shown in the summary of cover on pages 11-15 for the cost of pre-booked excursions, which **you** were unable to use as a direct result of **you** being confined to **your** cabin due to illness or injury which is covered under section 6 - Medical emergency expenses.

### You are not covered



**1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;**

**2) For the excess shown in the summary of cover on pages 11-15 unless you have paid the appropriate additional premium to waive the excess.**

## Section 15E Cruise interruption

### You are covered ✓

Up to the amount shown in the summary of cover on pages 11-15 for additional travel expenses incurred to reach the next port in order to re-join the cruise, following **your** temporary illness requiring hospital treatment on dry land.

### You are not covered ✗

- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) For the excess shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess;

- 3) For claims where less than 25% of the trip duration remains.

### Conditions –

- 1) **Prior to arranging any additional travel, you must contact us so that we can approve and assist with any travel arrangements. You must also obtain a medical certificate from the medical practitioner in attendance to confirm the details of your unforeseen illness or injury.**
- 2) **If, at the time of requesting our assistance in the event of an interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to your unforeseen illness or injury, we will make all necessary arrangements at your cost and arrange appropriate reimbursement as soon as the claim has been validated.**

## Your Cover

## Section 16 – Winter Sports Cover

The following sections of cover only apply if you have paid the appropriate additional Winter sports cover premium.

### Section 16A Ski equipment

#### You are covered ✓

#### 1) Ski equipment

a) Up to the amount shown in the summary of cover on pages 11-15 for the value or repair of **your** own ski equipment (after making proper allowance for wear and tear and depreciation) or hired ski equipment, if they are lost, stolen or damaged during **your** trip;

**Claims for owned ski equipment will only be calculated as follows:**

Up to **12 months** old **85%** of purchase price

Up to **24 months** old **65%** of purchase price

Up to **36 months** old **45%** of purchase price

Up to **48 months** old **30%** of purchase price

Up to **60 months** old **20%** of purchase price

Over **60 months** old **0%**

b) If **you** lose or have **your** pass for the ski lift stolen, **we** will pay **you** for the unused percentage of the cost of **your** pass based on its value at the time it was lost or stolen up to the amount shown in the summary of cover on pages 11-15.

#### 2) Ski hire

For £10 (Value), £20 (Premium) or £40 (Superior) per day up to a maximum of £100 (Value), £200 (Premium) or £400 (Superior) in all for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss, theft or damage of **your** own ski equipment during the period of insurance.

#### 3) Delayed ski equipment

Up to the amount shown in the summary of cover towards the cost of hiring replacement ski equipment necessities, if **your** own ski equipment is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

## You are not covered



- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) For the excess as shown in the summary of cover on pages 11-15 unless **you** have paid the appropriate additional premium to waive the excess. The excess will apply for each trip that **you** have booked, each and every incident and for each insured person (not applicable to 2 and 3 above);
- 3) If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired ski equipment if in the event of loss, burglary, or theft of **your** own or hired ski equipment, **you** do not report this to the police within 24 hours, and do not obtain a written police report;
- 4) If **your** own or **your** hired ski equipment is lost, damaged or delayed in transit, if **you** do not: **a)** Notify the carrier (ie. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or, **b)** Follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) For **your** own or **your** hired ski equipment stolen from an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
- 7) If **you** lose or have **your** lift pass stolen and **you** do not provide proof that **you** owned the original lift pass and provide proof of the replacement lift pass **you** bought in the resort;
- 8) Winter sports equipment **you** left unattended in a public place, unless the claim is about skis, poles or snowboards, have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm;
- 9) Any winter sports equipment that is lost or damaged by people it was not designed for.

**Please note: You may be required to bring any damaged winter sports equipment you own back to your home area so we can inspect it.**

## Section 16B Ski pack

### You are covered



Up to a maximum of £50 (Value) or £75 (Premium & Superior) in all for the unused portion of **your** ski pack costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not curtail the trip, but are certified by a medical practitioner in the resort as being unable to ski and unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

### You are not covered



For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) Claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that **you** are unable to ski and unable to use the ski pack facilities;
- 3) Anything mentioned under **YOU ARE NOT COVERED** of section 6 – Medical emergency expenses.

## Section 16C Piste closure

Cover is only available under this section between 1st December to 15th April in the Northern hemisphere or between 1st May and 30th September in the southern hemisphere.

If there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing

### You are covered



- 1) For a benefit of £10 (Value), £20 (Premium) or £40 (Superior) per day towards the costs **you** have to pay to travel to another resort; or
- 2) For the amount shown in the summary of cover for each full day **you** are unable to ski, up to a maximum of £100 (Value), £200 (Premium) or £400 (Superior) if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

## You are not covered



- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) For claims where **you** have not obtained confirmation of resort closure from the local representative;
- 3) For claims where not all skiing facilities are totally closed;
- 4) For claims where the lack of snow conditions are known or are public knowledge when **you** purchased this policy, or booked **your** trip;
- 5) For claims where the holiday resort where **you** are staying is not at least 1000 metres above sea level.

## Section 16D Winter sports activities

### You are covered



1) For the following activities that we classify as winter sports activities:

The following activities are those that we classify as winter sports activities:

- Bobsleighting\*
- Cat skiing
- Cross country skiing
- freestyle skiing\*
- Glacier walking or trekking (under 2000m)
- Ice climbing under 100m (fully supervised)\*
- Ice fishing
- Ice hockey\*
- Luge on snow/ice\*
- Mono-skiing
- Off piste skiing/snowboarding (except in areas considered to be unsafe by resort management)
- Recreational ski or snowboard racing

- Skeletons\*
- Ski acrobatics\*
- Ski bob racing\*
- Ski racing or training (non- professional)\*
- Ski stunting\*
- Ski touring (with a guide)
- Ski/snowboard fun parks\*
- Skiing
- Snow mobiling\*
- Snowboarding
- Tobogganing

## You are not covered



- 1) For anything mentioned in the General exclusions on pages 26-28. General conditions on page 20 will also apply;
- 2) For the excess as shown in the summary of cover on pages 11-15 unless you have paid the appropriate additional premium to waive the excess;
- 3) For the increased medical excess of £250 which applies to those activities marked with an \* in the list on page 52. For these activities cover under the Personal accident and Personal liability sections also does not apply;
- 4) No cover is provided for you taking part in any of the following winter sport activities: Ski flying, ski jumping or ski mountaineering.

## Conditions



- 1) You must always adopt and follow the appropriate and recommended safety precautions when undertaking any winter sport activity inclusive of, but not limited to, the wearing of a safety helmet.

## Your Cover Section 17 – Business Cover

**This section only applies if you are travelling on a specific business trip, have paid the appropriate extra premium and it is shown on your policy schedule.**

### Section 17A Business equipment

### You are covered



- 1) For an item of business equipment that **you** have lost or that has been damaged or stolen during **your** trip, this is after a deduction has been made for age, wear and tear and loss of value. There is a limit for each single article, set or pair, as set out in the summary of cover;

2) Up to the amount shown in the summary of cover for the following: Lost, stolen or damaged computer equipment, communication devices (including mobile phones and mobile phone accessories) and other business related equipment that **you** need for **your** business (**We** will cover up to the single article limit for any item, set or pair and samples limit, as explained in the summary of cover on pages 11-15);

3) Buying essential items if **your** business equipment is delayed or lost during **your** outward journey for more than 24 hours. **You** must get written confirmation of the length of the delay and receipts for any items **you** buy. **We** will take any payment **we** make from the amount of any claim if **your** business equipment is permanently lost.

4) Emergency courier expenses **you** must pay to replace any business-related equipment that **you** must have for **your** business.

### Conditions

—

1) **We** reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following **our** standard deductions for age, wear and tear and loss of value, where **you** cannot prove **you** own it or provide proof of purchase (e.g. original receipts).

## Section 17B Hiring business equipment

### You are covered



1) For up to the amount shown in the summary of cover for each 24-hour period for hiring business equipment if:

i) **Your** business equipment is delayed during **your** outward journey for more than 24 hours (**you** must get written confirmation of the length of the delay); or

ii) **You** lose **your** business equipment, or it is damaged or stolen during **your** trip.

### Conditions

—

1) **You** must keep all receipts for hire costs.  
2) **We** take any payment made under this section from any claim under section 17A if **your** business equipment is permanently lost.

## Section 17C Business money

### You are covered



1) For up to the amount shown in the summary of cover if **you** lose any business money (cash or traveller's cheques) which is **yours** (if **you** are self-employed) or **your** employer's, and which **you** carry or leave in a locked safety deposit box.

## Section 17D Extra personal accident benefit

### You are covered



1) For the benefits provided under section 5 (Personal accident) will be doubled if **you** are travelling on a booked business trip and **you** have paid for **your** transport and accommodation (if **you** are self-employed) or **your** employer has paid, and **you** can provide proof that **your** trip was for business reasons.

## Section 17E Extra baggage delay benefit

### You are covered



1) Up to the amount shown in the summary of cover for buying essential items connected to **your** business if **your** baggage is delayed during an outward journey for more than 12 hours. **You** must get written confirmation of the length of delay from the appropriate airline or transport company, and receipts for any items that **you** buy. **We** will take any payment **we** make for delayed baggage from the amount of any claim if **your** baggage is permanently lost.

### You are not covered



For any claim resulting from or relating to:

1) The excess shown in the summary of cover on pages 11-13 (except for sections 17B and 17D);  
2) Any business equipment or business money **you** lose or that is stolen if **you** do not report it to the police within 24 hours of discovering it, and **you** do not get a written police report for it;  
3) Any business equipment **you** lose or that is stolen or damaged during a journey, unless **you** report this to the carrier and get a property irregularity report at the time. **You** must make claims for any item **you** lose or that is stolen or damaged to the airline within seven days;

- 4) Business equipment **you** have left unattended in a public place;
- 5) Business money that **you** do not carry with **you** on **your** person (unless it is held in a locked safety deposit box) or **you** have left unattended in a public place;
- 6) Any business money, gadgets and valuables or mobile phones that **you** lose or have stolen from an unattended motor vehicle;
- 7) Any gadgets and valuables or mobile phones **you** do not carry in **your** hand baggage and **you** lose or that are stolen or damaged while **you** are travelling;
- 8) Any business equipment **you** lose or that is stolen whilst not in **your** control or whilst it is in the control of any person other than an airline or carrier;
- 9) Any business equipment or business money

- you** lose or that is stolen or damaged while being shipped as freight or under a bill of lading;
- 10) Business equipment that is legally delayed or held by customs or other officials;
- 11) **You** taking part in any hazardous or sporting activities listed on pages 54-56 or 59-61;
- 12) Any property that is legally taken or damaged by any government or public or local authority.

**You should make claims about losing your business equipment or it being stolen, or damaged while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.**

## Your Cover

# Section 18 – Hazardous activities

The table on the next page includes activities where you need to tell us in advance of your intention to undertake any of the activities during your trip and pay the appropriate additional premium.

To arrange cover, please either complete the purchase of this endorsement as part of the purchase process or call us on **0800 479 8703**. This section of cover is included if you have paid the appropriate additional premium and it is shown on your policy schedule.

(Please see pages 59-61 for details of those sports and other leisure activities which are covered as standard under this policy).

### You are covered ✓

1) During the term of **your** single trip or annual multi trip policy **we** will cover **you** for up to a maximum of 15 days to undertake any of the activities listed in the table on the next page.

### You are not covered ✗

- 1) For the medical excess of £100 detailed in the table below (See also Excesses section on page 18);
- 2) Under either the personal accident or personal liability sections of this policy whilst **you** are undertaking any of the individual activities listed below;

### Conditions

- 1) The following tables detail the activities your policy covers you for during your trip, provided: a) You wear appropriate safety equipment/ clothing/headgear and; b) You take necessary safety precautions as appropriate to the activity.

Please also note: YOU ARE NOT COVERED if the main purpose of your trip is to take part in an activity unless it is listed as an activity holiday in the table on the following page.

Specific exclusions and conditions apply where shown.

- 2) The activities in this section are only covered when professionally organised or you are accompanied by an experienced or suitably qualified instructor or guide, or you are suitably qualified or can demonstrate that you have relevant and appropriate experience.

**Note 1** – Cover will only apply if **you** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or **you** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair **your** fitness to dive.

**Note 2** - Winter sports cover also required for this activity.

<b>Activity</b>	<b>Medical Excess</b>	<b>Activity Holiday</b>
<b>American football</b>	<b>£200</b>	No
<b>Assault course</b>	<b>£200</b>	No
<b>Battle re-enactment</b>	<b>£200</b>	Yes
<b>Breathing observation bubble diving</b> (maximum depth 30 metres)	<b>Standard</b>	No
<b>Canyoning</b>	<b>£400</b>	No
<b>Canyon swinging</b>	<b>£400</b>	No
<b>Cascading</b>	<b>£400</b>	No
<b>Coasteering</b>	<b>£400</b>	No
<b>Fencing</b>	<b>£400</b>	Yes
<b>Flying</b> (Europe only, piloting private or small aircraft or helicopter)	<b>Standard</b>	No
<b>Glacier walking or trekking</b> (over 2000m but under 6000m) (See note 2 on page 54)	<b>£250</b>	No
<b>Gliding</b>	<b>£200</b>	No
<b>Gorge swinging</b>	<b>£400</b>	No
<b>Gorge walking</b>	<b>£400</b>	No
<b>Gymnastics</b> (non-competitive)	<b>£200</b>	No
<b>Hang-gliding</b> (Europe only)	<b>£250</b>	No
<b>Heli-skiing</b> (See note 2 on page 54)	<b>£250</b>	No
<b>High diving</b>	<b>£400</b>	No
<b>Horse jumping</b> (not polo or hunting)	<b>£400</b>	No
<b>Hydro speeding</b>	<b>£400</b>	No
<b>Kite surfing</b> (over land)	<b>£100</b>	No
<b>Luge</b> (dry or concrete)	<b>£400</b>	No
<b>Manual work</b> (not in connection with your business, trade or profession and at ground level only, no machinery)	<b>£100</b>	No
<b>Martial arts</b> (training only)	<b>Standard</b>	No
<b>Micro lighting</b> (Europe only)	<b>£400</b>	No
<b>Motorcycling</b> over 125cc (not racing, not off-road riding, must hold equivalent UK licence)	<b>£400</b>	Yes
<b>Mountain biking</b> (including downhill racing and off-road riding)	<b>Standard</b>	No
<b>Mountain boarding</b>	<b>£400</b>	No

Activity	Medical Excess	Activity Holiday
<b>Ostrich riding or racing</b>	<b>£400</b>	No
<b>Parachuting</b> (Europe only, not BASE jumping)	<b>£200</b>	No
<b>Paragliding</b>	<b>£200</b>	No
<b>Parapenting</b>	<b>£200</b>	No
<b>Parasailing</b> (over land or snow)	<b>£200</b>	No
<b>Parascending</b> (over land or snow)	<b>£400</b>	No
<b>Quad biking</b>	<b>£400</b>	No
<b>Rock climbing</b> (not mountaineering)	<b>£400</b>	No
<b>Roller derby</b>	<b>£200</b>	No
<b>Rugby</b>	<b>Standard</b>	No
<b>Sand yachting</b>	<b>£200</b>	No
<b>Scuba diving</b> (qualified, maximum depth 40 metres - see Note 1 on page 54)	<b>Standard</b>	No
<b>Scuba diving</b> (qualified, maximum depth 50 metres - see Note 1 on page 54)	<b>£400</b>	No
<b>Scuba diving</b> (unqualified, maximum depth 30 metres - see Note 1 on page 54)	<b>Standard</b>	No
<b>Sea canoeing</b>	<b>Standard</b>	No
<b>Sea kayaking</b>	<b>£200</b>	No
<b>Shark diving</b> (inside cage)	<b>£200</b>	No
<b>Sky diving</b> (Europe only)	<b>£200</b>	No
<b>Tall-ship crewing</b>	<b>£200</b>	No
<b>Via ferrata</b>	<b>£400</b>	No
<b>White or black water rafting</b> (grades 5 to 6)	<b>£200</b>	No
<b>Yachting</b> (racing or crew) <b>outside territorial waters</b>	<b>£200</b>	Yes
<b>Zorbing</b>	<b>£200</b>	No





# Complaints Procedure

## Amateur sporting and adventure activities

# Complaints Procedure

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service **you** receive falls below the standard **you** expect, please use the below contact details to inform Asda Travel Insurance of **your** concerns:

## For complaints about the sale of your policy

Please contact Asda Travel Insurance at the below address:

**You** can register **your** complaint by telephone, letter or email:

Telephone: **0800 479 8705**

Postal address:

**The Customer Relations Manager  
Asda Travel Insurance  
PO Box 5927, Warrior Square,  
Southend-on-Sea, Essex, SS1 2JY**

Email:

**complaint.services@travelinsurance.asda.com**

When **you** contact Asda Travel Insurance please quote **your** policy schedule number and provide a telephone number to assist us in dealing with **your** enquiry speedily. If possible Asda Travel Insurance will call **you** within three working days to try to resolve the issue. Otherwise Asda Travel Insurance will record the nature of **your** complaint and assign a

complaints handler who will complete a full investigation and contact **you** in writing.

Asda Travel Insurance follow the Financial Conduct Authority guidelines to complaints handling, a copy of Asda Travel Insurance complaints procedure is available upon request.

## For complaints following a claim notification

If **your** complaint is about a claim, then **we** will refer **you** to **our** partner that handles **our** claims. Alternatively, contact details will be provided on correspondence that **we** or **our** representatives have sent **you** (for example, on a claim acknowledgement letter or email).

## If you are still not satisfied

If **you** are still not satisfied **you** have the right to refer any dispute to the Financial Ombudsman Service who will investigate **your** complaint.

**The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
Phone: 0800 023 4567**

E-mail:

**complaint.info@financial-ombudsman.org.uk**

Website:

**www.financial-ombudsman.org.uk**

# Amateur Sporting and Adventure Activities

The following tables detail the activities **your** policy covers **you** for during **your** trip, provided:

- a) **You** wear appropriate safety equipment/clothing/headgear and
- b) **You** take necessary safety precautions as appropriate to the activity.

Please also note: **YOU ARE NOT COVERED** if the main purpose of **your** trip is to take part in an activity unless it is listed as an activity holiday in the table on the following page:

Specific exclusions and conditions apply where shown.

## Conditions

- 1) **You** are accompanied by an experienced and/or suitable qualified instructor or guide.
- 2) **You** are adequately supervised, taking part in an organised event, session or excursion.
- 3) **You** are not taking part in a league or competition.
- 4) **You** are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.

Please also note: **YOU ARE NOT COVERED** if the main purpose of your trip is to take part in an activity unless it is listed as an activity holiday in the table on the following page.

If the activity **you** wish to partake in is not listed please contact the Asda call centre on 0800 479 8703.

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
<b>Abseiling</b>	2, 4	No	
<b>Amateur athletics</b>		Yes	Yes
<b>Archaeological digging</b>		Yes	Yes
<b>Archery</b>	2	No	
<b>Badminton</b>		Yes	Yes
<b>Ballooning (Hot Air) as a fare paying passenger</b>	2	No	
<b>Banana boat rides (Beach activity)</b>		No	
<b>Baseball</b>		Yes	
<b>Basket ball</b>		Yes	
<b>BOSS (Breathing Observation Submersible Scooter)</b>	1, 2	No	
<b>Bouldering (up to 4m with a crash mat)</b>	2	Yes	
<b>Bowls</b>		Yes	Yes
<b>Boxing training (non-contact)</b>		No	
<b>Bridge walking</b>		Yes	
<b>Bungee jumping (max 3 jumps)</b>	1, 2, 4	No	
<b>Canopy walking</b>	2, 4	No	
<b>Camel riding or trekking</b>		No	
<b>Canoeing (in calm waters)</b>		Yes	
<b>Catamaran sailing (European waters only)</b>	1, 3	No	
<b>Cave tubing</b>	2, 4	Yes	
<b>Clay pigeon shooting</b>	1, 4	No	
<b>Climbing wall</b>	2,	Yes	
<b>Conservation or charity work (under 3m, hand tools only)</b>		No	Yes
<b>Cricket</b>	3	Yes	
<b>Curling</b>		Yes	
<b>Cycle touring</b>		No	Yes
<b>Cycling (incidental, excluding BMX/Mountain biking)</b>		Yes	
<b>Deep sea fishing</b>	2	No	
<b>Dinghy sailing inside territorial waters</b>		No	
<b>Dragon boating</b>		No	
<b>Dune bashing</b>	2, 4	No	
<b>Elephant riding or trekking</b>	2	No	
<b>Falconry</b>	2	No	
<b>Fell running</b>		Yes	Yes
<b>Fell walking</b>		Yes	Yes
<b>Fishing</b>		Yes	Yes
<b>Football (soccer not American football)</b>		No	
<b>Gaelic football</b>		No	
<b>Go karting (up to 120cc)</b>	2	No	

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
<b>Golf</b>		Yes	<b>Yes</b>
<b>Heptathlon</b>		Yes	
<b>Hiking</b> (on recognised routes, under 3,000m)		Yes	<b>Yes</b>
<b>Hobie catting</b> (European waters only)	1, 3	No	
<b>Hockey</b>		No	
<b>Horse Riding</b> (not jumping)	3,	No	
<b>Horse trekking</b> (under 3,000m)		No	
<b>Husky sledge driving</b>	2	No	
<b>Ice skating</b>	3, 4	Yes	
<b>Indoor climbing</b>	1, 4	Yes	
<b>Inner tubing</b> (on land or water)	2	Yes	
<b>Jeep/Car trekking</b> as a fare paying passenger	2	No	
<b>Jet boating</b>	2	No	
<b>Jet skiing</b>		No	
<b>Jogging</b>		Yes	
<b>Jungle surfing</b>	4	Yes	
<b>Kite buggying</b>	3	No	
<b>Kite surfing</b> (over water)		No	
<b>Kayaking</b> (in calm waters)	3	No	
<b>Lacrosse</b>		No	
<b>Marathon running</b>		Yes	<b>Yes</b>
<b>Motorcycling</b> up to and including 125cc (not racing, not off-road riding, must hold equivalent UK licence)		No	<b>Yes</b>
<b>Mountain biking</b> (not including downhill racing and off-road riding)		Yes	
<b>Netball</b>		Yes	
<b>Orienteering</b>		Yes	<b>Yes</b>
<b>Paddleboarding</b> (not white water)		Yes	
<b>Parasailing</b> (over water)	2	No	
<b>Parascending</b> (over water)	2	No	
<b>Passenger</b> (in licenced private aircraft)		No	
<b>Passenger sledge</b> (Horse and Carriage)		No	
<b>Pedaloos</b>		Yes	
<b>Polo</b>	3	No	
<b>Pony trekking</b>	2	No	
<b>Racket ball</b>		Yes	
<b>Rambling</b> (under 3,000m)		Yes	<b>Yes</b>
<b>Refereeing</b> (amateur basis)		Yes	
<b>Rifle range</b>	2, 4	No	
<b>River tubing</b>		Yes	
<b>Roller hockey</b>		No	
<b>Roller skating/Blading</b>	3	Yes	

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
<b>Rounders</b>		Yes	
<b>Rowing</b>	3	No	
<b>Rubber ring rides</b> (Beach Activity)		Yes	
<b>Running</b>	3	Yes	Yes
<b>Safari/Gorilla trekking</b> (not hunting)	2	Yes	Yes
<b>Sail boarding</b>		Yes	
<b>Sailing</b> (including Flotilla. European waters only)	3	No	
<b>Sand boarding</b>		Yes	
<b>Scuba diving</b> - Unqualified - up to 30 metres deep	1	Yes	
<b>Scuba diving</b> - Qualified British Sub Aqua Club, BSAC or equivalent - up to 30 metres deep		Yes	
<b>Segway riding/touring</b>		No	
<b>Skateboarding</b>		Yes	
<b>Sky diving indoor</b>	2	Yes	
<b>Snorkelling</b> (to 10 metres deep)		Yes	
<b>Squash</b>		Yes	
<b>Street hockey</b>		No	
<b>Surfing</b>		Yes	
<b>Swimming</b> (within sight of land)		Yes	
<b>Swimming with dolphins</b>	2	Yes	
<b>Table tennis</b>		Yes	Yes
<b>Target rifle shooting</b>	2, 4	No	
<b>Ten pin bowling</b>		Yes	Yes
<b>Tennis</b>		Yes	Yes
<b>Tree trekking</b>	2	Yes	
<b>Tree top walking</b>	2	No	
<b>Trekking</b> (up to 3,000 metres)		Yes	Yes
<b>Triathlons</b>		Yes	Yes
<b>Ultimate frisbee</b>		No	
<b>Volleyball</b>		Yes	
<b>Wadi bashing</b>	2, 4	No	
<b>Wake Boarding</b>		Yes	
<b>War games/Paintballing</b>	2	No	
<b>Water polo</b>		Yes	
<b>Water skiing</b>		Yes	
<b>White water rafting</b> (Grades 1,2 & 3)	2, 4	No	
<b>Windsurfing</b>		Yes	
<b>Wing Foiling</b> (within territorial waters)		Yes	
<b>Yachting</b> (European Waters only)	3	No	
<b>Yoga</b>		Yes	Yes
<b>Zip lining</b>	2	Yes	

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