

one
before



One Tree Travel

Policy Document

For Policies issued from the 10th of November 2025

Call **01223 785 570** for Customer Service

Call **+44 208 608 4163** if you need emergency assistance

Call **020 7858 1980** to make a claim

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Welcome to One Tree Travel

Thank you for being a customer of One Tree Travel.

It is our ambition to provide both great insurance and great customer service, placing a strong emphasis on environmental sustainability and social responsibility. If you have any compliments or complaints about how we're doing, any ideas about how we can help you more, or any questions about One Tree Travel or your policy, please get in touch:

Phone: 01223 785 570

Email: help@onetreetravel.co.uk

Online: www.onetreetravel.co.uk

This policy aims to financially protect and assist travellers in unforeseen events or emergencies before or during a trip. You've been given four documents related to this:

1. This document which explains your policy in detail, explaining what is covered and what is not covered by your policy.
2. An Insurance Product Information Document (IPID), which gives summary information about this policy in a standard format.
3. The Policy Schedule, which outlines the selected cover and the individuals covered by the policy in a summary format.
4. A medical declaration document summarising the declared medical conditions of each traveller. If you have declared pre-existing medical conditions, you should contact us as soon as possible if you need to make any amendments to your medical disclosure.

Please read these documents carefully - they should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact us on the above details or visit www.onetreetravel.co.uk/help/.

When we say 'you' or 'your', we mean the policyholder and their husband, wife, or partner, as well as any dependent children, who are named on the Policy Schedule. All adults insured under this policy must be under the age of 80 on the start date of this policy. When we say 'policyholder' we mean the person who applied for this policy. They'll be listed as the policyholder on the Policy Schedule.

When we use the term 'dependent child', we mean your children up to their 18th birthday. This includes adopted, foster and stepchildren.

This insurance policy is issued by One Tree Travel. One Tree Travel is a trading name of Freedom Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority, reference number 306536. Registered in England number 4399749.

Your insurance is provided by Mission UK Series 1 Limited, trading as OneBefore. OneBefore operates as an Appointed Representative of Mission Underwriting UK Limited, authorised and regulated by the UK Financial Conduct Authority (FCA) under FRN 314946. The FCA FRN for OneBefore is 998001. Mission Underwriting UK Limited's Company House Reference number is 05314336, with a registered office at One Fleet Place, London, EC4M 7WS.

Your policy is underwritten by Accelerant Insurance UK Limited.

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

When we say 'us', 'we' and 'our' in this document, we mean OneBefore and Accelerant Insurance UK Limited.

This is an agreement between us and you. No one else has any rights under this agreement, other than your legal representative or anyone else you choose to execute your wishes if you die.

This policy covers residents of the United Kingdom (UK), the Isle of Man, and the Channel Islands.

Your policy is governed by the laws of the UK, which apply to the part of the UK where you were living at the time you bought this policy.



Quick read info

Before you travel

If you need to make any changes to your policy, if you need to cancel, or if you notice anything that doesn't look right with your documents, please call One Tree Travel on **01223 785 570**.

Before you travel you should obtain a Global Health Insurance Card (GHIC) by completing an application form via www.ghic.org.uk.

This card allows UK residents and European citizens to take advantage of the health agreements between countries in the EU. A UK-issued EHIC (European Health Insurance Card) is also still valid and accepted until expiry and can be used in place of a GHIC.

If you need medical attention while travelling to a country in the European Union (EU), you should receive inpatient treatment in a public hospital where possible. If you are admitted to a public hospital, you should present your GHIC / EHIC to the hospital; if you are unable to do so, you must cooperate with the medical assistance department to obtain a card.

Please check the countries where you can use a GHIC/EHIC card as this can change. Countries where you can use each card are listed at the following website:

www.nhsbsa.nhs.uk/get-healthcare-cover-travelling-abroad/where-you-can-use-your-card

The maximum length of travel for any single trip on this policy, from your first departure date to your original or any revised return date, is 185 days up to age 65. Age 66 and above will be restricted to 45 days of travel on a single trip policy. The longest trip duration on an Annual Multi-Trip policy is 31 days per trip.

If you have already travelled and need assistance

If you have an emergency, please call Healix International on **+44 (0) 208 608 4163**.

This line is open 24 hours a day, 365 days a year.

If you want to extend your trip, or have a general enquiry, please call us on **+44 (0) 1603 613531**.

If you need to make a claim when you return to the UK

If you need to make a claim when you return to the UK, you can register one using the following details:

Online: <http://intake.sedgwick.com/u/accelerantclaims/home>

Email: accelerantclaims@ie.sedgwick.com, or

Phone: **020 7858 1980**

Summary of your policy

Benefits, cover amounts and excess information

The table below is a summary of the cover provided by this policy, the amount you are covered for and the amount of the excess.

When we use the term “excess”, we mean the amount of money we deduct per person from a claim payment that we make to you.

The specific level of cover (Standard or Enhanced) that you bought is shown on your Policy Schedule.

[Section 12: Winter sports upgrade](#), is an upgrade you must select when you bought your policy if you are going on a winter sports trip. Please check your Policy Schedule.

[Section 13: Cruise upgrade](#), is an upgrade you must select when you bought your policy if you are going on a cruise. Please check your Policy Schedule.

To learn more about each of the benefits you are covered for and what you are not covered for, please read the corresponding section in this document. The maximum sum insured, and the excess shown in the table below are per person.

Policy Section	Standard		Enhanced	
	Max amount per person	Excess	Max amount per person	Excess
1 Trip cancellation	£2,000	£100	£8,000	£50
2 Cutting your trip short	£2,000	£100	£8,000	£50
3 Missed departure	£500	£100	£2,000	£50
4 Trip delay	£50 per 6-hours up to £300	£100	£100 per 6-hours up to £500	£50
Trip abandonment	£2,000	£100	£8,000	£50
5 Emergency medical expenses	£10,000,000	£100	£10,000,000	£50
Emergency dental treatment	£250	£100	£500	£50
Hospitalisation	£50 per day max of £1,000	£100	£50 per day max of £2,000	£50
Reimbursement of prepaid excursions	£500	£100	£1,000	£50
6 Personal accident – death	£10,000 per adult £5,000 per child	£0	£20,000 per adult £10,000 per child	£0

Policy Section	Standard		Enhanced	
	Max amount per person	Excess	Max amount per person	Excess
<u>Personal accident – disability</u>	£10,000	£0	£25,000	£0
7 <u>Baggage delay</u>	£50 per 24-hours max of £300	£100	£75 per 24-hours max of £600	£50
8 <u>Property loss, theft, or damage</u>	£1,000	£100	£2,000	£50
Valuables limit	£250		£500	
Single item limit	£250		£500	
<u>Stolen Money</u>	£0	£0	£500	£50
<u>Passport or travel documents loss</u>	£200	£100	£300	£50
<u>Lost prescription medication</u>	£0	£0	£300	£50
9 <u>Legal expenses</u>	£10,000	£100	£25,000	£50
10 <u>Personal liability</u>	£1,000,000	£100	£1,000,000	£50
11 <u>Uninhabitable Accommodation</u>	£0	£0	£750	£50
12 <u>Upgrade: Winter Sports</u>				
<u>Lost, stolen or damaged equipment</u>	£500	£100	£750	£50
<u>Hiring replacement winter sports equipment</u>	£50 per day Max of £500	£100	£100 per day Max of £1,000	£50
<u>Loss of ski pass</u>	£250	£100	£500	£50
<u>Loss of ski pack</u>	£250	£100	£500	£50
<u>Piste closure</u>	£50 per day Max of £500	£100	£100 per day Max of £1,000	£50
13 <u>Upgrade: Cruise</u>				
<u>Missed Departure</u>	£750	£100	£1,500	£50

Policy Section	Standard		Enhanced	
	Max amount per person	Excess	Max amount per person	Excess
<u>Cabin Confinement</u>	£50 per day Max £500	£100	£100 per day max £1,000	£50
<u>Unused prepaid activities</u>	£750	£100	£750	£50
<u>Itinerary change</u>	£50 per excursion max £500	£100	£50 per excursion max £750	£50
<u>Cruise Interruption</u>	£500	£100	£1,000	£50

How this policy works

Giving us the facts

It's important you give us complete and accurate information at all times. If you don't provide accurate information, we may not be able to pay the claim.

If you notice any information on your medical declaration isn't right, or if your circumstances change, you should tell us straight away. For example, if your medical conditions change after you buy your policy, you should let us know by contacting One Tree Travel:

Phone: **01223 785 570**

Email: help@onetreetravel.co.uk

This policy covers unexpected events. Claims related to circumstances that you were aware of at the time you bought this insurance that you did not disclose to us are not covered.

By "unexpected" we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

Who is covered

Everyone named on your Policy Schedule is covered by this insurance policy. No one else has rights under this policy.

What dates are you covered from and to

You are covered for anything mentioned in the What's Covered part of sections 1 to 13 if it takes place within the start and end dates of your insurance, subject to the terms and conditions of this policy that are set out in this document.

This insurance is only valid when it is bought before you depart for your planned trip.

If you bought a Single Trip Policy

Trip cancellation coverage starts from the day you bought your insurance until the day of your departure. All other benefits on your policy provide coverage from the day of departure until your return to your permanent residence.

This insurance is valid only when it is bought before you depart for your planned trip.

If you bought an Annual Multi-Trip Policy

Your policy begins on the date you requested when you took out the policy. This date is shown on your Policy Schedule. Your policy ends one year later and is also shown on your Policy Schedule.

The longest length of trip for which you are covered is listed on your Policy Schedule.

Where are you covered

You're covered for travel to the countries, territories, or region listed on your Policy Schedule.

Your cover is subject to any travel restrictions or exclusions issued by the Foreign, Commonwealth and Development Office (FCDO). For more information, please see the [Hazardous territories](#) section of this policy.

If you bought a Single Trip Policy

Your cover applies only to the countries shown on your Policy Schedule.

If you bought an Annual Multi-Trip Policy

Your cover applies to trips within the geographic region shown on your Policy Schedule.

Hazardous territories

Before you travel, it's important to check the Foreign, Commonwealth and Development Office (FCDO) website at www.gov.uk/foreign-travel-advice for crucial travel advice, tips, and current information about different countries.

We won't cover trips to countries or regions with "all" or "all but essential" travel advisories from the FCDO. You may be able to claim for trip cancellation if the advice is in place 30 days before your departure and wasn't in place when you booked your trip.

Trips to countries added to the FCDO 'no travel' list after booking are covered under [Section 1: If you need to cancel your trip](#).

For health-related information and advice by country, refer to the World Health Organisation (WHO) website at www.who.int.

This insurance does not provide coverage for trips booked to certain hazardous territories, including Cuba, Iran, Syria, North Korea, Russia, Belarus, Crimea, Sevastopol and all non-government-controlled areas of Ukraine.

What you pay for your policy

The amount you pay for your policy, which is referred to as "premium", is the total we charge you to provide you with your travel insurance cover. The amount includes:

- The cost of providing your protection.
- Any extra amount for medical conditions you've told us about.
- The cost of any optional cover you've chosen.
- Any taxes and administration charges that apply.

This total amount is shown on your Policy Schedule and must be paid before your cover begins.

If you have a pre-existing medical condition

This policy covers claims related to a pre-existing medical condition if it is listed on your Policy Schedule. Please check that this list is an accurate reflection of your health. If there are any issues, please get in touch with One Tree Travel:

Phone: 01223 785 570

Email: help@onetreetravel.co.uk

When we use the term 'pre-existing medical condition', we mean any condition you declared or should have declared to us based on the medical questionnaire you answered when purchasing this policy. These pre-existing medical conditions are listed on the medical declaration we issued to you when purchasing this policy.

You must inform us about all pre-existing medical conditions for each person listed on your Policy Schedule. If you notice anything that doesn't look right or is missing, please contact us using the details below.

If there are changes to these conditions between buying the policy and departing on your trip or during the term of an Annual Multi-Trip policy, you must let us know.

You can do this by contacting One Tree Travel:

Phone: 01223 785 570

Email: help@onetreetravel.co.uk

We won't cover claims associated with pre-existing medical conditions not listed on your Policy Schedule.

What's not covered

1. Pre-existing conditions not listed on your Policy Schedule.
2. If your state of health is significantly worse than you initially reported to us.
3. If you know you will need medical treatment during your journey.
4. If one of the purposes of your journey is to obtain medical treatment (including cosmetic procedures).
5. If you are not fit to travel on your journey or travelling against the advice of a doctor.

The term "doctor" refers to a person who is registered as a medical practitioner and has no personal or family relationship with you.

If you are on a waiting list for treatment

If you are awaiting a medical diagnosis for symptoms that you are currently experiencing, we will not be able to provide cover until you have a confirmed diagnosis, unless we have agreed to do so and it is stated on your Policy Schedule.

If you do have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, you are covered under this policy, except for the following sections where cover is excluded:

Section 1: If you need to cancel your trip, and

Section 2: If you need to cut short your trip

If you are on a waiting list for treatment or investigation, this does not affect your insurance cover on this policy other than as stated above. So, if you need medical assistance when on your trip for conditions which you have declared to us, or for new medical conditions that arise, then this policy will provide cover to you, subject to the terms and conditions stated in this document.

Should you become aware of a change in your diagnosis before you depart on your trip, please notify us immediately.

Cover for pandemics and epidemics

You're covered if you become ill with a disease classified by the World Health Organisation (WHO) as a pandemic or epidemic disease.

You're not covered if you cancel because the Foreign, Commonwealth & Development Office (FCDO) or the government advises against travel due to a pandemic or epidemic.

Please be aware of the following:

- We will require confirmation from a doctor that the condition is severe enough to warrant cancelling or cutting your trip short.
The term "doctor" refers to a person who is registered as a medical practitioner and has no personal or family relationship with you.
- You'll only be covered if your policy was bought at least two weeks before you cancelled.
We will only cover trips cancelled due to contracting a pandemic or epidemic disease if your policy was bought at least 2 weeks before you cancelled.

Volunteering and volunteer work

You are covered for the following volunteer activities, subject to the terms and conditions of this policy:

- Volunteering, to include participation in community or wildlife-based conservation or project work, when arranged by a professional organisation.
- Charity-based supervised building or renovation projects, provided these do not involve the use of plant, trade, or industrial machinery.

Activities that are covered

The table below lists activities that are covered by your insurance, either as standard cover and therefore automatically included, or included on payment of an additional premium. If you intend to participate in an activity on your trip, it must be listed below to be covered by this insurance. Specific terms and conditions may apply to an activity. To understand these, and to understand how to cover yourself while participating in an

activity, please see the notes column.

Activity	Activity Pack 1	Upgrade Required	Notes
Abseiling	✓		
Aerial Safari		✓	Activity Pack 2
Archery	✓		
Badminton	✓		
Balloonning (Hot Air)	✓		
Banana boat rides (as a beach activity)	✓		
Baseball	✓		
Basketball	✓		
Blade skating	✓		
Bone fishing	✓		
BOSS (breathing observation submersible scooter)	✓		
Bowls	✓		
Boxing Training (non-contact)		✓	Activity Pack 2
Bungee Jump (maximum 3 jumps)		✓	Activity Pack 2
Camel riding (single excursion)	✓		
Camel/Elephant Riding/Trekking activity holiday		✓	Activity Pack 2
Canoeing (in calm waters)	✓		
Catamaran sailing (European waters only)	✓		
Clay pigeon shooting	✓		
Climbing wall	✓		
Cricket	✓		
Cross country skiing (on recognised paths)		✓	Winter Sports upgrade
Curling	✓		
Cycle Touring/Mountain Biking activity holiday		✓	Activity Pack 2
Cycling (excluding BMX and mountain biking)	✓		
Deep Sea Fishing		✓	Activity Pack 2
Dog Sledding		✓	Activity Pack 2
Dry skiing		✓	Winter Sports upgrade
Fell running	✓		
Fell walking	✓		
Fishing (from land)	✓		
Football (soccer not American football)	✓		
Gaelic football	✓		
Go Karting (motorised - specific use)		✓	Activity Pack 2
Go Karting (up to 120cc)	✓		
Golf	✓		
Gymnastics		✓	Activity Pack 2
Heli-skiing		✓	Winter Sports upgrade
Heptathlon	✓		
Hiking (between 2,001 and 4,000 metres altitude)		✓	Activity Pack 2
Hiking (on recognised routes up to 2,000 metres)	✓		

Activity	Activity Pack 1	Upgrade Required	Notes
Hobie catting (European waters only)	✓		
Hockey (amateur)		✓	Activity Pack 2
Horse riding (single excursion)	✓		
Horse riding activity holiday		✓	Activity Pack 2, (up to 7 days - no polo, hunting or jumping)
Hot Air Ballooning activity holiday.		✓	Activity Pack 2
Hurling (amateur)		✓	Activity Pack 2
Hydro Zorbing		✓	Activity Pack 2
Ice skating	✓		
Indoor climbing	✓		
Inner tubing (in snow)		✓	Winter Sports upgrade
Inner tubing (on land or water)	✓		
Jeep/car trekking	✓		
Jet boating	✓		
Jet skiing (single excursion)	✓		
Jet Skiing activity holiday		✓	Activity Pack 2
Jungle surfing	✓		
Kayaking white water and/or activity holiday		✓	Activity Pack 2. Up to Grade 4
Kayaking (single excursion)	✓		No white water
Kite buggying	✓		
Martial Arts (training only)		✓	Activity Pack 2
Mono skiing (on snow)		✓	Winter Sports upgrade
Motorcycling (up to 125cc)		✓	Activity Pack 2. Must be licenced to the applicable cc, wearing a crash helmet and no racing)
Netball	✓		
Off piste skiing		✓	Winter Sports upgrade
Orienteering	✓		
Parasailing (over water)	✓		
Parascending (over water)	✓		
Passenger sledge (horse and carriage)	✓		
Pedaloos	✓		
Polo	✓		
Pony trekking	✓		
Quad Biking		✓	Activity Pack 2.
Racket ball	✓		
Rambling (below 2,000m elevation)	✓		
Rambling (between 2,001m and 4,000m elevation)		✓	Activity Pack 2. Below 4,000 metres
Rifle range	✓		
Roller skating/blading	✓		
Rounders	✓		
Rowing (coastal waters within 12 miles of land.)		✓	
Rowing (inland)	✓		
Rubber ring rides (beach activity)	✓		

Activity	Activity Pack 1	Upgrade Required	Notes
Rugby		✓	Activity Pack 2. Amateur competition only
Running	✓		
Safari		✓	Activity Pack 2. Tour operator organised and not involving use of firearms
Gorilla trekking		✓	Activity Pack 2.
Sail boarding	✓		
Sailing	✓		Within 12 miles of coastal waters. European waters only.
Scuba diving (up to 10 metres deep)	✓		
Scuba Diving (up to 30 metres)		✓	Activity Pack 2. PADI qualified or equivalent to that depth and provided adequately supervised.
Skateboarding	✓		
Skiing		✓	Winter Sports upgrade
Sky diving indoor	✓		
Sledging		✓	Winter Sports upgrade
Snorkelling (to 10 metres deep)	✓		
Snow boarding		✓	Winter Sports upgrade
Snow mobile		✓	Winter Sports upgrade
Snow shoeing		✓	Winter Sports upgrade
Squash	✓		
Street hockey	✓		
Surfing	✓		
Table tennis	✓		
Ten pin bowling	✓		
Tennis	✓		
Tobogganing		✓	Winter Sports upgrade
Track Events (Athletics)			
Tree trekking	✓		
Trekking/hiking (Between 2,001 metres and 4,000 metres)		✓	Activity Pack 2.
Trekking/hiking (Up to 2,000 metres)	✓		
Volleyball	✓		
Wake Boarding	✓		
War games/paint balling	✓		
Water polo	✓		
Water skiing	✓		
White water kayaking/rafting (Grades 1 to 3)	✓		
White water kayaking/rafting (Grade 4)		✓	Activity Pack 2
Black Water Rafting (Grades 1 to 4)		✓	Activity Pack 2.
Windsurfing	✓		
Yachting		✓	Activity Pack 2. European waters only

Activity Pack 1

When we use the term 'Activity Pack 1', we mean activities that are automatically covered by your policy.

For cover to be valid, you must adhere to the following requirements when taking part in these activities:

- You are, or you are accompanied by, an experienced and/or suitably qualified instructor or guide.
- You are not taking part in a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
- When required, you wear protective clothing and headgear.

Activity Pack 2

The 'Activity Pack 2' activities listed above (marked in the Notes column) are included if you have paid the extra premium, and this cover is shown on your Policy Schedule.

For your insurance to be valid during these activities, you must follow the following requirements when taking part in any of the listed activities:

- You are, or you are accompanied by, an experienced and/or suitably qualified instructor or guide.
- You are not taking part in a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
- When required, you wear protective clothing and headgear.

Winter Sports upgrade

Additionally, the activities above listed as 'Winter Sports upgrade' in the notes column are included if you bought the Winter Sports upgrade, and it is listed on your Policy Schedule.

Your right to cancel

Your policy has a 14-day 'cooling off' period from receipt of your policy documents. Should the policyholder decide that the terms and conditions of the policy do not meet your requirements, provided you have not travelled or claimed on the policy, you can ask us for a full refund. To request cancellation of your policy, contact One Tree Travel on **01223 785 570**.

Outside of the 14-day cooling-off period the following rules apply:

If you bought a Single Trip policy

Should the policyholder wish to cancel, or where a change to your existing policy means we are unable to continue with your cover, then, provided you have not travelled and are not claiming (or planning to claim) on the policy, we will refund 50% of the total policy premium.

If you bought an Annual Multi-Trip policy

We will refund 5% of the total premium paid for each full calendar month remaining on the policy from the date the policyholder requests the cancellation, if:

- No one has made a claim (irrespective of whether your claim was successful or not) on the policy and,
- The policyholder confirms in writing that there is no intention to make a claim.

When we might cancel your policy

We may cancel this policy at any time if the terms and conditions in this document aren't followed. If we do, we'll give the policyholder at least 30 days' notice in writing.

Financial Services Compensation Scheme

Accelerant Insurance UK Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our liabilities to you, then you may be able to claim money from the FSCS. 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 FSCS at:

Phone: **0800 678 1100** or **0207 741 4100**

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk

How to make a claim

Telling us what happened

When managing your claim, we will ask for information to verify your cover and the details of the claim. You should let us know as soon as possible if any issues arise on your trip so we can start dealing with your claim. If you don't, we might need to reduce the amount we pay you or reject your claim altogether.

24-hour emergency assistance

If you need urgent assistance, medical or other, while on your trip, you can contact our international emergency assistance provider, Healix International, on **+44 (0) 208 608 4163**.

This assistance service is available 24 hours a day, 365 days a year.

Any other claims

For all other claims, you can contact our claims administrator, Sedgwick:

Online: <http://intake.sedgwick.com/u/accelerantclaims/home>

Phone: **020 7858 1980**, Monday to Friday between 9.00 am and 5.30 pm

Email: accelerantclaims@ie.sedgwick.com

How to make a complaint

We hope you're happy with your cover and the service you receive. But if you're unhappy about something, we'd like to try to put things right.

Please contact us using the details below, providing the policy or claim number.

If your complaint relates to the sale of the policy

Phone: 01480 220 673

Post: One Tree Travel, 58 Market Square, St. Neots, Cambridgeshire, PE19 2AA

If your complaint relates to Medical Assistance or the outcome of a claim

Phone: 020 7858 1980, Monday to Friday between 9.00 am and 5.30 pm

Email: customerrelations@ie.sedgwick.com

If you're not happy with how your complaint was managed – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at financial-ombudsman.org.uk.

You can also contact them in the following ways:

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service, Harbour Exchange Square, London E14 9SR

Please note that you will need to refer your complaint to the Financial Ombudsman Service within six months of receiving our final response.



What this policy covers

Section 1: If you need to cancel your trip

You are covered if, before you depart for your trip, you need to cancel your travel, accommodation, and pre-booked activities for one of the reasons below.

- You are covered up to the amount shown in the [Summary of your policy](#) section for trip cancellation.
- An excess, which is shown in the [Summary of your policy](#) section, will be applied to this benefit.
We'll take this off the amount you are claiming for.
- We will pay for the irrecoverable financial loss that results from cancelling your trip. We will only cover the loss that you cannot get back from other providers, for example, your credit card provider or airline.
- In this section, the terms "doctor" and "midwife" refer to a person who is registered as a medical practitioner and has no personal or family relationship with you.

What's covered when you need to cancel your trip

1. Your unexpected death, a serious illness, or a serious injury. This also applies to close relatives, a person you planned to travel with or stay with while travelling.

By "unexpected", we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

For injury and illness, you must have a doctor confirm your condition is serious enough to require you to cancel your trip. The confirmation must be timestamped, you must get this confirmation before your trip is due to start, and it must be issued after your policy begins.

A close relative includes your partner (if you live together), parent or stepparent, child or stepchild, sibling or stepsibling, grandparent or step-grandparent, grandchild or step-grandchild, aunt, uncle, niece, or nephew.

2. In the 30 days before your planned departure date, the Foreign, Commonwealth and Development Office are advising against "all" or "all but essential" travel to your destination.

For this to apply, the travel advice should not have been in place at the time of booking your trip or buying this insurance.

3. You or a person you planned to travel with are called for jury service or as a witness in a court of law, and this could not be postponed.

This does not apply if you are called as an expert witness or where your employment would normally require you to attend court.

4. Your unexpected involuntary redundancy or the unexpected involuntary redundancy of a person you planned to travel with.

This only applies if at the time of booking your trip or buying this insurance, you had no reason to think this might happen.

5. If, within 7 days of your departure date, you cannot live in your home because of damage due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.
6. If, within 7 days of your departure date, your home is burgled or vandalised, and the police request your presence at your home.

7. If your passport, or the passport of a person you planned to travel with, is stolen during the 7 days before your departure date.

This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.
8. If you, or a person you planned to travel with, who is a member of the armed forces or emergency services, are being ordered to return to duty.
9. If you, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will not meet your transport operator's conditions of carriage.
10. If you, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will be more than 28 weeks pregnant during your trip (24 weeks for a multiple pregnancy).

Please note that if you decide not to cancel your trip, there is no cover from [Section 5: If you need medical assistance during your trip](#) if you will be more than 32 weeks pregnant at the start of your trip (28 weeks for a multiple pregnancy).
11. A doctor or midwife confirms that you, or the person you were planning to travel with, are not fit to travel because of unexpected complications of pregnancy or childbirth.

By "unexpected", we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

Confirmation must be provided in writing and be timestamped with a date that is after you bought your policy.
12. If a natural disaster or terrorist attack happens within 14 days of your planned departure date and within 20km of your accommodation.

Natural disasters include floods, earthquakes, and volcanic eruptions.

What's not covered when you need to cancel your trip

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.

For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.
3. Any injury or medical condition where you do not obtain confirmation from a doctor that your condition is severe enough to warrant cancelling your trip.

If confirmation is not in writing, is provided after you cancel, or is not dated after your policy starts, we won't pay your claim.
4. Any pre-existing medical condition that has not been declared to us and that is not listed on your medical declaration document.
5. If you are more than 32 weeks pregnant at the start of your trip (28 weeks for a multiple pregnancy).
6. Foreign, Commonwealth and Development Office (FCDO) advice against travel due to a disease that the World Health Organization (WHO) says is a pandemic or epidemic.
7. Because you don't have a valid passport or visa.
8. Any extra costs you pay that result from you not telling the travel company as soon as you know that you must cancel your trip.

9. Any claim for a natural disaster or a terrorist attack where the local or national authorities have confirmed that it is safe to travel and stay at your destination.

Natural disasters include floods, earthquakes, and volcanic eruptions.

10. Any claim for not meeting your transport operator's conditions of carriage, which includes not having the recommended vaccines.
11. Any claim related to a medical condition that you are on a waiting list to receive treatment for.
12. Costs that can be recovered from other providers.
13. If you are self-employed and suffer involuntary redundancy.
14. Anything mentioned in the [What this policy doesn't cover](#) section of this document.



Section 2: If you need to cut your trip short

If you need immediate assistance while on your trip, please contact our international emergency assistance provider, Healix International, on **+44 (0) 208 608 4163**. This service is available 24 hours a day, 365 days a year. If you need to return home earlier than planned, you must have this approved by Healix before you book anything.

- You are covered if, while you are on a trip, you need to cut short your trip and return to your permanent residence for one of the reasons below.
- You are covered up to the amount shown in the [Summary of your policy](#) section if you need to cut your trip short for one of the reasons stated in What's covered when you want to cut your trip short.
- An excess, which is shown in the [Summary of your policy](#) section, will be applied to this section. We'll take this off the amount you are claiming for.
- In this section, the terms "doctor" and "midwife" refer to a person who is registered as a medical practitioner and has no personal or family relationship with you.
- We will cover the amounts you can't get back elsewhere when you cut your trip short. This includes the cost of travel, accommodation and pre-booked activities which have not been used and have already been paid for.

We'll calculate a proportionate amount for the unused part of your trip plus the reasonable additional cost of returning to your permanent residence (by economy class) earlier than planned.

What's covered when you need to cut your trip short

1. Your unexpected death, serious illness, or injury. This also applies to close relatives, a person you are travelling with or a person you are staying with while travelling.

A close relative includes your partner (if you live together), a parent or stepparent, a child or stepchild, a sibling or stepsibling, a grandparent or step-grandparent, a grandchild or step-grandchild, an aunt, uncle, niece, or nephew.

By "unexpected", we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

2. The Foreign, Commonwealth and Development Office (FCDO) advise against "all" or "all but essential" travel to your destination.

For this to apply, the travel advice should not have been in place at the time of booking your trip, buying this insurance, or starting your trip.

3. You or a person you are travelling with are called for jury service or as a witness in a court of law, and this cannot be postponed.

This does not apply if you are called to court as an expert witness or where your employment would normally require you to attend court.

4. Your home becomes uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.
5. Your home is burgled or vandalised, and the police request your presence at your home.
6. Your passport, or the passport of a person you are travelling with, is stolen and you are unable to continue your trip as planned.

This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to make a claim for this benefit.

7. You, or a person you are travelling with, who is a member of the armed forces or emergency services being ordered to return to duty.
8. A doctor or midwife confirms that you, or the person you were planning to travel with, are not fit to continue your trip because of unexpected medical complications.

By “unexpected”, we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

Confirmation must be provided in writing and dated after you have started your trip.

9. If a natural disaster or a terrorist attack happens within 20km of your accommodation.
Natural disasters include floods, earthquakes, and volcanic eruptions.

What’s not covered when you need to cut your trip short

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.
For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.
3. Lack of enjoyment of your trip.
4. Any claim if you travel against medical advice or would have been if you had sought such advice.
5. Any injury or medical condition where you do not obtain confirmation from a doctor that your condition is severe enough to warrant cutting your trip short.

If confirmation is not in writing, is provided after you cut your trip short, or is not dated after your trip starts, we won’t pay your claim.

6. If you cut your trip short because of a medical issue, where you do not obtain the prior agreement from our emergency assistance provider, Healix.
7. Because you have a pre-existing medical condition that is not listed on your Policy Schedule.
8. Because the Foreign, Commonwealth and Development Office (FCDO) advise against travel due to a disease that the World Health Organization (WHO) says is a pandemic or epidemic.
9. If you don’t have a valid passport or visa to continue your trip.
10. If a natural disaster or a terrorist attack where the local or national authorities have confirmed that it is safe to stay.

Natural disasters include floods, earthquakes, and volcanic eruptions.

11. If you don’t meet your transport operator’s conditions of carriage, which includes not having the recommended vaccines.
12. If you are called to court as an expert witness or where your employment would normally require you to attend court.
13. Any claim related to a medical condition that you are on a waiting list to receive treatment for.
14. Costs that can be recovered from other providers.
15. Anything mentioned in the [What this policy doesn’t cover](#) section of this document.



Section 3: If you miss your departure

You are covered if you miss a scheduled departure that is part of your travel itinerary for one of the reasons below.

- You are covered up to the amount shown in the [Summary of your policy](#) section, if you miss your original departure.
- An excess, which is shown in the [Summary of your policy](#) section, will be applied to this benefit. We'll take this off the amount you are claiming for.
- We will cover any necessary travel and accommodation costs that you cannot get back elsewhere (for example, compensation or money back from the airline).
- In this section "unexpected" means that you had no reason to think this would happen when you booked your trip or bought this insurance.

What's covered if you miss your departure

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.
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.

What's not covered if you miss your departure

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.

For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.

3. The cost of food, drink, and telephone/mobile expenses are not covered.
4. If you don't allow enough time to arrive at your point of departure.
5. If you don't allow enough time between connecting flights.
6. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 4: If you are delayed or if your trip is abandoned

You are covered if your trip is delayed or abandoned for a reason listed below. The amount you are covered for, as a result of trip delay or trip abandonment, is shown in the [Summary of your policy](#) section.

When we use the terms “abandoning your trip” or “trip abandonment”, we mean cancelling your trip completely because of a long delay.

For delayed trips

- This applies to delays that are longer than the limit beyond your intended departure time, as set out in the [Summary of your policy](#) section.
- To claim for this, you must have continued your trip to your intended destination.

For abandoned trips

- We will pay for the unused travel and accommodation costs you have paid.
- To make a claim for this, your arrival time at your final outbound destination must be delayed by more than 24 hours.

What’s covered if you trip is delayed or abandoned

1. Poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.

By poor weather conditions, we mean weather events, which the UK Met Office has issued a severe weather warning for.

By “unexpected” we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

2. Mechanical breakdown or technical fault at your port of departure or occurring to your aircraft, coach, train, or sea vessel.

What’s not covered if your trip is delayed or abandoned

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Any circumstance that you could have been expected to happen at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.
3. Any claim where compensation is available from your transport operator, unless you have a document from them explaining why no compensation was given.
4. If you abandon your trip and the delay between the original departure time and when you would have arrived at your final outbound destination is less than 24 hours.
5. Anything mentioned in the [What this policy doesn’t cover](#) section of this document.



Section 5: If you need medical assistance during your trip

If you need immediate medical assistance while on your trip, you must contact our assistance provider, Healix International, on **+44 (0) 208 608 4163**. This service is available 24 hours a day, 365 days a year. Before incurring any emergency medical expenses, you must get Healix International to confirm your treatment.

- You are covered for emergency medical expenses incurred if you become ill or injured while on your trip.
- You must contact our assistance provider, Healix International, as soon as reasonably possible if you need medical assistance. If you are unable to do so (for example, because you are incapacitated), cover will not be affected, but you must arrange for someone else to contact us on your behalf as soon as practicable.
- This cover only applies when you are outside of the UK, the Isle of Man, and the Channel Islands.
- Remember to keep all receipts and produce them in the event of a claim.

Your claim may be rejected if receipts are not provided.

- We have the right to bring you back to your permanent residence, if our international emergency assistance provider, Healix, in consultation with your treating doctor, concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover.
- In this section, the terms “doctor” and “midwife” refer to a person who is registered as a medical practitioner and has no personal or family relationship with you.
- We reserve the right to move you from one hospital to another.

Please read about pre-existing medical conditions in the [If you have a pre-existing medical condition](#) section. You must tell us about all existing medical conditions when you buy this insurance or any changes to your medical conditions before you travel or during the term of an Annual Multi-Trip policy. You are covered for the pre-existing medical conditions that are listed in your medical declaration document.

What’s covered if you need medical assistance during your trip

1. Reasonable and necessary emergency medical and surgical treatment costs as prescribed by a doctor up to the amount shown in the [Summary of your policy](#) section.
2. Emergency dental treatment is limited to the amount shown in the [Summary of your policy](#) section. This treatment is for pain relief only.
3. If you are hospitalised as an in-patient during your trip, we will pay a daily benefit up to the amount shown in the [Summary of your policy](#) section.

In addition, we will pay up to the amounts shown in the [Summary of your policy](#) section for the non-refundable and irrecoverable cost of prepaid activities booked before your departure, which you were unable to use as a direct result of your being hospitalised.

4. The extra accommodation (room only) and travel costs if you’ve been advised by a doctor to stay at your destination for treatment or recovery.

We’ll cover travel in economy class unless you’ve been advised by a doctor to travel in a higher class.

5. If you did not buy a return ticket, we will deduct the cost of this from your claim. We will use the cost of a return flight with the airline you originally flew with as a guide.
6. If you’re a child or if you’re travelling alone and have been advised by a doctor that it is medically necessary to be accompanied home, we’ll pay for one person to travel to stay and return home with you. We’ll pay for their room only and return travel in economy class.

If you need to use this benefit, please notify us before you book anything.

7. If, during your trip outside of the UK, the Isle of Man, and the Channel Islands, you die, we will pay up to the amounts shown in the [Summary of your policy](#) section for the transport of your body or ashes back to your permanent residence or we will pay for your funeral outside of the UK, the Isle of Man, and the Channel Islands.

What's not covered if you need medical assistance during your trip

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. You are not covered if you do not contact our assistance provider, Healix International, within 24 hours of the need for medical assistance arising.
3. Any circumstance that could have been expected at the time you booked your trip or bought this insurance.
4. If you are travelling against medical advice, or would have been advised not to travel, if you asked for such advice.
5. Any claim caused by a pre-existing medical condition that is not listed in your Policy Schedule.
6. Any further costs if you choose not to move hospital or return to your permanent residence after our medical advisor and the doctor who is treating you have said it is safe for you to move.
7. Any claim for hospital treatment or repatriation that has not been agreed by our emergency assistance provider, Healix.
8. Any claim related to medical diagnosis or treatment that is not essential in the opinion of our emergency assistance company and could have been dealt with on your return home.
9. Dental treatment that is not an emergency or related to pain relief.
10. Claims related to medical expenses, including dental, that occur in the UK, the Isle of Man or the Channel Islands.
11. We will not pay any costs related to pregnancy or giving birth if you are more than 32 weeks pregnant during your trip (28 weeks for a multiple pregnancy).
12. If you will be more than 28 weeks pregnant at the start of your trip (24 weeks for a multiple pregnancy), we will not cover any costs related to pregnancy or giving birth unless you have received confirmation from your doctor or midwife that you are fit to travel before you depart.
13. The cost of a single or private hospital room unless it is medically necessary.
14. If you choose to have private treatment when public treatment is available.
15. Any medical costs you pay after you return home.
16. Any medical expense costs you incur after you have refused to move from one hospital to another when it is considered by us safe to move you.
17. Anything mentioned in the [What this policy doesn't cover](#) section of this document.



Section 6: If you have an accident during your trip

If you need immediate assistance while on your trip, please contact our international emergency assistance provider, Healix International, on **+44 (0) 208 608 4163**.

In this section, the term “doctor” refers to a person who is registered as a medical practitioner and has no personal or family relationship with you.

What’s covered if you have an accident during your trip

1. You are covered up to the amount shown in the [Summary of your policy](#) section, if you are injured in an accident during your trip and you are permanently disabled or die as a result.

By “accident” we mean something that is sudden and unexpected and happens external to the body. As an example, if you injure your back while lifting a heavy suitcase, this is not covered. If, however, you accidentally trip over your suitcase and injure yourself, this is covered.

By “permanent” we mean a disability that a doctor decides will not improve in the 12-month period following your accident. We will appoint a doctor to confirm this.

The amount we pay under this section depends on the extent of your disability. The amounts we’ll pay are shown in the table below.

2. Your policy covers you while taking part in a range of activities. These are listed in the [Activities that are covered](#) section.

There are activities that are not covered. Please read about activities that aren’t covered in the [Activities that aren’t covered](#) section.

3. This section does not cover anything that’s caused by or is a symptom of any illness (physical or mental), disease or wear and tear.

Your cover is described in the table below:

Death or disability following an accident		Benefit amount
1	Death	As per the Summary of your policy section.
2	Permanent disability	Up to the amount shown in the Summary of your policy section. The amount we pay depends on the extent of your disability. We will appoint a doctor to confirm this.

What’s not covered if you have an accident during your trip

1. Accidents that do not occur during your trip.
2. Anything that is not caused by an accident as described above.
3. Anything that is caused by or a symptom of any illness (physical or mental), disease or gradual wear and tear.
4. Anything mentioned in [What this policy doesn’t cover](#) section of this document.



Section 7: If your baggage or personal property is delayed

We will pay the amounts shown in the [Summary of your policy](#) section for each 24-hour period that your baggage is delayed in reaching your outbound destination.

What's covered if your baggage or personal property is delayed

1. Your baggage must be delayed for at least 24 hours before you can claim on this benefit. For the avoidance of doubt this does not cover baggage or personal property delayed on your trip home.
2. For a valid claim, we will need to see a written statement from your transport operator or tour operator confirming the delay. We will only pay this benefit if your carrier or tour operator has not compensated you for the delay.

We will ask to see the receipts for the items bought.

3. If your baggage proves to be permanently lost and you claim under the lost property section of this policy (see [Section 8: If your personal property is lost, stolen or damaged](#) below), we will deduct what we paid you for your delayed baggage from your lost baggage claim.

What's not covered if your baggage or personal property is delayed

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Baggage delayed for less than 24 hours.
3. We won't cover property or baggage that is delayed or held by Customs, the police, or other officials.
4. Any claim where compensation is available from your transport operator or tour operator, unless you have a document from them explaining why no compensation was given.
5. Winter sport equipment, which is covered by the [Section 12: Winter sports upgrade](#) of cover if you bought the optional cover, paid the additional premium and the cover is listed on your Policy Schedule.
6. If your baggage or personal property that is delayed on your return home.
7. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 8: If your personal property is lost, stolen or damaged

This policy covers you if your personal property is lost, stolen or damaged during your trip.

- You must take reasonable care of your belongings. Failure to do so may result in a reduced payout or denial of your claim.
- Any claim that is fraudulent or exaggerated will result in denial of the claim, cancellation of your policy, recovery of any payments made, and may be reported to law enforcement.
- All claims must be supported by independent evidence of loss, theft, or damage.
- We will only cover amounts that cannot be recovered elsewhere.
- This policy offers cover up to the limits shown in the Summary of your policy section. If the item comes in a pair, we will treat the pair as one item.
- Valuables must be carried with you while travelling. For example, this means valuables are not checked in or kept in the luggage hold area of a hotel or while on a coach or train.
- We'll cover your money if it's stolen, but not money that you accidentally lose or misplace.

As part of the claim assessment, we will need to verify the ownership, serial numbers, condition, proof of recent use and age of your personal property via original receipts, third-party checks, and other documentation.

Examples of what we might need to pay your claim

- For claims related to stolen property we require police reports describing the stolen property and confirming the date, time and location of the theft. For theft claims from your locked accommodation or vehicle we will ask to see evidence of visible signs of forced entry.
- For claims related to damaged property we require reports from reputable repair shops documenting the extent of the damage and the cost of repair.
- Where relevant, we may ask to see a written report from your transport operator, tour operator or accommodation provider to support your claim.
- If your personal property is lost, stolen or damaged while in the care of an airline, another transport operator, or your accommodation provider, you must report it within 24 hours.

We will need to see a written report from them, such as a property irregularity report, which describes the event that led to your claim, and the amount of your loss that will be covered by them.

Personal property includes items that belong to you and are listed in the table below.

When we assess your claim, we will ask to see the correspondence with your network provider confirming that the device has been locked. When you are not with your property, it must be locked in your accommodation or vehicle. Valuables must be kept in a safety deposit box if available.

The amount we will deduct is set out in the table below. If the item you are claiming for is not shown in the table, we will use the most appropriate category to estimate the value of the item:

Personal Property	Less than 6 months old	6 months to 1 year old	1 year to 2 years old	2 years to 3 years old	3 years to 4 years old	More than 4 years old
Jewellery and watches	95%	90%	85%	80%	75%	70%
Clothing, shoes and accessories	90%	70%	50%	20%	0%	0%
Sports equipment	90%	70%	50%	30%	20%	0%
Luggage, prams, car seats and other such items	95%	75%	50%	25%	0%	0%
Cosmetics, perfume, and other toiletries	90%	50%	0%	0%	0%	0%

If your money is stolen

- We will pay up to the amount shown in the [Summary of your policy](#) section if your money is stolen while you were carrying it on your person or if you left in a locked room or safety deposit box.
- We will only cover amounts that cannot be recovered elsewhere.
- We will ask you for reasonable evidence, such as a police report, of the theft.
- We will ask for bank statements or cash withdrawal receipts for any claim you make so that we can confirm that the money belonged to you.

If your passport or travel documents are lost, stolen or damaged

- We will pay up to the amounts shown in the [Summary of your policy](#) section for lost, stolen or damaged passports or travel documents.
- We will only cover passports or travel documents that are lost, stolen or damaged that you carry around, or that you left in a locked room or safety deposit box while abroad.
- The cost of the replacement passport or travel document.
- The cost of reasonable and necessary travel and accommodation expenses (room only) to obtain a replacement passport or travel document.
- We will ask you for reasonable evidence of the loss or theft. This could include a police report or confirmation letter from your tour operator or accommodation provider.
- We will ask to see the receipts for any extra costs of getting a replacement passport or travel document abroad.

If you lose your prescription medication

If your prescribed medication is lost, stolen or damaged during your trip, we will pay up to the amount

shown in the summary of cover for the cost of buying necessary prescribed medication (including the additional costs incurred in arranging and transporting emergency prescribed medications if this is not available locally).

What's not covered if your personal property is lost, stolen or damaged

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Any item valued at less than £50.
3. Items that have been hired or loaned.
4. Any item that is confiscated by customs, the police, or other officials.
5. Valuables that are held inside checked-in baggage or left unattended away from you while travelling (for example, left in a coach baggage hold).
6. Amounts that can be recovered elsewhere.
7. Winter sport equipment, unless you bought the upgraded cover, paid the extra premium and the cover is shown on your Policy Schedule.
8. Sports equipment that is damaged while in use, unless the claim is for damage to golf or winter sport equipment and you paid the extra premium, and the cover is shown on your Policy Schedule.
9. Any claim involving theft of your personal property from accommodation you have not paid to stay in. This means, for example, we will not pay a claim if your property is stolen when you are staying with a friend.
10. Any claim where a safety deposit box is available but was not used.
11. Personal property that is not locked in your accommodation.
12. Personal property that is lost or stolen while staying in accommodation you have not paid for.
This means, for example, if you are staying with a friend, and your property is lost, stolen or damaged while in your accommodation, we will not pay your claim.
13. Personal property left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight.
There must also be proof, such as photos, witness statements, or police reports, that someone used force to break into the vehicle.
14. Damage to fragile items like glassware
15. Damage caused by something leaking in your luggage, such as powder or liquid.
16. Scratches and dents, unless they make the item unusable.
17. Damage caused by moths or vermin.
18. Mobile devices and smartphones – including, but not limited to iPhones, Android devices, and similar handheld communication devices.
19. Tablets or e-readers – such as iPads, Kindles, or other portable touchscreen devices.
20. Laptops and desktop computers – including chargers, keyboards, external drives and monitors.
21. Electronic accessories – such as smartwatches, fitness trackers, or augmented-reality glasses.
22. Audio-visual and entertainment devices – including cameras, camcorders, headphones, speakers, gaming consoles, and handheld gaming devices.

- 23.** Other portable electronic devices – including drones, GPSs, and any other electronic equipment not listed in this policy wording.
- 24.** Any item that is lost, stolen or damaged while you are swimming.
- 25.** The following items are not covered: Food and flowers, bikes and their accessories, dentures, paintings, and motor vehicles, including their accessories, for example, tyres and roof boxes.
- 26.** Money that you lose or misplace.
- 27.** We don't cover passports or travel documents that are lost in the UK, the Isle of Man or the Channel Islands.
- 28.** Items or baggage that are confiscated, for whatever reason, by customs, the police or other officials.
- 29.** Unexplained loss where you are unable to identify when and where the loss occurred.
- 30.** Any claim without independent evidence of loss, theft or damage.
- 31.** Lost, stolen or damaged personal property while in the care of an airline, another transport operator or your accommodation provider where you did not report it to them within 24 hours.
- 32.** Medication that is lost on trips within the United Kingdom, the Isle of Man, or the Channel Islands.
- 33.** Failure to take a sufficient supply of your prescribed medication for the duration of your trip.
- 34.** Anything mentioned in the [What this policy doesn't cover](#) section of this document.



Section 9: If you have legal expenses resulting from your trip

You are covered for reasonable and necessary legal costs to pursue legal action for compensation if someone else causes your bodily injury or death while on a trip. You are also covered to defend your legal rights in claims against you that are covered in [Section 10: If you are held personally liable for anything during your trip](#).

What's covered if you have legal expenses from your trip

- We will pay up to the amounts shown in the [Summary of your policy](#) section for legal expenses resulting from your trip.
- An excess, which is shown on the [Summary of your policy](#) section, will be applied to this benefit. We'll take this off the amount you are claiming for.
- We will only provide cover if a claim is made within 180 days of the incident.
- We will only provide cover if we and your legal representative agree that your claim has reasonable prospects of success for the duration of the claim.
- You must send us the quote from the lawyer who will be representing you and get our approval to proceed before proceeding with legal action.
- We reserve the right to stop paying legal costs if the legal costs would be disproportionate to the value of the claim.
- Any recovered legal expenses from other sources will be split between us and you in the same ratio as they were originally paid.

What's not covered if you have legal expenses from your trip

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Claims made more than 180 days after the incident.
3. Any costs we haven't agreed to in writing.
4. If we think that you're more likely to lose your case, or that your case will cost more than the compensation you receive.
5. Any costs because of you making a claim against us.
6. Any costs relating to animals you own or look after.
7. Defending your legal rights in claims made against you, except as provided under [Section 10: If you are held personally liable for anything during your trip abroad](#).
8. Any appeal where we did not provide cover for the original claim.
9. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 10: If you are held personally liable for anything during your trip

You are covered up to the amount shown in the [Summary of your policy](#) section, if you are found legally liable for an accident during your trip that caused damage to someone else's property or bodily injury.

- This cover applies to events you are held liable for that occur outside of the UK, the Isle of Man and the Channel Islands.
- You must call our claim administrator, Sedgwick, straight away if an accident happens or if someone makes a legal claim against you.
- You must not admit or deny liability for any accident or negotiate or agree to pay anything unless you have permission from us in writing.

What's covered if you are held liable for anything during your trip

1. Accidental bodily injury caused by you, where the injured person is not you, a member of your family, a member of your household or a person that is employed by you.
2. Accidental loss of or damage to any property caused by you, which does not belong to you, a member of your family, a member of your household or a person that is employed by you.
3. Accidental damage to your temporary holiday accommodation that caused by you, which does not belong to you, a member of your family, a member of your household or a person that is employed by you.

What's not covered if you are held liable for anything during your trip

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. We will not cover incidents that are the result of you owning or using any aircraft, watercraft, vehicle, weapon, or firearm.
3. Damage to property belonging to you, a member of your family, a member of your household or a person that is employed by you.
4. Bodily injury to you, a member of your family, a member of your household or a person that is employed by you.
5. Bodily injury that is not the result of a sudden accident.
6. Injury or damage caused by animals other than domestic cats and dogs.
7. Anything mentioned in the [What this policy doesn't cover](#) section of this document.



Section 11: If your accommodation becomes uninhabitable

You are covered up to the amount shown in the [Summary of your policy](#) section for additional accommodation and transportation costs you incur to move to alternative accommodation. If at any other time during the trip you cannot use the accommodation you have paid for, because of:

What's covered if your accommodation becomes uninhabitable

1. Fire, flood, storm, explosion, landslide, avalanche, hurricane, earthquake, tsunami, or volcanic eruption making your accommodation uninhabitable.
2. An outbreak of food poisoning or an infectious disease.

What's not covered if your accommodation becomes uninhabitable

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Any costs or charges that are covered under another section of this policy.
3. If your trip is part of a package holiday.
4. Any claim for additional transport and accommodation costs, which are of a higher standard than that of your pre-booked transport and accommodation.
5. Any costs incurred by you which are recoverable from elsewhere, including those from the transport operator, the accommodation provider or your credit or debit card issuer or those for which you receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Any claim for uninhabitable accommodation that you have not paid to stay in.
This means, for example, if you are staying with a friend, and your accommodation becomes uninhabitable, we will not pay your claim.
7. Any costs which you would have expected to pay during your trip.
8. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 12: Winter sports upgrade

If you intend to take a winter sports trip, you must have bought this Winter sports upgrade for your policy to be valid. This section only applies if you are going on a winter sports trip, have paid the extra premium and this cover is shown on your Policy Schedule.

In this section, the term “doctor” refers to a person who is registered as a medical practitioner and has no personal or family relationship with you.

You must be under the age of 65 to be covered under the winter sports benefit.

The longest trip you can be covered for on this policy that includes winter sports is 93 days.

What we mean by winter sports

The following are considered winter sports and are additional activities covered by your policy:

- Cross-country skiing (on recognised paths)
- Dry skiing
- Heli skiing
- Inner tubing (in snow)
- Mono skiing (on snow)
- Off-piste skiing
- Skiing
- Sledging
- Snow boarding
- Snow mobile
- Snow shoeing
- Tobogganing

Lost, stolen, or damaged winter sport equipment

- You are covered up to the amount shown in the [Summary of your policy](#) section to repair or replace your winter sports equipment if it is lost, stolen, or damaged.
- We don't cover winter sports equipment if it is:
 - Confiscated by customs, the police, or other officials.
 - Left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
 - Damaged by something leaking in your luggage, such as powder or liquid.
 - Scratched or dented, unless they make the item unusable.
 - Damage caused by moths or vermin.
- We will pay you up to the limits shown in the [Summary of your policy](#) section, a percentage of the original purchase price of your winter sport equipment. This percentage allows for the loss in value since the item was bought.

The percentage we will pay depends on how long ago you bought the equipment. You will need to provide the original receipt for us to pay you.

We will use the following table to determine this:

Equipment Age	What we will pay
Up to 1 year old	85%
Up to 2 years old	65%
Up to 3 years old	45%
Up to 4 years old	30%
Up to 5 years old	20%
Older than 5 years	0%

Hiring winter sports equipment

- We will pay you up to the amount shown in the [Summary of your policy](#) section for the reasonable cost of hiring replacement winter sports equipment because of the accidental loss, theft, damage, or delay of your own winter sports equipment during your trip.
- For delayed winter sports equipment, the delay must be for at least 12 hours. We will ask to see confirmation of the delay from your carrier.
- We don't cover winter sports equipment that is confiscated by customs, the police, or other officials.

Ski pass

- If your pass for the ski lift is lost or stolen, we will pay you for the unused portion of your ski pass based on the value of the pass when it was lost or stolen.
- We will pay you up to the amount shown in the [Summary of your policy](#) section for this benefit.

Ski pack (including ski pass)

- If you get sick or are injured during your trip, and a doctor confirms that you are not able to ski or use the ski pack facilities, we will pay for the unused portion of your pre-booked, non-refundable ski pack.
- We will pay you up to the amount shown in the [Summary of your policy](#) section for this benefit.

Piste Closure

- If there is a lack of snow in your resort and it closes, we will pay you up to the amounts shown in the [Summary of your policy](#) section.
- If your trip is within the Northern Hemisphere, this cover applies if your dates of travel fall between the months of December and April. If your trip is within the Southern Hemisphere, this cover applies if your dates of travel fall between the months of May and October.

What's not covered by your winter sports upgrade

1. The excess per insured person, which is shown in the [Summary of your policy](#) section.
2. Claims that are covered under another section of this policy.
3. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.

For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.

4. Any claim for both ski pack and cutting your trip short relating to the same event.
5. Any claim that involves sickness or injury where you do not obtain confirmation from a doctor that your condition is severe enough to prevent you skiing or using the ski pack facilities.
6. Winter sports equipment left unattended in a public place or vehicle, unless you left it in a locked vehicle, completely out of sight, and there is evidence of forced entry.
7. Damage caused by something leaking in your luggage, such as powder or liquid.
8. Scratches and dents unless they make the item unusable.
9. Damage caused by moths or vermin.
10. Winter sports equipment you do not provide the original receipt for.
11. Winter sports equipment that is more than 5 years old.
12. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 13: Cruise upgrade

If you intend on taking a cruise trip, you must have bought this cruise upgrade for your policy to be valid. This section only applies if you are going on a cruise, have paid the appropriate extra premium and this cover is shown on your Policy Schedule.

Missed departure

This section covers you if, for a reason listed below, you miss the first international departure of your cruise.

We will pay up to the amount shown in the [Summary of your policy](#) section for reasonable additional accommodation (room only) and necessary travel expenses incurred to join your cruise at the next docking port.

In this section, when we use the term “unexpected”, we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

What's covered

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly affects your travel itinerary.
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.

Cabin confinement

You are covered if you are confined to your cabin by the ship's medical officer for medical reasons.

What's covered

We will pay up to the amount shown in the [Summary of your policy](#) section for each day that you are confined.

Unused prepaid Activities

If you can't take part in a pre-booked activity because you become ill, injured or are hospitalised during your trip we will pay up to the amounts shown in the [Summary of your policy](#) section for the cost of the prepaid activities you do not use.

What's covered

We will pay up to the amount shown in the [Summary of your policy](#) section for each prepaid activity you cannot participate in because of illness, injury or hospitalisation.

Itinerary change

You are covered by your insurance if you miss an excursion on your cruise.

When we use the term 'excursion', we mean a specific activity you had arranged to take part in during your cruise, for example visiting a particular city, that involves disembarking your ship.

What's covered

- We will pay up to the amount shown in the [Summary of your policy](#) section for each excursion you miss on your cruise because of conditions outside the control of the cruise operator.
- This must be provided by the cruise operator in writing, and it must confirm that you were scheduled to take part in the excursion and the reason it was missed.

Cruise interruption

This section will cover you for any reasonable travel expenses you have to pay to reach the next port so you can rejoin your cruise, following hospital treatment during your trip.

What's covered

We will pay up to the amount shown in the [Summary of your policy](#) section to rejoin your cruise at the next port

What's not covered by your cruise upgrade

1. The excess per insured person, which is shown in the [Summary of your policy](#) section unless you have bought the excess waiver upgrade. See [Section 15: Excess Waiver upgrade](#) for details.
2. Claims related to any costs or charges that are covered under another section of this policy.
3. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.

For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.

4. Any claim for any of the other benefits in this policy relating to the same event.
5. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

What this policy doesn't cover

Known Events

We won't cover any loss arising from a known event. A known event includes any circumstance or event that you were aware of before the effective date of the policy. This includes, but is not limited to, a sickness or injury, natural disasters, epidemics, civil unrest, or airline strikes that you knew about at the time you bought your policy.

Travelling to hazardous territories

We may not pay any claim that results from you travelling to a country or area listed as a hazardous territory in the [Hazardous territories](#) section of this policy. This includes where the Foreign, Commonwealth & Development Office (FCDO) have advised against all travel or all but essential travel.

Injuries and conditions we don't cover

We won't cover any self-inflicted injuries. This includes if you injure yourself while trying to take your own life.

We won't cover injuries caused by you deliberately putting yourself in danger unless you're trying to save someone's life.

We won't cover claims for injuries resulting from a medical professional acting carelessly or recklessly.

Claims we won't cover

1. If your state of health is significantly worse than you told us.
2. If you knew you will need medical treatment during your journey.
3. If one of the purposes of your journey is to obtain medical treatment, including cosmetic treatment.

Activities that aren't covered

We won't cover injuries caused by you taking part in a professional or semi-professional sport. This includes playing, practising, and training.

We won't cover any injuries that happen when you're on a motorised vehicle, such as quadbikes and motorcycles, unless you have bought [Activity Pack 2](#), and it is shown on your Policy Schedule.

We won't cover injuries caused by flying accidents unless you're a passenger on a commercial flight. For example, you're not covered if you're injured while parachuting, hang-gliding, or paragliding.

Search and rescue

This policy does not cover the costs relating to finding and rescuing someone.

Crime

We won't cover you if doing so would mean we're breaking any laws or regulations.

We also won't cover claims that result from you breaking the law or taking part in a criminal activity. For example, if you drive while under the influence of alcohol.

Alcohol, medicine, and drugs

We may not pay a claim if alcohol caused or actively contributed to the event you are claiming for.

We won't cover injuries caused by accidents if you're under the influence of medicine and don't follow the instructions. This includes both instructions that come with the medicine or that are given to you by a doctor.

The term "doctor" refers to a person who is registered as a medical practitioner and has no personal or family relationship with you.

We also won't pay any claim if you are using drugs or take medication to treat a drug addiction at the time the event you are attempting to claim for occurred.

War

We won't cover any loss or damage caused by war (whether declared or not), invasion, an act of a foreign enemy, hostilities, civil war, rebellion, or similar events.

Participation in war, riots, and terrorism

We won't pay claims for anything that results from you taking part in war, riots, or terrorism.

Cyber events

We will not pay any claims which are caused by, contributed to by, or arise out of:

- the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example, a computer, smartphone, or tablet).
- any computer virus.
- any computer-related hoax.

This exclusion does not apply to [Section 5: If you need medical assistance during your trip](#) or [Section 6: If you have an accident during your trip](#).

Radioactivity

We won't pay any claims if you encounter radioactive materials. This could be from nuclear fuel (e.g. uranium), nuclear waste, or nuclear machinery.

It could be caused by an explosion, the nuclear product being set on fire, or just if you encounter it. This includes toxic, explosive, or dangerous substances.

Sanctions

We won't provide any cover or benefits, or pay any claims, if by doing so we would breach any sanctions, laws or regulations that apply to us or our parent companies.

Sanctions, laws, and regulations can prevent us from doing business with or involving certain countries, groups, companies, and people.

How we use your personal information

To comply with data protection regulations, we are committed to processing personal information fairly and transparently. This section explains how we collect and use this information.

We may collect personal details including name, address, date of birth, email address and depending on the type of cover provided, sensitive information such as medical records. This is for the purpose of managing the products and services in place, and this may include underwriting, risk management and claims handling. We will obtain personal information either directly from you or from the solicitors or insurance brokers dealing with your claim.

For more details about your rights in relation to the personal information we hold about you, you can read our full privacy policy at <https://www.onebefore.com/privacy-policy>.