



Customer Service: 01223 454 290

Medical Assistance and Claims: +44 (0)330 311 2629



freedom

TRAVEL INSURANCE

Policy Wording

Silver, Gold and Platinum policies underwritten by Millstream Underwriting Limited
Valid from 1st February 2026

Freedom Insurance Services Limited is registered in England number 4399749. Freedom Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, reference number 306536.



**Platinum Trusted
Service Award**

2025

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Summary of Cover

Product Level		Silver	Gold	Platinum
Age Limit		Single Trip: 79		
Maximum Trip Duration (days)		Single Trip: 365		
Dependent children age limit		Dependent children under 18 years of age and in full time education		
Policy excess applicable per person, per section, per incident (unless you have paid the appropriate additional premium to waive the excess)		£150	£125	£100
Section 1	Cancellation & Curtailment	£1,500	£3,000	£5,000
	<i>Cancellation & Curtailment Extension</i>	<i>Not Applicable</i>	<i>Not Applicable</i>	<i>£10,000*</i>
Section 2	Emergency Medical Expenses	£10,000,000	£10,000,000	£10,000,000
	Emergency Dental Treatment	£200	£350	£500
	Funeral Expenses Abroad	£1,500	£3,000	£5,000
	Replacement Prescription Drugs	£200	£350	£500
	Hospitalisation Benefit	£15/24 hrs. up to £600	£25/24 hrs. up to £1,000	£50/24 hrs. up to £2,000
Section 3	Personal Accident	£10,000	£15,000	£25,000
Section 4	Personal Possessions	£750	£1,000	£2,000
	Single Article Limit	£250	£500	£750
	Total Valuables Limit	£250	£500	£750
	Delayed Baggage (after 12 hrs)	£100	£100	£100
	Mobility Aids	£2,500	£2,500	£2,500
Section 5	Money and Documents	£300	£500	£750
	Cash Limit	£300	£500	£750
Section 6	Loss of Passport	£300	£500	£750
Section 7	Trip Disruption	Included	Included	Included
	Delayed Arrival	£10/12 hrs. up to £100	£20/12 hrs. up to £200	£30/12 hrs. up to £300
	Additional Travel & Accommodation	£750	£1,000	£1,250
	Additional Pet Care	£10/12 hrs. up to £250	£15/12 hrs. up to £350	£20/12 hrs up to £500
Section 8	Personal Liability	£1,000,000	£1,500,000	£2,000,000
Section 9	Legal Expenses	£20,000	£20,000	£20,000
Section 10	Level 1 – Sports & Activities	Covered	Covered	Covered
ADDITIONAL COVER SECTIONS				
SPORTS & ACTIVITIES				
Section 11	Level 2 – Sports & Activities	Optional Upgrade	Optional Upgrade	Optional Upgrade
WINTER SPORTS COVER				
Section 12	Winter Sports Equipment	£500	£750	£1,000
	Single Article Limit (Owned)	£500	£750	£1,000
	Single Article Limit (Hired)	£250	£500	£750
	Delayed Winter Sports Equipment (after 12 hrs)	£25/12 hrs. up to £250	£35/12 hrs. up to £350	£50/12 hrs. up to £500
	Unused Ski Pack	£250	£500	£500
	Piste Closure	£50/12 hrs. up to £500	£75/12 hrs. up to £750	£100/12 hrs up to £1,000
CRUISE COVER				
Section 13	Cruise Interruption	£100/port up to £500	£200/port up to £1,000	£300/port up to £1,500
	Unused Excursions	£500	£1,000	£1,500
	Missed Departure	£500	£1,000	£1,500
	Cabin Confinement	£25/24 hrs. up to £250	£50/24 hrs. up to £500	£100/24 hrs. up to £1,000

*The **Platinum** limit for Cancellation & Curtailment can be extended to a maximum of £10,000. This limit will only be extended if you have paid the additional premium and it is noted as included on **your schedule of insurance**.

Claims Procedure

We strongly advise that **you** submit **your** claim using **our** dedicated online portal which provides an easy to follow way to log **your** claim. **You** will be provided with **your** reference number confirming receipt of **your** claim instantly. **You** can also re-enter **your** claim after this has been submitted so **you** can upload any documentation **you** need to support **your** claim in a few easy steps. **You** must submit **your** claim within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid.

You can log **your** claim via www.submitclaim.co.uk/freedom

You can alternatively register your claim by contacting the Claims Service on +44 (0) 330 311 2629 (Option 2) or via email at claims@millstreamunderwriting.com

CANCELLATION & CURTAILMENT CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Tour operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a medical practitioner that **you** or **your** travelling companions are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/**your** travelling companions' employer of redundancy and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to public transport from the company involved.
- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Confirmation from a relevant authority that **you** have been instructed to stay at/return home.
- A copy of a death certificate, where appropriate.

MEDICAL CLAIMS

IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on **0330 311 2629** or email assistance@millstreamunderwriting.com as soon as possible.

You will be given advice on what to do and the assistance **you** require. All receipts for medical consultations/treatment/medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Bulgaria and Malta

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of your schedule to the doctor and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to Global Excel Management Europe.



Contact for Global Excel Management Europe eu.provider.cc@globalexceleurope.com

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

To make a claim under this section of **your** policy where **you** have paid for expenses, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** Global Health Insurance Card (GHIC).

- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Information/evidence/reports about treatment/medication/diagnosis received during **your** trip from a hospital, doctor, dentist or pharmacist.
- Details of any travel, private medical or other insurance under which **you** could also claim.

PERSONAL POSSESSIONS CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained as soon as **you** are aware of an incident).
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your** personal possessions was delayed for.

MONEY CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. cash withdrawal slips and credit/debit card statements etc).
- Household Contents policy details.
- All travel tickets and tags for submission.

TRIP DISRUPTION

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Tour operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Tour operator's booking invoice or other evidence of **your** trip.
- Tour operator's cancellation invoice or unused flight tickets.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim.

PERSONAL LIABILITY AND LEGAL EXPENSES

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Any claim form, summons, or other legal document (as soon as **you** receive them).
- Any reasonable information or help we need to deal with the case and **your** claim.

Contact Details

	Telephone	Email / Website
Customer Service, Sales and Medical Screening	+44 (0) 1223 454 290	services@freedominsure.co.uk
Emergency Medical Assistance	+44 (0) 330 311 2629 (Option 1)	assistance@millstreamunderwriting.com
Claims Service	+44 (0) 330 311 2629 (Option 2)	www.submitclaim.co.uk/freedom

Other Useful Contacts

	Telephone	Website
Foreign, Commonwealth and Development Office	+44 (0)20 7008 5000	www.gov.uk/fcdo
Global Health Insurance Card (GHIC)	+44 (0)300 330 1350	www.ghic.org.uk
Medicare Australia	+61-132-011	www.medicareaustralia.gov.au

Important Information

Thank **you** for taking out travel insurance with **us**.

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of AWP P&C SA administered in the **United Kingdom** by AWP Assistance UK Limited) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on **your** policy **schedule** and medical declaration and contact Freedom Insurance Services Limited on **01223 454 290** or email services@freedominsure.co.uk if **you** need to make any changes.

The Contract of Insurance

This policy is a contract between **you** and **us**. The following elements form the contract of insurance:

- The schedule
- This wording.
- Any endorsements applicable to **your** policy as set out in **your** policy schedule.
- Any medical declaration(s)

Eligibility Criteria

You are covered where:

1. **You** are resident of the **United Kingdom** and the policy was purchased prior to **your** departure from the **United Kingdom**;
2. **Your trip** starts and ends in the **United Kingdom** and **you** have a return ticket;
3. **Your trip** is in the **United Kingdom** **you** have a minimum of two nights' pre-booked and pre-paid accommodation;
4. **You** have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**.

You are not covered where:

1. **You** reside outside the **United Kingdom**;
2. **You** require Winter Sports cover but are over the age of 65 and/or have not paid the appropriate premium;
3. **You** are not registered with a General Practitioner in the **United Kingdom**.

What Is Covered

You are covered for:

1. the trip start date and end date as detailed on **your** schedule (maximum 365 days). NOTE: trips with a scheduled duration of more than the specified trip duration will NOT be covered under this policy (unless a specific endorsement is added to **your** policy Schedule) and **you** should arrange separate insurance for the whole duration of these trips.
2. holidays and leisure.
3. business trips/trips which include **work abroad**.
4. trips within the Geographic Region as shown on **your** policy schedule. **You** must observe travel advice provided by the Foreign, Commonwealth and Development Office (FCDO). No cover is provided under any section of this policy in respect of travel to a destination to which the FCDO has advised against all or all but essential travel. Travel advice can be obtained from the Foreign, Commonwealth and Development Office: Telephone: +44 (0) 20 7008 5000 Website: www.gov.uk/fcdo. If **you** decide to travel despite the Foreign, Commonwealth and Development Office (FCDO) advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential. Examples of what **we** consider to be essential travel are if:
 - An **immediate relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
 - An **immediate relative** has died and **you** need to attend the funeral;
 - **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
 - **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
 - **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact Freedom Insurance Services Limited.

5. **Winter sports** activities if **you** have paid the appropriate premium and it is shown on **your** policy schedule
6. participating in sports and activities under Level 1 as detailed in Section 10.
7. participating in sports and activities under Level 2 as detailed in Section 12 if **you** have paid the appropriate premium and it is shown on **your** policy schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 10, unless **we** agree to include and **you** have paid the additional premium required.
8. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are:
 - a. supervised by a qualified instructor / licensed operator
 - b. or hold the appropriate qualification or licence
 - c. or have subscribed to an accredited organisation for the activity
 - d. and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary

Limits of Cover and Excess

The limits of cover under each section are shown on the Summary of Cover and apply to each **insured person** unless stated otherwise within the specific section of the wording. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident. The excess applies unless the appropriate additional premium has been paid to waive the excess and this is shown on **your** policy schedule.

When Cover Starts and Ends

This policy will only cover trips which occur in the period of cover as shown on **your** schedule.

You are covered for the dates as shown on **your** policy schedule. Cancellation cover starts from the date you have purchased this insurance policy and ends when you leave your home or place of business to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return home) including the period of travel directly to the departure point and back to **your home** or **your place of business** directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum, after which all cover will cease.

Cancellation Rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances.

Please contact Freedom Insurance Services Limited on 01223 454 290 should **you** need to discuss this.

Working Abroad

This insurance is extended to cover **work abroad** subject to its definition (please refer to the Definitions).

Disclosing Relevant Facts

There is certain information that **we** need to know as it might affect the terms of the insurance cover **we** offer you.

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it might result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact Freedom Insurance Services Limited on **01223 454 290** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

Medical Conditions

Please note this insurance contains restrictions regarding **pre-existing medical conditions**.

Health Declaration

You must declare all **pre-existing medical conditions**. If **you** need to declare a condition to **us** or notify **us** of a change in **your** health, please call Freedom Insurance Services Limited on **01223 454 290**.

Failure to contact **us** could leave **you** with no right to make a claim and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, **you** will be given a medical declaration document upon receipt of payment.

For the purposes of this insurance, a **pre-existing medical condition** is considered to be:

- Any **medical condition** where **you** have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which **you** are currently on a waiting list for treatment or investigation;
- Any cancerous condition; any respiratory condition; heart, heart-related or circulatory condition; any diabetic condition; any condition for which **you** have received dialysis in the last 5 years;
- Any stress, anxiety, depression; any psychiatric condition such as eating disorders, drug or alcohol abuse or mental instability for which **you** have received treatment in the last 5 years.

We cannot offer **you** cover if **you** have:

- Any illness for which **you** have received a **terminal prognosis** (unless agreed by us in writing); or
- Any **undiagnosed symptoms** (i.e. symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).
- **You** have (or would have been had **you** sought medical advice prior to travel) travelled against medical advice or with the intention of obtaining medical treatment, including consultations, whilst abroad.

You must be fit to undertake **your** planned **trip**.

Change in Health

If any of the reasons stated in the Health Declaration above occur between the date the policy is issued and before the first day of **your** trip, including prior to booking any individual journey in respect of a Multi Trip Policy, **you** must notify the Freedom Insurance Services Limited immediately on **01223 454 290**.

You must advise **us** to the best of **your** knowledge about anything that **you** think could give rise to a claim, particularly where **your** own health, or the health of a relative is concerned. **We** will not cover medical problems referred to in the Health Declaration unless declared to **us** and accepted by **us** in writing.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium or add special conditions to the policy. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively, **you** can cancel **your** policy and **we** will send **you** a pro-rata refund (subject to no known or reported claims).

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** wellbeing. Failure to contact **us** could leave **you** with no right to make a claim and may mean that **you** travel with insufficient cover.

Definitions

Whenever the following words appear in bold in this policy they will always have these meanings:

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Child

A person under the age of 18

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

Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Country of Residence

United Kingdom

Couple

The lead insured, spouse (or co-habiting partner) named on the schedule.

Cruise

A leisure trip undertaken by fare-paying passengers which includes all pre-booked travel arrangements and overnight accommodation undertaken on a ship.

Curtail/curtailment

Return early to **home to United Kingdom**.

Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your** home country or **your** journey destination.

Europe

United Kingdom, Channel Islands and Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Greece (incl. Greek Islands), Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Majorca, Malta, Menorca, Moldova, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain (incl. Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Vatican City.

Excess

The first amount of a claim that **you** must pay as detailed in the travel insurance summary of cover. This amount is calculated per person per section.

If **you** have paid for the **Excess** Waiver option, then no **excess** will be applicable to any section under this policy.

Expert witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family

You and **your** spouse (or co-habiting partner) and **your** financially dependent children under 18 years old and in full time education, at the inception date of **your** policy all normally resident with **you** and named on the policy schedule.

Hazardous activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and might require **you** to take additional precautions to avoid injury or claim. A list of included sports and activities covered by this policy are shown in Section 10.

Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

Home

Your permanent residential address in the **United Kingdom**.

Immediate relative

Mother, father, sister, brother, wife, husband, daughter, son, 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, foster child, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or Fiancé(e).

Insured Person

Any person named on the **schedule of insurance** for whom the appropriate premium has been paid.

Insurer

AWP P&C SA AWP Assistance UK Limited is the administrator in the United Kingdom.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**: to the European Court of Justice, European Court of Human Rights or similar International body; or to enforce a judgement or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Legal Representative

A solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight

Total and permanent **loss of sight** without expectation of improvement in both eyes when **your** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or in one eye when the degree of sight remaining after correction is 3/60 or less on the 6 Snellen Scale.

Medical condition

Any medical or psychological disease, sickness, condition, illness or injury.

Medical practitioner

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

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Natural catastrophe

A catastrophic event caused by: fire caused by the natural forces of nature, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm which is unforeseen and unknown at the time **you** purchased this insurance or booked **your trip**.

Pandemic

An **epidemic** that is recognised as being a **pandemic** by the World Health Organization (WHO) or an official government authority in **your home** country or **your** journey destination.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal possessions

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip. (Not including any specialised items, medical or otherwise, unless specified on **your** schedule).

Public transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Pre-existing medical condition

1. any **medical condition** where **you** have been prescribed medication, including repeat prescriptions or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which **you** are currently on a waiting list for treatment or investigation;
2. any cancerous condition; any respiratory condition; heart, heart-related or circulatory condition; any diabetic condition; any condition for which **you** have received dialysis in the last 5 years;
3. any stress, anxiety, depression; any psychiatric condition such as eating disorders, drug or alcohol abuse or mental instability for which **you** have received treatment in the last 5 years;
4. any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established);
5. any illness for which **you** have received a **terminal prognosis** (unless agreed by us in writing);

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a travelling companion has been exposed.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Registered Flight

A flight which has been registered a minimum of 24 hours before its scheduled departure time and where **you** have received confirmation via email.

Schedule of Insurance

The document showing details of the cover purchased and naming all **insured persons**.

Scuba diving

Conventional scuba diving only. **We** do not cover any unaccompanied dive, any dive in over head environments, any dive for gain or reward, or any dive below 30 metres (50 metres if additional premium is paid). **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Single parent family

You and **your** financially dependent children under 18 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the schedule.

Terminal Prognosis

In the opinion of **your** doctor or consultant **your** condition cannot be cured or adequately treated, to the extent that it is predicted to cause a shortened life expectancy.

The Caribbean

Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom

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

Valuables

Watches (including smart watches), furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPads and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

We/us/our

Millstream Underwriting Limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the **United Kingdom**.

Winter sports equipment

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

Winter sports

Conventional skiing/snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is only covered if **you** are under the care and direction of a locally qualified guide or instructor.

Work/Working abroad

For the purposes of this policy clerical business activities of the insured only. This includes non-manual or light general **work** not involving the use of mechanical or industrial machinery working at a height not exceeding 2 metres.

Worldwide (excluding USA, Canada, The Caribbean and Mexico)

Countries listed under **Europe** and worldwide countries excluding USA, Canada, Caribbean and Mexico.

Worldwide (including USA, Canada, The Caribbean and Mexico)

Worldwide.

You/your

Each **insured person** as shown on **your** schedule.

Section 1: Cancellation & Curtailment

Covered

You are covered up to the limit as shown on the Summary of Cover for travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) or additional travel and accommodation expenses if you need to cut your trip short due to any cause shown in the table below occurring during the period of insurance:

Cover to cancel or cut short your trip for the following reasons:	
1. Injury, serious illness, death of You , any person with whom You are intending to travel or stay, or of an Immediate Relative or Close Business Associate of Yours .	✓
2. Your Home or place of business becoming uninhabitable, within 14 days of travel, or the police asking to see You after theft from Your Home which occurred within 14 days of travel.	✓
3. Travel Advice Unit of the Foreign, Commonwealth and Development Office (FCDO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which you were booked to travel, providing the directive came into force after you purchased this insurance or booked the trip (whichever is the later).	✓
4. A recognised government body issuing a directive preventing travel to or from the Insured Person's destination as a result of a Natural Catastrophe	✓

Cover to cancel or abandon your trip <u>only</u> for the following reasons:	
5. You become pregnant after the date you purchased this policy (or booked your trip whichever is later) and you will be more than 26 weeks pregnant at the start of, or during your trip. Or, if you become pregnant after the date you purchased this policy, and your Medical Practitioner advises that you are not fit to travel due to complications in your pregnancy	✓
6. You being called for jury service, attending court as a witness (but not as an expert witness), or redundancy (for you or for any person with whom you had arranged to travel)	✓
7. Your posting overseas or emergency and unavoidable duty if you are a member of the medical or nursing professions, armed forces, police, fire or ambulance services	✓
8. After leaving your home you are covered when travelling from your Country of Residence and no suitable alternative public transport is provided within 24 hours of the original scheduled time of departure following delay or cancellation of your public transport , or you are involuntarily denied boarding (because there are too many passengers for the seats available)	✓
9. If you , or any person with whom you are intending to travel are quarantined before your trip by order or other requirement of a government or public authority, based on their suspicion that you specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where you are traveling to, from or through.	✓
10. You or Your travelling companions passport is stolen during the 7 days before the start date of your booked trip.	✓

NOTE: Under 1 and 9 shown above, cover is included where you are diagnosed with an epidemic or pandemic disease, such as COVID-19, as well as you being subject to compulsory quarantine on the orders of a treating medical practitioner.

Conditions

1. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport, accommodation and/or the course organiser and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract and where applicable exercise **your** rights under consumer protection legislation to obtain a refund and / or compensation.
2. **You** must contact the Emergency Medical Assistance Service for assistance/advice on +44 (0)330 311 2629 if **you** need to cut short **your** trip for an insured reason.
3. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
4. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
5. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.

Not covered

1. the policy **excess** shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess)
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. claims where less than 25% of the Cruise trip duration remains;
7. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
8. if the health declaration has not been complied with and **you** do not have the appropriate endorsement from the Medical Screening service (see health declaration)
9. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
10. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
11. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
12. any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:
 1. A travelling companion who is not insured under this policy.
 2. An **immediate relative** who is not travelling and is not insured under this policy.
 3. A **close business associate**.
 4. A person **you** plan to stay with on **your** trip.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel **your** trip.

13. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
14. loss of holiday/enjoyment.
15. a theft of a passport which has not been reported immediately to the relevant authority;
16. If **you** are on a waiting list for treatment or investigation, **you** are not covered if **you** have to cancel or **curtail your trip** because an appointment or treatment becomes urgently available.
17. anything mentioned in the General Exclusions.

Section 2: Emergency Medical Expenses

NOTE: 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. In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all your medical records and information.

Inpatient

If **you** are admitted to hospital as an in-patient or require on-going outpatient treatment overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary. **You** must maintain contact with the Emergency Medical Assistance Service until **your** return to **United Kingdom** or until you no longer require treatment or assistance.

If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Malta and Bulgaria.

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** policy schedule to the medical practitioner and your treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the medical practitioner will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The medical practitioner will then send the medical bill and supporting documentation to Global Excel Management Europe newcliniccase@chargecare.net

Contact for Global Excel Management Europe newcliniccase@chargecare.net

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by email on claims@millstreamunderwriting.com or by phone on +44 (0) 330 311 2629. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations/treatment/medication etc should be retained and submitted to support **your** claim.

24 hour Emergency Medical Assistance telephone number: +44 (0) 330 311 2629

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred

A. Outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if you have to be accompanied home on the advice of the attending medical practitioner or if **you** are a **child** and require an escort **home**;
4. In the event of death, If the deceased is to be buried back in the **United Kingdom**, the reasonable cost of the repatriation of the remains. The cost of the burial or cremation in the **United Kingdom** is not covered. If the deceased is to be buried (or cremated) abroad, the cost of funeral/cremation expenses abroad, or the reasonable cost of bringing the ashes back to the **United Kingdom** if the ashes are not scattered or kept abroad.
5. for location and reasonable delivery costs of prescription drugs if the originals are lost, stolen or damaged during **your** trip. **We** will ask **you** to pay for the cost of the replacement prescription drugs at the time they are arranged for **you**. **We** are not liable for variations in the cost of replacement drugs located overseas. Please note standard **United Kingdom** prescription drugs might not be available locally and delays might occur in delivery from the **United Kingdom**.
6. payment of the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.

NOTE: Under 1, 3 and 4 shown above, cover is included where you are diagnosed with an epidemic or pandemic disease, such as COVID-19, as well as you being subject to compulsory quarantine on the orders of a treating medical practitioner.

B. Within the United Kingdom

1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

If you are travelling to a country in the EU, you should take a Global Health Insurance Card (GHIC). This may entitle you to free or reduced cost healthcare in the EU. These are free of charge and can be obtained or renewed by calling 0300 330 1350 or applying online at www.ghic.org.uk. If you are travelling in Australia and require medical treatment, you must enrol with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au

Not covered

1. the policy **excess** shown on the Summary of Cover except under subsections A.4, A.5 and A.6 (unless an additional premium has been paid to waive **your** excess);
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return **your Country of Residence**
 - b) Medication and or treatment which at the time of departure is known to be required or to be continued outside **United Kingdom**;
5. if the Health Declaration is not complied with and **you** do not have an appropriate endorsement (see Health Declaration);
6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**;
11. further costs **you** incur if we wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

Section 3: Personal Accident

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for accidental death (which will be paid to **your legal representative**), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

NOTE: If you are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs limited to the amount shown on your policy schedule and the permanent total disablement benefit will not apply.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

- any claims for accidental death, loss or disablement caused directly or indirectly by:
 - Disease or any physical defect or illness;
 - An injury which existed prior to the beginning of the trip;
- anything mentioned in the General Exclusions.

Section 4: Personal Possessions

Covered

A) Personal Possessions

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal possessions** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- the single item limit as shown on your Summary of Cover for any one item, pair or set of items.
- the **valuables** limit as shown on **your** Summary of Cover for all **valuables** in total unless specifically shown on **your** policy schedule.

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal possessions** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

C) Mobility Aids

You are covered up to the limit as shown on the Summary of Cover for the value or cost of your mobility equipment if it is lost, stolen or accidentally damaged during your trip.

Conditions

- Any amount **we** pay **you** under B) Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
- You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
- If **your personal possessions**, mobility aids or **valuables** are left in **your** locked and secure hotel room, apartment or holiday residence or **your** vehicle, the loss must be as a result of unauthorised entry.
- In the event of a claim for damaged items, proof of the damage must be supplied.
- In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
- If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

1. the policy **excess** shown on the Summary of Cover except under subsections B) Delayed Baggage (unless an additional premium has been paid to waive **your** excess);
2. if **you** do not exercise reasonable care for the safety and supervision of **your personal possessions** or mobility aids;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your personal possessions** is lost, damaged or delayed in transit and **you** do not:
 - 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
 - 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.
6. loss, destruction, damage or theft of the following property:
 - contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - tools of trade.
 - perishable items such as food.
 - Valuables, mobility aids and items specifically shown on **your** policy schedule left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box or locked in the accommodation;
 - **valuables**, mobility aids **and** items specifically shown on **your** policy schedule left as checked-in baggage.
7. loss, destruction, damage or theft:
 - due to confiscation or detention by customs or other officials or authorities.
 - due to wear and tear, denting or scratching, moth or vermin.
 - transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **personal possessions** stolen from:
 - 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
 - an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. any shortage due to error, omission or depreciation in value.
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. **winter sports equipment** and **scuba diving equipment** (unless **you** have paid the appropriate premium);
14. anything mentioned in the General Exclusions.

Section 5: Money and Documents

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

Not covered

1. the policy **excess** shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess);
2. if **you** do not exercise reasonable care in protecting **your money** against loss, theft or damage;
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 **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

Section 6: Loss of Passport

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on the summary of cover for:

1. reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/visa or driving licence.
2. any additional fees payable specifically for **you** to obtain the replacement passport/visa or driving licence itself over and above that payable in **your Country of Residence**.
3. the equivalent (pro rata) value of the remaining period of **your** original passport/visa or driving licence at the time of loss
4. the replacement costs of any temporary passport, as well as Visa or Temporary Work permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the policy **excess** shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess);
2. any costs that **you** would have incurred had you not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

Section 7: Trip Disruption

This section does not apply to trips within the **United Kingdom**.

Covered

DELAYED ARRIVAL

1. If **You** arrive later than planned at **Your** destination due to a delay of **public transport** **You** are covered for a payment for each completed 12 hours delay up to the limit, as shown on the Summary of cover, which is designed to help **you** pay for telephone calls made and meals and refreshments purchased during the delay, provided **you** eventually continue with your **trip**.

and/or

ADDITIONAL TRAVEL & ACCOMMODATION

2. We will pay you up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and public transport expenses (economy class) necessarily incurred in reaching your destination (internal or international) and/or in returning to your normal Country of Residence as a result of:
 - a) a recognised government body issuing a directive preventing travel to or from **Your** destination as a result of a **Natural Catastrophe**
 - b) if **you** fail to arrive at the departure point in time as a result of:
 - a. the vehicle **you** are travelling in to reach **your** booked departure port breaking down or being involved in an accident;
 - or

- b. an accident or breakdown which happens ahead of **you** on a road which causes an unexpected delay to the vehicle **you** are travelling in; or
 - c. the public transport **you** are using to reach **your** international departure point being delayed; or
 - d. strike or industrial action or adverse weather conditions.
- c) 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 or
 - d) **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours
 - e) **your** booked accommodation becomes uninhabitable because of a **Natural Catastrophe**.

and/or

ADDITIONAL PET CARE

- 3. **We** will pay **you** the additional cattery or kennel costs up to the limit shown in the Summary of Cover, if **you** have to return **home** later than originally booked.

Conditions

- 1. In the event of a claim due to delayed **public transport you** must provide documentation from the transport company, confirming the period of and the reason for the delay
- 2. **You** must check in, according to the itinerary supplied to **you** unless **your public transport** provider has requested **you** not to travel to the airport / port.
- 3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- 4. **You** must comply with the terms of contract of the **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 Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.

Not Covered

- 1. the policy **excess** shown on the Summary of Cover except under subsections Delayed Arrival and Additional Pet Care (unless an additional premium has been paid to waive **your** excess);
- 2. 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.
- 3. if **your** delay was caused by strike, riot or civil commotion or industrial action which began or was announced before **your** policy started or **your trip** was booked, whichever is later;
- 4. the accident or breakdown of **your** vehicle unless you get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;
- 5. 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;
- 6. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
- 7. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- 8. denied boarding due to **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
- 9. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
- 10. any costs claimed under another section of this policy
- 11. anything mentioned in the General Exclusions.

Section 8: Personal Liability

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

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

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

Conditions

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.

Not covered

1. the policy **excess** shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess);
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - injury, loss or damage arising from:
 - ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 - the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - the carrying out of any trade or profession;
 - racing of any kind;
 - any deliberate act;
 - liability covered under any other insurance policy.
 - suicide, attempted suicide, self-inflicted injury, alcohol or drug abuse, alcoholism, drug addition, solvent abuse, wilful exposure to exceptional risk (unless you are trying to save someone's life)
4. anything mentioned in the General Exclusions.

Section 9: Legal Expenses

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** against a third party for damages or compensation as a result of their negligence in which case **we** will do the following:

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim **we** will pay up to the amount shown on **your** schedule for **legal costs** for **legal action** for **you** (but no more than £25,000 in total for all persons insured on the policy any one claim)

Conditions

1. **you** must conduct **your** claim in the way requested by the **appointed adviser**;
2. **you** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any

person about payment of fees or expenses, without **our** consent;

4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not Covered

1. Any claim:
 - reported to **us** more than 60 days after the event giving rise to the claim;
 - where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - against a travel agent, tour operator or carrier, **us**, the insurer, another person insured by this policy or **our** agent.
2. **Legal costs**:
 - for **legal action** that **we** have not agreed to;
 - if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 - that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
 - for bringing **legal action** in more than one country for the same event;
 - the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - anything mentioned in the General Exclusions.

Section 10: Level 1 – Sports and Activities

Covered

You are covered when participating in sports and activities listed under Level 1.

SPORTS OR ACTIVITY LEVEL 1 - INCLUDED IN PREMIUM

Sports/Activity	Special Conditions	Special Exclusions
Abseiling (rapelling, rapping, rap jumping, deepelling, abbing) See also climbing, mountaineering and expeditions.	Special condition (a) applies	No Personal Accident cover
Aerobics		
Air Guitar		
Athletics		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball		
Basketball		
Boating (inland and coastal waters) see also speed boating and sailing	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)		
Bungee/bungy jumping (max 2 jumps per trip)	Special condition (a) applies	No Personal Accident cover

Sports/Activity	Special Conditions	Special Exclusions
Camel riding (day tour)	Special condition (a) applies	No Personal Liability cover No Personal Accident cover No cover for work
Camping up to 1,500 metres (see also hiking)		
Caving (sightseeing/tourist attraction)	Recreational visit only	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability cover
Cricket		
Croquet		
Curling		
Cycling (incidental to the trip)		No Personal Liability cover
Cycling (on an organised tour)	Special condition (a) applies	No intercontinental touring No Personal Liability cover
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)		
Darts		
Dodge ball		
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Liability cover
Elephant riding	Special condition (a) applies	No Personal Liability cover
Fencing		No Personal Liability cover
Fitness Training		
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports / leisure fishing only No commercial or rock fishing
Floorball		
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Frisbee		
Golf		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit (see also boxing and martial arts))		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 1,500 metres (scrambling, hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required

Sports/Activity	Special Conditions	Special Exclusions
Horse riding (leisure/social/non-competitive riding)		No racing, jumping or competitions. No Personal Liability cover
Hot air ballooning (ballooning)	Special condition (a) applies	No Personal Liability cover
Hunting (excluding Big Game)	Special condition (a) or (b) applies	No Cover for Big Game Hunting. No Personal Liability Cover
Ice skating (indoor)		
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies	
In-line skating		
Jet boating (inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability cover
Kayaking/Canoeing (inland/coastal waters, no white water (sea kayaking/sea canoeing)		
Kite boarding (on land or water)		
Kite flying		
Kite surfing		
Korfball		
Martial arts (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover
Motorcycling (on road under 125cc)	Special condition (b) applies helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Motor racing experience (passenger only)	Special condition (a) applies	
Netball		
Orienteering		
Outdoor endurance courses up to 3 miles		
Outward Bound	Special condition (a) applies	
Paint balling / airsoft	Special condition (a) applies	No Personal Liability cover
Parasailing / parasailing (over water only)	Special condition (a) or (b) applies	No Personal Liability cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range/sports shooting	Special condition (a) or (b) applies	No Personal Liability cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (indoor)		No soloing No Personal Accident cover
Roller hockey		
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)	No white water	No Personal Liability cover

Sports/Activity	Special Conditions	Special Exclusions
Running / jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals, including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	No Personal Liability cover
Scuba diving (to 30 metres)	Special condition (d) applies	See special exclusions (i) No Personal Accident cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (d) applies	See special exclusions (i) No Personal Accident cover
Segway tours	Condition (a) applies, a helmet must be worn	No Personal Liability cover No Personal Accident cover
Skateboarding (ramp, half pipe, skate park, street)		
Sleigh rides (horse drawn)		
Snooker		
Snorkelling		
Softball		
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
Squash/Racquet ball		
Stand up paddle surfing/paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		
Surfing		
Swimming (pool; enclosed, inland or coastal waters only)		
Swimming with whales/whale sharks (inside or outside coastal waters)	Special condition (a) applies	
Table tennis		
Tchoukball		
Tennis		
Theme parks/fairgrounds		
Trampolining		
Triathlon up to sprint distance		
Tubing on rivers (grades 1-2)	Special condition (a) applies	No Personal Accident cover
Tuk Tuk (as passenger)	Special condition (a) applies	
Ultimate frisbee		
Volleyball		
Wake skating (see water skiing)		
Wakeboarding (see water skiing)		
War games (online gaming)		
Water polo		
Water skiing / wakeboarding / wake skating	Special condition (a) or (b) applies	No jumping No Personal Accident cover

Sports/Activity	Special Conditions	Special Exclusions
Weight training (see also gym training)		Powerlifting
Windsurfing (inland or coastal waters only)		No Personal Liability cover
Yoga (class, alone/ home practice)		
Zip line	Special condition (a) applies	

Special Conditions

- A. **You** must be with a professional, qualified and licensed guide, instructor or operator.
- B. **You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle, the driver must have the appropriate valid UK licence for the machine
- C. within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)
- D. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

- i. No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not Covered

Cover does not apply if **you** are:

1. taking part in activities at a professional level;
2. competing at international events as a national representative;
3. participating in dangerous or extreme pursuits other than as listed;
4. racing or participating in speed or time trials;
5. motorbike touring or where a motorbike is the main mode of transport;
6. base Jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying / aerobatics;
7. taking part in expeditions or the crewing of a vessel more than 60 miles from a safe haven;
8. anything listed in the General Exclusions.

Section 11: Level 2 – Sports & Activities

You are covered when participating in sports and activities listed under Level 2 if you have paid the appropriate additional premium (please refer to your policy schedule).

Sports/Activity	Special Conditions	Special Exclusions
Aerial safari	Special condition (a) applies	No Personal Accident cover
American football (Gridiron)		No Personal Liability cover No Personal Accident cover
Australian Rules Football (AFL)		No Personal Liability cover No Personal Accident cover
Bicycle polo		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	No Personal Accident cover
Boating (outside coastal waters) see also speed boating and sailing	Special condition (a) or (b) applies and special condition (c) applies	No Personal Liability cover No Personal Accident cover

Sports/Activity	Special Conditions	Special Exclusions
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping	Special condition (a) applies	No Personal Accident cover
Camel trekking (overnight/main mode of transport)		No Personal Liability cover
Camping up to 3,000 metres (see also hiking)		
Canyon swing	Special condition (a) applies	
Cycle racing / Time Trialling		No Personal Liability cover
Cycling (Independent cycle touring)		No intercontinental touring No Personal Liability cover
Dirt boarding		No Personal Liability cover
Dogsledding (on recognised trails)	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Elephant trekking (overnight/main mode of transport)		No Personal Liability cover
Fishing (outside coastal waters, deep sea fishing)	Special condition (a), (b) and (c) applies	Sports / leisure fishing only No commercial
Fly by wire	Special condition (a) applies	
Football (soccer) including 5 a side		
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	No Personal Liability cover
Hiking up to 3,000 metres (scrambling) on recognised routes		No cover where ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (equestrian, dressage, show jumping, eventing)		No Personal Accident cover No Personal Liability cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability cover
Kayaking/Canoeing (white water grades 1-3 only)		
Kite buggy		No Personal Liability cover
Kite wing (land, water)		No Personal Liability cover
Lacrosse		
Land surfing		No Personal Liability cover
Martial arts (Judo and Karate only) no competition or bouts	Condition (a) applies, non-competitive only	No Personal Liability cover No Personal Accident cover
Sports/Activity	Special Conditions	Special Exclusions
Motorcycling (on road over 125cc)	Special condition (b) applies helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Mountain biking - downhill (using downhill trails and/or mechanical lifts)		No Personal Liability cover
Mountain biking general (off road/cross country)		No Personal Liability cover
Outrigger canoeing (inland or coastal waters only)		

Sports/Activity	Special Conditions	Special Exclusions
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Liability cover
Quad biking	Special condition (a) or (b) applies, a helmet must be worn	No Personal Liability cover No Personal Accident cover
Rock climbing (Bouldering)		No Personal Accident cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)		No soloing No Personal Accident cover
Rugby (League/Union)		No Personal Liability cover No Personal Accident cover
Running (up to marathon distance)		
Sailing (outside coastal waters - Europe Only)	Special condition (a) or (b) and special condition (c) applies	No Personal Liability cover
Scuba diving (to 50 metres)	Special condition (d) applies	See special exclusions (i) No Personal Accident cover
Skydiving / tandem skydiving (one jump only)		No Personal Liability cover No Personal Accident cover
Spearfishing		No Personal Liability cover
Triathlon up to middle distance		
Water skiing (barefoot)		No Personal Liability cover
White water rafting (grades 1-5)	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Liability cover No Personal Accident cover

Special Conditions

- E. **You** must be with a professional, qualified and licensed guide, instructor or operator.
- F. **You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle, the driver must have the appropriate valid UK licence for the machine
- G. within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)
- H. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

- i. No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

Conditions

- 1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not Covered

Cover does not apply if **you** are:

- 9. taking part in activities at a professional level;
- 10. competing at international events as a national representative;
- 11. participating in dangerous or extreme pursuits other than as listed;
- 12. racing or participating in speed or time trials;
- 13. motorbike touring or where a motorbike is the main mode of transport;
- 14. base Jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying / aerobatics;
- 15. taking part in expeditions or the crewing of a vessel more than 60 miles from a safe haven;
- 16. anything listed in the General Exclusions.

Section 12: Winter Sports Cover

This section is only applicable where the appropriate additional premium has been paid and is shown on your insurance schedule.

Covered

If you have paid the appropriate premium to include and if shown on your policy schedule you are also covered for:

A. WINTER SPORTS MEDICAL

The medical section of this policy is extended to cover you whilst partaking in winter sports.

B. WINTER SPORTS LIABILITY

The personal liability section of this policy is extended to cover you whilst partaking in winter sports.

C. WINTER SPORTS EQUIPMENT

You are covered up to the limit shown in the Summary of Cover for the value or repair of your own winter sports equipment (after making proper allowance for wear and tear and depreciation) or hired winter sports equipment, if they are lost, stolen or damaged during your trip, limited to the single item limit for any one item. For winter sports equipment over 5 years old the maximum we will pay is £50.

In the event of a claim you must provide the following documentation:

1. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

D. WINTER SPORTS EQUIPMENT HIRE

You are covered up to the limit shown in the Summary of Cover for the reasonable cost of hiring winter sports equipment for the rest of your trip or until your own or hired winter sports equipment has been returned to you, if:

1. your equipment is lost, stolen or damaged; or
2. your equipment is delayed for more than 12 hours on your outward journey.

In the event of a claim you must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that your equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

E. UNUSED SKI PACK

You are covered up to the limit shown in the Summary of Cover for the value of the unused portion of your ski school, resort pass, lift pass and winter sports equipment hire costs if:

1. you have an accident or you are ill;
2. your lift pass is lost or stolen.

In the event of a claim you must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time you were unable to undertake your planned activity plus the original lift pass and evidence of initial cost.
2. loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

F. PISTE CLOSURE

You are covered up to the limit shown in the Summary of Cover if during the period of your stay, on-piste skiing at the resort that you had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, then:

1. up to the limit shown in the Summary of Cover per day towards transport costs to reach another resort;
2. compensation up to the limit shown in the Summary of Cover per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

In the event of a claim you must provide documentation from the resort's management confirming how long the piste was closed at your resort and the reason.

Not Covered

1. the policy excess as shown on Summary of Cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings Section (applicable to Part C and D above);
4. anything not covered in Emergency Medical Expenses Section (applicable to Part A and E);
5. anything not covered in Personal Liability Section;
6. ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
7. anything listed in the General Exclusions.

Section 13: Cruise Cover

This section is only applicable where the appropriate additional premium has been paid and is shown on your insurance schedule.

Covered

You are covered for

A. CRUISE INTERRUPTION

We will pay up to the amount shown in the summary of cover for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

B. UNUSED EXCURSIONS

We will pay up to the amount shown in the summary of cover for the cost of pre-booked excursions, which **you** were unable to use as a direct result of being confined to **your** cabin by the ship's medical officer for medical reasons.

C. MISSED DEPARTURE

We will pay up to the amount shown in the summary of cover for necessary additional travel and accommodation (room only) expenses required to reach **your** booked cruise at the next embarkation point, if you are late arriving for your scheduled departure time at the first international departure point as a result of:

1. the vehicle **you** are travelling in to reach your booked departure port breaking down or being involved in an accident; or
2. an accident or breakdown which happens ahead of **you** on a road which causes an unexpected delay to the vehicle **you** are travelling in; or
3. the public transport **you** are using to reach **your** international departure point being delayed; or
4. strike or industrial action or adverse weather conditions.

D. CABIN CONFINEMENT

We will pay up to the amount shown in the summary of cover for each 24-hour period that **you** are confined to **your** cabin for medical reasons on the advice of the ship's medical officer.

Not Covered

1. claims arising from a missed port caused by strike or industrial action if it was known at the time that the insurance was purchased or the trip was booked;
2. **your** ship being unable to put people ashore due to a scheduled tender operation failure;
3. any claim if a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
4. the policy excess shown on the Summary of Cover except under subsections A) Cruise Interruption and D) Cabin Confinement (unless an additional premium has been paid to waive **your** excess);
5. If **you** have not allowed enough time to reach **your** port for **your** check in time;
6. if **your** delay was caused by strike, riot or civil commotion or industrial action which began or was announced before **your** policy started or **your** trip was booked, whichever is later;
7. the accident or breakdown of **your** vehicle unless **you** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;

8. 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;
9. any claims arising from withdrawal from service temporarily or otherwise of the public transport on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
10. additional expenses where the scheduled public transport operator has offered alternative travel arrangements;
11. additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sailing departure time if **you** are travelling independently and not part of an integrated cruise package;
12. an accident or breakdown which happens ahead of **you** on a road which causes an unexpected delay to the vehicle **you** are travelling unless **you** provide confirmation from police or the Highways Agency of an accident, or in the instance of a road closure that it was not notified in advance before it closed;
13. any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer;
14. **your** failure to attend the excursion as per **your** itinerary;
15. anything mentioned in the General Exclusions.

General Conditions

1. All claims must be submitted within 60 days of the incident which gave rise to the claim.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
8. **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.
9. **We** might at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
10. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
11. **We** are entitled to take over and conduct in the **Insured Persons** name, the defence or settlement of any **legal action**. **We** may also take proceedings at its own expense and for its own benefit, but in the **insured person's** name, to recover any payment **they** have made under the policy to anyone else.
12. If a claim made by the **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:
 - (1) not be liable to pay the claim,
 - (2) recover from **you** any sums paid by **us** to **you** in respect of the claim,
 - (3) by notice to **you** cancel the policy with effect from the date of the fraudulent act without any return of premium.

If **we** cancel the policy under (3) above:

- (4)
 - a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) **We** need not return any of the premiums paid.

If this insurance contract provides cover for any person who is not party to the contract ("a covered person") and a fraudulent claims is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (1) above as if there were an individual insurance contract between **us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

General Exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organisation (WHO) or any government or other official authority. This includes where:
 - certain vaccinations or other preventative measures (such as but not limited to malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of **your** journey is necessary, urgent and cannot be postponed - evidence of this will be required if making a claim);
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.For further details on FCDO travel advice, visit: www.gov.uk/fcdo
2. A set of circumstances which **you** knew about at the time the trip was booked or when the insurance is taken out, whichever is later, unless **you** could not reasonably have expected such circumstances to result in a claim.
3. any criminal act committed by **you**;
4. **You** act illegally or break any government prohibition or regulation including visa requirements.
5. Financial collapse or default of any transport, tour or accommodation provider and/or any other service providers.
6. Any other costs that are caused by the event that led to the claim unless specifically stated in the policy;
7. Any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
8. Any trip that is undertaken:
 - a. for the purpose of obtaining medical treatment (whatever the nature of this treatment);
 - b. against the advice of a medically qualified doctor;
 - c. after being given a terminal prognosis
 - d. if **you** are aware of any reason why the trip could be cancelled or curtailed or of any **medical condition** that could result in a claim
9. Suicide, attempted suicide, deliberate self-injury, being under the influence of drink or drugs (unless prescribed by a medical practitioner), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
10. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover **you** for drinking so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result;
11. **You** climbing on top of or jumping from a vehicle, or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external parts of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life;
12. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery, as well as the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical **complications**.
13. Any claim arising from sexually transmitted diseases;
14. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
15. Any **epidemic** or **pandemic** except as expressly covered under Section 1 – Cancellation & Curtailment, and Section 2 – Emergency Medical Expenses;
16. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a. Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;
 - b. The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;
 - c. Pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
 - d. Nuclear reaction or contamination from nuclear weapons or radioactivity;
 - e. Seepage, pollution or contamination;

17. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power;
18. Air travel, other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft (or a glider or ultralight) where the appropriate additional premium has been paid and is shown on your schedule.
19. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
20. **Cyber risks** of any kind.
21. **Your** claim arises from a government authority confiscating, detaining or destroying anything.
22. **Your** claim is for additional expenses or fees arising from errors or omissions in **your** booking arrangements or your failure to obtain relevant visa or passport documents.
23. Taking part in expeditions to the Arctic or Antarctic.
24. **You** are travelling on a cruise (excluding river cruises) but have not paid the appropriate premium to extend your cover.

Comments and Complaints Procedures

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:-

Millstream Underwriting Limited
52-56 Leadenhall Street, London, EC3A 2EB
or email mail@millstreamunderwriting.com

Please supply us with **your** name, address, policy number or claim number and enclose copies of relevant correspondence, as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **your** complaint relates to the sale of **your** policy, please contact:

Customer Service Manager, by telephone on 01480 220673
or in writing at Freedom Insurance Services Limited
58 Market Square, St Neots,
Cambridgeshire. PE19 2AA.
Please be ready to quote **your** policy reference number.

If **you** are still dissatisfied, at this stage **you** may contact:

The Financial Ombudsman Service Exchange Tower, London E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

Your Data Privacy Notice

In this notice “we”, “us” and “our” means Millstream Underwriting Limited. We are the data controller in respect of any personal data we collect, hold and use about **you**.

We collect **your** personal data directly from **you**, but we may also collect it from brokers and other intermediaries who provide information to **us** for the purpose of providing **your** policy of insurance.

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give **us** false or inaccurate data, we may be unable to process **your** enquiry, and this could give **us** the right to void coverage or could impact **your** ability to claim under **your** policy.

In some circumstances, we may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, we will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting us, but if **you** do, we may be unable to process **your** enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide our services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area ("EEA") to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given **your** consent.

Our full privacy notice explains how we use **your** data in more detail. Our privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data we hold about **you**. A copy of our full privacy notice is available on our website at <http://www.millstreamonline.com/pages/privacy> or can be provided on request by contacting **us** at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing **us** at admin@millstreamunderwriting.com

If **you** are not satisfied with the way we have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

Governing Law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

Details About Our Regulator

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the **United Kingdom**. Freedom Insurance Services Ltd (FCA Firm ref: 306536) and Millstream Underwriting Limited (FCA Firm ref: 308584) are authorised and regulated by the Financial Conduct Authority (FCA)

Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London EC3A 2EB. AWP Assistance UK Limited. Registered in England Registration No. 1710361. Registered office: 60 Gracechurch Street, London EC3P 3DS.

AWP Assistance UK Ltd is authorised and regulated by the FCA. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer **money** and for settling claims and handling **premium refunds**.

Freedom Insurance Services Limited will act as agents for AWP P&C SA with respect to the receipt of customer **money** and for the purpose of handling **premium refunds**.

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Freedom Insurance Services Limited, is registered in England number 4399749. Freedom Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, reference number 306536. Registered Office: 58 Market Square, St Neots, Cambridgeshire, PE19 2AA

AWP Assistance UK Limited, Registered in England No. 1710361, Registered Office: 60 Gracechurch Street, London EC3P 3DS.

Financial Services Compensation Scheme

In the event that the **insurer** is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

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