



In the event of a medical emergency call the 24/7 assistance line on +44 (0)2922 401 963



## Policy Wording

Standard, Essential, Advanced and Ultimate policies underwritten by Starr International Europe Ltd

Valid from 15<sup>th</sup> April 2026

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**freedom**  
INSURANCE SERVICES LTD

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# Introduction

## Welcome to your OK To Travel insurance policy

This policy wording along with **your policy schedule** and any appropriate endorsements form the basis of **your** contract of insurance with **us**. Together, these documents detail and explain what **you** are covered for and what **you** are not covered for.

Different levels of cover apply depending on whether **you** have bought an Essential, Advanced or Ultimate policy. **Your policy schedule** will also show whether **you** have purchased any additional sections of cover, as outlined in the [summary of cover](#).

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and any applicable endorsements to make sure that the information shown is correct.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed below will not apply. Please refer to the individual section within the policy wording for full details.

## Foreign, Commonwealth & Development Office (FCDO) Advice

This insurance policy will not cover **you** to travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).

## Pregnancy

As is consistent with the treatment of all **medical conditions** under the policy, the policy does not cover the costs or losses for any consultation or treatment associated with normal 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. The policy does, however, provide cover for **your** unexpected **complications of pregnancy or childbirth**, which occurs while on **your trip**, excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery (or 16 weeks in the case of a multiple pregnancy).

## This is not a private medical insurance policy and is only designed to cover you for emergency treatment

**Your** travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred, unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company as part of a medical emergency covered by this policy.

This policy is only designed to cover **you** for emergency treatment. Emergency treatment means unforeseen and unplanned treatment that is needed for the sudden onset of an acute condition, which for medical reasons and in the opinion of the Medical Emergency Assistance Company, cannot be delayed until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.

An acute condition means: A disease, **illness** or **bodily injury** that is likely to respond quickly to treatment which aims to return **you** to the state of health **you** were in immediately before suffering the disease, **illness** or **bodily injury**, or which leads to **your** full recovery.

## Claims for reimbursement of costs

This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example, transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

## Eligibility

This policy is only available to **you** if:

1. **You** are in the **United Kingdom** at the time of purchasing this policy. Any **trip** that has begun when **you** purchase this insurance will not be covered
2. **Your trip** starts and ends in the **United Kingdom**
3. **You** are permanently resident in the **United Kingdom** and have **your** main **home** in the **United Kingdom**
4. **You** have been in the **United Kingdom** for a minimum of 6 months in the year prior to purchasing **your** insurance policy
5. **You** are registered with a **doctor** in the **United Kingdom**
6. **You** are fit to travel and not travelling against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**
7. **You** are not travelling with the intention of receiving medical treatment
8. **You** have not received a terminal prognosis
9. **You** do not have an undiagnosed **medical condition** (e.g. a **medical condition** **you** are aware of, but for which **you** have not had a diagnosis)

## Age eligibility

The person buying this insurance must be 18 years of age or over at the date of purchase.

For further details please refer to the [Policy Features Table](#).

# Summary of cover

Section	Benefits	Standard		Essential		Advanced		Ultimate	
		Sum insured up to**	Excess*	Sum insured up to**	Excess*	Sum insured up to**	Excess*	Sum insured up to	Excess*
A	Canceling your trip	Not covered	Nil	£750	£145^	£1,750	£95^	£3,500	Nil
B1	Medical & other expenses outside of the UK	£10,000,000	£125	£10,000,000	£145	£10,000,000	£95	£10,000,000	Nil
	Emergency dental treatment	£500	Nil	£500	Nil	£500	Nil	£500	Nil
	Search and rescue costs	£500	Nil	£500	Nil	£500	Nil	£500	Nil
	Cost of returning your body or ashes to the UK	Included	Nil	Included	Nil	Included	Nil	Included	Nil
	Funeral and burial expenses in the country in which you die (if outside the UK)	£5,000	Nil	£5,000	Nil	£5,000	Nil	£5,000	Nil
B2	Hospital benefit	£15 for each full 24-hour period up to £150	Nil	£15 for each full 24-hour period up to £150	Nil	£30 for each full 24-hour period up to £300	Nil	£100 for each full 24-hour period up to £1,000	Nil
	Additional medical expenses								
C1	Recuperation holiday	Not covered	Nil	Not covered	Nil	£300	Nil	£300	Nil
C2	UK medical examination costs	Not covered	Nil	Not covered	Nil	£750	Nil	£750	Nil
C3	Home help or nanny	Not covered	Nil	Not covered	Nil	£500	Nil	£500	Nil
C4	Cosmetic surgery	Not covered	Nil	Not covered	Nil	£500	Nil	£500	Nil
D	Cutting your trip short	Not covered	Nil	£750	£145	£1,750	£95	£3,500	Nil
E1	Missed departure	Not covered	Nil	£500	Nil	£650	Nil	£1,000	Nil
E2	Travel delay	Not covered	Nil	£15 after each full 12-hour period of delay up to £75	Nil	£40 after each full 12-hour period of delay up to £200	Nil	£50 after each full 12-hour period of delay up to £300	Nil
F	Abandoning your trip	Not covered	Nil	£750	£145	£1,750	£95	£3,500	Nil
G1	Personal belongings and baggage	£500	£125	£500	£145	£1,250	£95	£2,500	Nil
	Including: One item/pair or set of items limit	£250		£250		£400		£750	
	Including: Valuables limit	£250		£250		£400		£750	
G2	Delayed baggage (after a minimum delay of 12 full hours)	Not covered	Nil	£100	Nil	£200	Nil	£500	Nil
G3	Loss of prescribed medication	Not covered	Nil	£150	Nil	£300	Nil	£750	Nil
G4	Mobility & disability equipment	Not covered	Nil	£1,000	£145	£1,500	£95	£2,500	Nil
	Including: One item/pair or set of items limit			£1,000		£1,000		£1,000	
H	Personal money	£250	£125	£250	£145	£500	£95	£1,000	Nil
I	Passport (including visas)								
	Emergency replacement costs	Not covered	Nil	£300	Nil	£500	Nil	£500	Nil
	Remaining value of lost passport			Actual costs		Actual costs		Actual costs	
J	Personal accident								
	Death	£7,500	Nil	£7,500	Nil	£10,000	Nil	£30,000	Nil
	Loss of limb or sight	£7,500	Nil	£7,500	Nil	£10,000	Nil	£30,000	Nil
	Permanent total disablement	£7,500	Nil	£7,500	Nil	£10,000	Nil	£30,000	Nil
K	Personal liability	£1,000,000	Nil	£1,500,000	Nil	£2,000,000	Nil	£2,000,000	Nil
L	Legal expenses	Not covered	Nil	£7,500	£145	£10,000	£95	£20,000	Nil

# Summary of cover (continued)

Section	Benefits	Standard		Essential		Advanced		Ultimate	
		Sum insured up to**	Excess*	Sum insured up to**	Excess*	Sum insured up to**	Excess*	Sum insured up to	Excess*
M	Hijack	Not covered	Nil	Not covered	Nil	£75 after each full 24-hour period up to £375	Nil	£150 after each full 24-hour period up to £750	Nil
N	Kennel & cattery fees	Not covered	Nil	Not covered	Nil	£35 for each full 12-hour period of delay up to £350	Nil	£50 for each full 12-hour period of delay up to £500	Nil
<b>Winter Sports Cover - only available if included on your policy schedule and you pay the required extra premium</b>									
O1	Winter sports equipment you own or hire Including: One item/pair or set of items limit	Not covered	Nil	Not covered	Nil	£500 £200	£95	£1,000 £500	Nil
O2	Winter sports equipment hire	Not covered	Nil	Not covered	Nil	£150	£95	£150	Nil
O3	Ski pack	Not covered	Nil	Not covered	Nil	£400	£95	£400	Nil
O4	Piste closure	Not covered	Nil	Not covered	Nil	£35 after each full 24-hour period up to £350	Nil	£70 after each full 24-hour period up to £700	Nil
O5	Avalanche cover	Not covered	Nil	Not covered	Nil	£300	£95	£500	Nil
<b>Cruise Cover - only available if included on your policy schedule and you pay the required extra premium</b>									
P1	Missed port departure	Not covered	Nil	Not covered	Nil	£500	£95	£1,000	Nil
P2	Cabin confinement	Not covered	Nil	Not covered	Nil	£50 for each full 24-hour period up to £500	Nil	£100 for each full 24-hour period up to £1,000	Nil
P3	Cruise itinerary changes (amount per port)	Not covered	Nil	Not covered	Nil	£50 per port up to £500	Nil	£100 per port up to £1,000	Nil
P4	Unused cruise excursions	Not covered	Nil	Not covered	Nil	£500	£95	£1,000	Nil

## \* Excess

If **you** need to make a claim under certain sections listed in the table above, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim.

The excess will apply to each **insured person**, per incident and to each section of the policy, under which a claim is made. **We** will apply a maximum of two excesses for each **insured person**, per incident.

When dealing with claims under section A (Cancelling your trip), where a claim is being made for cancelling more than one **trip** due to one incident, an excess for each **insured person** claiming and for each **trip** will be deducted.

## \*\* Sum insured

The cover limits shown in the summary of cover will apply to each **insured person** and per incident.

## ^ Loss of deposit

If **you** need to make a claim for **your** loss of deposit under section A (Cancelling your trip), the excess will be reduced to £25 for each **insured person**, per incident.

## POLICY FEATURES TABLE

### Single Trip Policy Features

	Standard	Essential	Advanced	Ultimate
Maximum period per <b>trip</b> if aged 74 years or under	184 days	184 days	184 days	184 days
Maximum period per <b>trip</b> if aged 75 to 85 years inclusive	90 days	90 days	90 days	90 days
Maximum period per <b>trip</b> if aged 86 years and over	32 days	32 days	32 days	32 days
Winter sports – upon payment of the required extra premium and shown on <b>your policy schedule</b> : – maximum age at the date of buying this insurance	Not covered	Not covered	65 years	65 years
Optional Activity Packs 2, 3, & 4 – upon payment of the required extra premium and shown on <b>your policy schedule</b> : – maximum age at the date of buying this insurance	65 years	65 years	65 years	65 years

### Annual Multi-Trip Policy Features

Maximum period per <b>trip</b>	17 days	32 days*	32 days*	32 days*
Winter sports – upon payment of the required extra premium and shown on <b>your policy schedule</b> : – Coverage within <b>period of cover</b> up to a total maximum of – maximum age at the date of buying this insurance	Not covered	Not covered	17 days** 65 years	17 days** 65 years
Optional Activity Packs 2, 3, & 4 – upon payment of the required extra premium and shown on <b>your policy schedule</b> : – maximum age at the date of buying this insurance	65 years	65 years	65 years	65 years
<b>Trips within the United Kingdom</b> (must be for a minimum of one night)	Included	Included	Included	Included
Cover for all <b>insured persons</b> to travel independently  <b>Please note:</b> All children aged 17 years or under must be accompanied by a responsible adult aged 18 years and above.	Included	Included	Included	Included

\* Available to extend to 42 or 62 days for an additional premium. Age restrictions may apply.

\*\* If the maximum period per **trip** is extended to 42 or 62 days, winter sports coverage within the **period of cover** is extended up to a total maximum of 24 days.

# General information about this insurance

## Insurance provider

This insurance is underwritten by Starr International (Europe) Limited, registered office address 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 676783.

This policy is distributed by OK To Travel which is a trading style of Freedom Insurance Services Limited. Freedom Insurance Services Limited of 58 Market Square, St Neots, Cambridgeshire, PE19 2AA, registered in England number 4399749, is authorised and regulated by the Financial Conduct Authority, firm reference number 306536.

**You** can check these details on the Financial Services Register by visiting the FCA's website on [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on **UK +44 (0) 800 111 6768**.

## Law and jurisdiction

This policy will be governed by English Law and **you, insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by **you** and **us** before the commencement date. The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.

## Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme (depending on the type of insurance and the circumstances of the claim) if **we** are unable to meet **our** financial obligations under this policy. A claim under this type of insurance is covered for 90% of the claim without any upper limit.

Further information about the compensation scheme is available from:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU  
Tel: 020 7741 4100 or 0800 678 1100 Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Reciprocal health agreements

### European Health Insurance Card (EHIC)/Global Health Insurance Card (GHIC)

If **you** already have a valid EHIC, it will continue to entitle **you** to reduced cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.

If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.

These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care. **You** may apply for a GHIC online at [www.ghic.org.uk](http://www.ghic.org.uk) or by calling 0300 330 1350.

In the event of liability being accepted for a medical expenses claim, which has been reduced by the use of an EHIC or GHIC, **we** will not apply the deduction of the excess under Section B1 (Medical & other expenses outside of the UK).

### **NOTE:**

The EHIC/GHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to the **United Kingdom** or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to, and the closest hospital may be private.

## Australia

If **you** are travelling to Australia, **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.

All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au).

## New Zealand

If **you** require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealand citizen visiting a general practitioner as a casual patient, if the **doctor** has decided the condition needs prompt attention. For more information, please go to [www.health.govt.nz](http://www.health.govt.nz) or email: [info@health.govt.nz](mailto:info@health.govt.nz)

Alternatively, please call the Medical Emergency Assistance Company for guidance.

## Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ([www.caa.co.uk](http://www.caa.co.uk)).

# Data protection and privacy statements

## Protecting your data

Protecting **your** privacy is very important to **us**. **You** can view **our** full Privacy Policy here: [www.starrcompanies.co.uk/Privacy-Policy](http://www.starrcompanies.co.uk/Privacy-Policy).

## The personal data you provide to us

If **you** provide **us** with personal data about other people to be insured on the policy, such as family or friends, **you** agree to obtain their agreement and notify them of **our** use of their personal data.

## How we use your personal data

**We** will use **your** personal data to arrange **your** insurance contract with **us** and for other related insurance purposes such as to administer **your** policy, handle claims and offer renewal of **your** policy. **We** may also use **your** personal data for modelling or statistical purposes and underwriting decisions made via automated means.

## Special categories of personal data

Some personal data is defined by the current Data Protection legislation as special categories of sensitive personal data such as information about health. **We** may collect such data from **you** for insurance purposes where permitted by relevant legislation. **We** will only use this data for the specific purpose **you** supplied it and to provide the services described in this policy.

**Who we share your information with**

**We** may share **your** personal data with other insurance market participants that **you** have not had direct contact with. These can include other insurers, intermediaries, administrators, reinsurers, claims administrators, loss adjusters and solicitors. **We** may also disclose certain personal data to **our** service providers, contractors, agents and group companies that perform activities on **our** behalf. These transfers would always be made in compliance with relevant Data Protection legislation.

**We do not disclose the information to anyone else except:**

- where **we** have **your** permission
- where required or permitted to do so by law
- to credit reference
- to other companies that provide a service to **you** or **us**

**We** may transfer **your** data to insurance market participants which are located outside of the European Economic Area. These transfers would always be made in compliance with relevant Data Protection legislation.

**Data retention and erasure**

**We** will not keep **your** data for longer than is necessary for the purposes for which the data is processed and for compliance with legal or regulatory obligations.

**Your rights**

If **you** have any questions about **our** use of **your** personal data, **you** should contact **our** Data Protection Officer. In certain circumstances **you** have the right to request that **we**:

- provide more detail on how **we** use **your** personal data
- provide **you** with a copy of **your** personal data that **you** provided to **us**
- correct inaccurate information **we** hold about **you**
- delete **your** data
- provide an electronic copy of **your** personal data to another data controller

If **you** ask **us** to delete **your** data, **we** may no longer be able to provide **you** with insurance services or deal with any claims, but **we** may still be required to process data about **you** for legal or regulatory reasons.

**Our Contact Details**

Starr Insurance European Group Data Protection Officer, C/O Starr International (Europe) Limited 4th Floor, 30 Fenchurch Avenue, London, EC3M 5AD, United Kingdom.

E-mail: [ukgdpr@starrcompanies.com](mailto:ukgdpr@starrcompanies.com)

Telephone: +44 (0) 207 337 3594

# Important conditions relating to health

This policy contains conditions relating to **your** health.

**You** must comply with the disclosure of **your** [medical conditions](#).

Failure to accurately and fully declare all **medical condition(s)** for **you** or any **insured person** will affect **your** cover and may result in **your** claim being declined.

## Exclusions relating to the health of someone not insured on this policy or are not travelling with you

**We** are unable to provide cover for any claim arising as a result of an **existing medical condition** (including any known or recognised complications of, or caused by the **existing medical condition**) of a non-travelling **relative** or friend living abroad who **you** had planned to stay with.

Please note: This includes any **existing medical condition**, even if considered as 'stable', under control or in remission and any **complications of pregnancy or childbirth**.

## This policy is not suitable if:

- **you** have received a terminal prognosis, or
- **you** have a **medical condition** **you** are aware of, but for which **you** have not had a diagnosis.

# Important conditions relating to health

If **you** answer 'yes' to any of the questions below, then **you** must declare the relevant conditions to **us** at OK To Travel. So that **we** can ensure **you** are provided with the best cover **we** can offer please read and answer the following questions accurately and carefully.

Please note: If **you** are answering the medical questions on behalf of someone else, **you** must make sure that **you** have their permission to do so and all of the required information to answer the medical questions fully and accurately. If **you** are not sure of any of the information **you** are giving **us** or do not know, the answers must be checked with the treating G.P.

## At the time of purchasing this policy:

1. In the last 5 years - have **you**, or anyone insured under this policy been diagnosed or received treatment for:

Any type of heart or circulatory condition (including stroke, high blood pressure or raised cholesterol)?

Yes

Any type of breathing condition (such as asthma)?

Yes

Any type of cancer (even if now in remission)?

Yes

Any liver condition?

Yes

Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability?

Yes

2. Has your doctor altered your regular prescribed medication in the last 3 months?

Yes

3. In the last 2 years – have **you** or anyone insured under this policy been:  
 a. treated for any **medical condition**,  
 b. asked to take regular prescribed medication, or  
 c. seen by a specialist, or consultant or at a hospital for tests, diagnosis, check-up or treatment?

Yes

If **you** have answered 'yes' to the questions on the left, there is no cover for claims related directly or indirectly to these conditions unless declared to us and confirmed in writing.

Please contact OK To Travel at [www.oktotravelinsurance.co.uk](http://www.oktotravelinsurance.co.uk) or by phone on **01223 446 920**.

In most cases, cover can be provided. If special terms are necessary OK To Travel will explain them to **you** and confirm them in writing.

Please note calls may be recorded.

We do not have the facility to exclude **medical conditions** from cover.

If any of your answers to questions 1, 2 & 3 on the left changes to 'yes' at any point after **you** have purchased the policy, **you** must call OK To Travel by phone **01223 446 920** to inform us of this **change in health** or ongoing medication to ensure **you** are fully covered for your trip.

Cover will only apply if such changes are accepted by us and confirmed in writing to **you**. See '**Change in health**' overleaf and in the [General definitions](#).

**PLEASE NOTE:** Failure to accurately and fully declare all **medical condition(s)** for any insured person will affect your cover and may result in your claim being declined.

Full cover is available under this policy. If any of your answers to any of the above change to **YES** during the **period of cover**, please contact OK To Travel by phone on **01223 446 920**.

# Waiting lists

## Awaiting a diagnosis

If **you** are awaiting a diagnosis (whether **you** are experiencing symptoms or not) **we** are unable to provide cover until **you** have a confirmed diagnosis.

Should **you** become aware of a change in **your** diagnosis before **you** travel, please notify OK To Travel immediately.

## Confirmed diagnosis

If **you** have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, **you** must advise OK To Travel by phone on **01223 446 920** as soon as possible. **We** will advise **you** what cover **we** are able to provide.

# Change in health

If **your** health or **your** ongoing medication changes between the date **your** policy was purchased and the date of travel **you** must advise OK To Travel by phone on **01223 446 920** as soon as possible. **We** will advise **you** what cover **we** are able to provide, after the date of diagnosis.

Following **your change in health** **we** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary (please refer to [‘General definitions’](#) for more information).

# Sports and activities

Your policy covers **you** during **your trip**, for the sports and activities listed in Activity pack 1 at no extra charge, when **you** are participating (including training) on a recreational and amateur basis.

Any involvement in sports and activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as safety helmet, harness, goggles, knee and/or elbow pads or life jackets).

No cover will be provided if **you** are participating (including training) in:

- any professional or semi-professional sporting competition or event
- any sport or activity with a company that (where required) is not regulated or licensed or where the sport or activity is otherwise prohibited by law
- any sport or activity that a **doctor** has advised **you** against (or would have advised **you** against, had **you** sought their advice)
- any sport or activity not listed in [Activity Pack 1](#)

## Please note:

Section J - Personal Accident - is excluded if marked with an asterisk\*

Section K - Personal Liability - is excluded if marked with an asterisk+

### ACTIVITY PACK 1 – INCLUDED

If the sport or activity **you** wish to participate in is not listed then please contact OK To Travel on **01223 446 920** or email [services@oktotravelinsurance.co.uk](mailto:services@oktotravelinsurance.co.uk) to enquire as to whether cover may be provided.

Aerobics	Dancing	Model Sports+	Segway
Angling	Darts	Motorcycling (EU ONLY - on road and provided <b>you</b> hold an appropriate UK licence for the capacity of the motorcycle <b>you</b> are riding)+*	Shooting+ (target range-not hunting)
Animal Sanctuary/Refuge Work (excluding big cat)	Diving (indoor up to 5 metres)	Mountain Biking (not downhill or freeriding)	Snooker
Archery+	Elephant/Camel Riding	Netball	Snorkelling
Athletics (track & field)	Fell Walking	Orienteering	Softball
Badminton	Fencing	Outward-Bound Pursuits (ground level only)	Squash
Ballooning - Hot Air (as passenger only)	Flag Football	Paddle Boarding	Stoolball
Banana Boating	Flying a kite	Paintballing (including Airsoft)+	Surfing
Baseball	Football	Parasending/Parasailing (over water) towed by boat	Swimming (not open water)
Basket Ride	Fresh Water/Sea Fishing (not Deep Sea Fishing)	Petanque	Swimming with Dolphins
Basketball	Frisbee (not Ultimate Frisbee)	Pigeon Racing	Sydney Harbour Bridge
Beach Games	Glass Bottom Boats	Pony Trekking	Table Tennis
Billiards	Golf	Pool	Ten Pin Bowling
Bird Watching	Gymnastics (including cheerleading)	Quoits	Tennis
BMX (excluding freestyle, stunts, obstacles & racing)	Handball	Rackets	Trampolining

Board Sailing	Helicopter (sightseeing as a passenger)	Racquet Ball	Tree Top Canopy Walking
Body Boarding	Highland games	Rambling (up to 3,000m)	Tug of War
Bowling	Hiking/Trekking/Walking up to 3,000m excluding the use of ropes or guides	Rifle Range+	Volleyball
Bowls	Horse Riding (no hunting, jumping or polo)	Ringos	Wake Boarding
Bungee Jumping (maximum of 2 jumps)	Ice Skating (ice rink only)	River Walking	Water Polo
Camel/Elephant Riding	Indoor Climbing (on climbing wall)	Roller Blading / Roller Skating	Water Skiing (no jumping)
Camping	Jet Boating/Power Boating (as a passenger, no racing)+	Rounders	Whale Watching
Canoeing/Kayaking/Rafting/Tubing (not white water) river only	Jet Skiing+	Rowing (not ocean rowing)	Windsurfing
Catamaran Sailing (In-shore)+	Jogging	Running Sprint/Long Distance (up to and including Marathon distance)	Working (excluding <b>manual labour</b> but including bar & restaurant work, office & clerical work, music performance & singing and fruit picking (not involving the use of machinery or working at height))
Clay Pigeon Shooting+	Keepfit	Safari (animal) but not an aerial safari	Yachting (in-shore)+
Cricket+	Korfball	Sail Boarding	Yoga
Croquet	Low Ropes	Sailing including dinghy's (in-shore)+	Zip Lining
Curling	Marathons (Maximum of 2 and not extreme marathons)	Scuba Diving to 30m if qualified and not diving alone, or down to 18 metres if not qualified and must be accompanied by a qualified instructor	Zorbing (including Hydro Zorbing)
Cycling including e-cycles (excluding touring, BMX & mountain biking)	Model Flying+	Sea Kayaking as a beach activity (within sight of the shore)	

## Optional activity Packs 2, 3, & 4 – Covered with an additional charge

If Activity Pack 2, 3 or 4 activities are purchased and this is shown on **your policy schedule**, **your** policy covers **you** during **your trip**, for the following sports and activities, when **you** are participating (including training) on a recreational and amateur basis, as follows:

Activity Pack 2 – **your** policy covers **you** for the sports and activities listed in Activity packs 1 and 2

Activity Pack 3 – **your** policy covers **you** for the sports and activities listed in Activity packs 1, 2 and 3

Activity Pack 4 – **your** policy covers **you** for the sports and activities listed in Activity packs 1, 2, 3 and 4

Any involvement in sports and activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as safety helmet, harness, goggles, knee and/or elbow pads or life jackets).

No cover will be provided if **you** are participating in, or in training for:

- any professional or semi-professional sporting competition or event
- any sport or activity with a company that (where required) is not regulated or licensed or where the sport or activity is otherwise prohibited by law
- any sport or activity that a **doctor** has advised **you** against (or would have advised **you** against, had **you** sought their advice)
- any sport or activity not listed in the activity packs **you** have purchased

### Please note:

- Section K - Personal Liability - is excluded if marked with an asterisk+
- Optional activity packs 2, 3 & 4 are only available if **you** are aged 65 years or under at the date of buying this insurance.

## Activity Pack 2 (includes Activity Pack 1) – Covered with an additional charge

Abseiling	Dry Slope Skiing/Snowboarding (including indoor artificial snow slopes)	Hockey (not Ice Hockey)+	Swim Trekking
Aerial Safari (animal)	Falconry	Hurling+	Summer Tobogganing
Breathing Observation Bubble (BOB)	Fell Running	Lacrosse+	Swimming Open Water (organised and subject to boat escort e.g. swim trek. No cover for across channel etc...)
Cross Country Running	Fives	Octopush	Triathlon (not extreme)
Cycle Touring including e-cycles	Go Karting (motorised)+	Roller Hockey+	Ultimate Frisbee
Deep Sea Fishing (inside territorial waters)	Gorge Walking	Shinty	War Games+
Dragon Boating	Gorilla Trekking	Street Hockey+	

## Activity Pack 3 (includes Activity Pack 1 & 2) – Covered with an additional charge

Canoeing/Kayaking/Rafting/Tubing (white water), Grade 1 & 2, rivers only	Land Yachting/ (including Blow Carting & Kite Buggy)+	Sand Boarding	Sand Dune Surfing/Skiing+
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## Activity Pack 4 (includes Activity Pack 1, 2 & 3) – Covered with an additional charge

Black Water Rafting	Canyoning	Hiking/Trekking/Walking up Kilimanjaro or Inca Trail	Shark Cage Diving
Canoeing/Kayaking/Rafting/Tubing (white water), Grade 3 & 4, rivers only	Kite Boarding/Kite Surfing+	Mud Run and Obstacle course	

## Activity Pack 5 (Winter Sports) – Covered with an additional charge

Cover for the following activities only applies if **you** have paid the required extra premium and this is shown on **your policy schedule**.

If winter sports (Activity Pack 5) activities are purchased and this is shown on **your policy schedule**, **your** policy covers **you** during **your trip**, for the following winter sports activities, when **you** are participating (including training) on a recreational and amateur basis.

Any involvement in winter sports is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as safety helmet, harness, goggles, knee and/or elbow pads).

No cover will be provided if **you** are participating in, or in training for:

- any professional or semi-professional sporting competition or event
- any sport or activity with a company that (where required) is not regulated or licensed or where the sport or activity is otherwise prohibited by law
- any sport or activity that a **doctor** has advised **you** against (or would have advised **you** against, had **you** sought their advice)
- any sport or activity not listed in the activity packs **you** have purchased

### Please note:

- Section K - Personal Liability - is excluded if marked with an asterisk+
- Optional activity pack 5 (Winter Sports) is only available if **you** are aged 65 years or under at the date of buying this insurance.

Airboarding	Ice Windsurfing	Skiing (Nordic)	Snowboarding (off-piste) except in areas considered to be unsafe by local resort management)
Biathlon	Kick Sledging	Skiing (off-piste) except in areas considered to be unsafe by local resort management)	Snow Mobiling (as driver + or passenger)
Big Foot Skiing	Langlauf	Skiing (Telemark)	Snow Parascending
Blade Skating	Ski Blading	Ski Randonee	Snow Shoe Walking
Cat Skiing (with a guide)	Ski Boarding	Ski Run Walking	Snow Surfing
Cross-Country Skiing	Ski-Dooing (as driver + or passenger)	Ski Touring	Snow Tubing
Glacier Skiing/Walking (up to 3,000m)	Skiing	Sledge/Sleigh Riding as a passenger (pulled by horse or reindeer)	
Husky Dog Sledging (as passenger, with experienced local driver)	Skiing (Alpine)	Sledging/Tobogganing (on snow)	
Ice Go Karting+	Skiing (Mono)	Snowboarding	

# Cancellations and refunds

## Important - applicable to all policies:

We will not refund the premium if **you** have travelled on the policy, or if **you** have made or if **you** intend to make a claim or an incident has occurred which is likely to give rise to a claim.

To cancel **your** policy, **you** must contact OK To Travel by phoning **01223 446 920**, or emailing [services@oktotravelinsurance.co.uk](mailto:services@oktotravelinsurance.co.uk) or by writing to OK To Travel, 58 Market Square, St Neots, Cambridgeshire, PE19 2AA.

### 1. If you wish to cancel the policy within the 14-day cooling off period

If **you** decide this policy is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact OK To Travel within 14 days of buying the policy or the date **you** receive **your** policy documents. Any premium already paid will be refunded to **you** in full.

### 2. If you wish to cancel the policy outside the 14-day cooling off period

#### a) For single trip policies:

If **you** cancel the policy at any time after the fourteen (14) day cooling off period, **you** will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover **you** have received.

#### b) For annual multi-trip policies:

If cover has started, **you** will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below:

Period of cover:	Refund due:
If cover has not started	100%
Up to 2 months	60%
Up to 3 months	50%
Up to 4 months	40%
Up to 5 months	30%
Up to 6 months	25%
6 months or over	No refund

## Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days' notice in writing to the policyholder at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the [general conditions](#) of this policy, which is incapable of remedy, or which **you** fail to remedy within 14 days of receiving a notice from **us** requiring **you** to remedy the breach. A proportionate refund of the premium paid will be made to the policyholder from the date **we** cancel the policy.

# Geographical areas

One of the following areas will be shown on **your policy schedule**. This describes the area of the world which this policy provides cover for **you** to travel to.

**You** will not be covered if **you** travel outside the area **you** have chosen, as shown on **your policy schedule**.

**Area 1 - United Kingdom** - England, Scotland, Wales, Northern Ireland and the Isle of Man.

**Area 2 - Europe 1** – Those countries listed above in Area 1 – United Kingdom and including: Aland Islands, Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Guernsey (including Alderney, Sark and Herm), Hungary, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Jersey, Kosovo, Latvia, Lithuania, Luxembourg, Madeira, Moldova, Monaco, Montenegro, Netherlands, Poland, Portugal (inc. Azores), Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Ukraine (excluding Crimea, Luhansk, Donetsk, Zaporizhzhia and Kherson Regions) and Vatican City.

**Area 3 - Europe 2** - Those countries listed above in Area 2 – Europe 1 and including: Cyprus, Greece (including Greek Islands), Iceland, Liechtenstein, Malta, Norway (including Jan Mayen, Svalbard Is) and Spain (including Balearic and Canary Islands).

**Area 4 – Europe 3** – Those countries listed above in Area 3 – Europe 2 and including: Turkey.

**Area 5 - Worldwide 1** – Worldwide, excluding Canada, Caribbean, China, Hong Kong, Singapore, Mexico, Thailand and USA.

**Area 6 – Worldwide 2** – Worldwide, excluding Canada, Caribbean, Mexico and USA.

**Area 7 – Worldwide 3** – Worldwide, including Canada, Caribbean, Mexico and USA.

- If travelling to Area 5 – Worldwide 1, a stopover of up to a maximum of 72 hours is allowed in Area 6 – Worldwide 2 or Area 7 – Worldwide 3.
- If travelling to Area 6 – Worldwide 2, a stopover of up to a maximum of 72 hours is allowed in Area 7 – Worldwide 3.

## Please note:

1. This insurance policy will not cover **you** to travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.
2. In any event, **we** are unable to provide cover under this policy for **trips** to Belarus, Cuba, Russia, Ukraine (in respect of Crimea, Luhansk, Donetsk, Zaporizhzhia and Kherson Regions), North Korea, Iran and Venezuela.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).

# Cruises

There is no cover under any section of the policy for **cruise trips** (excluding river **cruises**), unless **you** have paid the required extra premium and ‘Cruise cover’ is shown on **your policy schedule**. In any event there is no cover for cargo ship travel.

# Trips within the United Kingdom

Cover is only provided in the **United Kingdom**, if **your trip** is for at least one night away from **home** and **you**:

- a. stay in accommodation which **you** have paid for in advance of **your trip** departure; or
- b. have paid for **public transport** or air fares to enable **you** to reach **your** destination in advance of **your trip** departure.

It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work.

## Period of cover

### Single trip

This gives **you** cover to travel on one **trip** made by **you** within the geographical areas as shown on **your policy schedule**.

Cover for cancellation starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover for cancellation ends as soon as **you** start **your trip**.

### Annual multi-trip

**You** are covered to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the number of days as shown in the Policy Features Table on page 8 and **your policy schedule**. If any **trip** exceeds these durations, then there is absolutely no cover under this policy for that **trip** (not even for the first 31 days of the **trip**).

Cover starts on **your** chosen start date and cancellation cover will not commence until that date, subsequent **trips** start from the date of booking.

### All policy types

Cover ends when **you** return to **your home** address or for single **trip** policies at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

All cover ceases if **you** have to return to the **United Kingdom** under section D (Cutting your trip short) or section B1 (Medical & other expenses outside of the UK), cover cannot be provided to resume **your trip** or for further **trips**.

## Trip extensions

### Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact OK To Travel on **01223 446 920** or by e-mailing [services@oktotravelinsurance.co.uk](mailto:services@oktotravelinsurance.co.uk).

Extensions can usually only be considered if there has been no **change in health** and no claim has been made (or is intended to be made). However, should there have been a **change in health** or **you** are aware that a claim has been made (or will need to be made) under the original policy, then **we** may still be able to consider the extension, provided full details are disclosed to OK To Travel for consideration.

## Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control (for example, due to **illness**, **bodily injury** or unavoidable delays affecting **your** return flight/**public transport**), **your trip** cannot be completed within the **period of cover** outlined in **your policy schedule**, cover will be extended for **you** at no extra cost for up to 30 days.

If the extension is due to medical reasons, **we** will also extend the policy, at no extra cost for up to 30 days, for one **insured person** travelling with **you**, who is authorised to stay with **you** by the Medical Emergency Assistance Company.

All requests for more than 30 days must be authorised by the Medical Emergency Assistance Company. Please see [Medical and other emergencies](#) for details of how to contact the Medical Emergency Assistance Company.

## General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them.

<b>Accident/Accidental</b>	A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
<b>Bodily Injury</b>	An identifiable physical injury which: <ol style="list-style-type: none"><li>1. is caused by an <b>accident</b>, and</li><li>2. results in <b>your</b> death or disability, and</li><li>3. is independent of any other cause.</li></ol>
<b>Change in health</b>	Any deterioration or change in <b>your</b> health between the date the policy was purchased and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.
<b>Complications of pregnancy or childbirth</b>	Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, still births, miscarriage, medically necessary emergency Caesarean section, 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.
<b>COVID-19</b>	Coronavirus disease including severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).
<b>Cruise</b>	A voyage on a ship/vessel sailing on the seas or oceans that includes stopping at various ports. No cover is provided for cargo ship travel.
<b>Cyber risk</b>	Any loss, damage, liability, claim, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"><li>1. Any unauthorised, malicious or illegal act, or the threat of such act(s), involving access to or the processing, use or operation of any computer system.</li><li>2. Any error or omission involving access to or the processing, use or operation of any computer system.</li><li>3. Any partial or total unavailability or failure to access, process, use or operate any computer system; or</li><li>4. Any loss of use, reduction in functionality, repair, replacement,</li></ol>

	restoration or reproduction of any data, including any amount pertaining to the value of such data.
<b>Doctor</b>	A registered medical practitioner who is not <b>you</b> or related to <b>you</b> , who is currently registered with the General Medical Council in the <b>United Kingdom</b> (or foreign equivalent) to practice medicine.
<b>Epidemic</b>	A widespread occurrence of an infectious disease in a community at a particular time.
<b>Existing medical condition(s)</b>	Any historical, ongoing or recurring <b>medical condition</b> which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.
<b>Home</b>	<b>Your</b> usual place of residence within the <b>United Kingdom</b> .
<b>Illness</b>	<p><b><u>Section A (Cancelling your trip):</u></b></p> <p>Any disease, infection, sickness or bodily disorder which is unexpectedly contracted by, or unexpectedly manifests itself, after <b>you</b> have booked <b>your trip</b> (or purchased this policy), whichever the latter.</p> <p><b><u>All other sections of cover:</u></b></p> <p>Any disease, infection, sickness or bodily disorder which is unexpectedly contracted by <b>you</b> whilst on <b>your trip</b> or unexpectedly manifests itself during <b>your trip</b>.</p>
<b>Infectious or contagious disease</b>	Any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
<b>Insured person</b>	The person or persons shown on the <b>policy schedule</b> .
<b>Irrecoverable costs</b>	Any costs where <b>you</b> are not entitled to a refund by any other means, and/or costs that are not compensated elsewhere, and/or costs that are already accepted or offered by <b>your</b> transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.
<b>Loss of limb</b>	<p>a) In the case of a lower limb, loss by physical severance at or above the ankle, or</p> <p>b) Permanent total loss of and/or total and irrecoverable loss of use of an entire leg and/or foot which lasts 12 calendar months and at the expiry of that period being beyond hope of improvement, or</p> <p>c) In the case of an upper limb, loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of an entire arm or hand which lasts 12 calendar months and at the expiry of that period being beyond hope of improvement.</p>
<b>Loss of sight</b>	<p>a) Permanent and total <b>loss of sight</b> in both eyes where an <b>insured person's</b> name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist, or</p> <p>b) Permanent and total <b>loss of sight</b>, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (seeing at least three feet what an <b>insured person</b> should see at sixty feet), which lasts 12 calendar months and at the expiry of that period being beyond hope of improvement.</p>
<b>Manual labour</b>	Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery or working at height).

<b>Medical condition(s)</b>	Any disease, <b>illness</b> or <b>bodily injury</b> , including any psychological conditions.
<b>Mobility &amp; disability equipment</b>	Wheelchairs, walking frames and sticks, supplies and equipment designed to provide mobility and care for the disabled and any other articles of such equipment belonging to <b>you</b> .
<b>Natural catastrophe</b>	Volcanic eruption, flood, tsunami, earthquake, landslide or wildfire.
<b>Pair or set of items</b>	Items of personal property which are substantially the same, complementary or designed to be used together.
<b>Pandemic</b>	An <b>epidemic</b> that has spread across a large region.
<b>Period of cover</b>	<p><u>Annual multi-trip cover:</u> The period of 12 months for which <b>we</b> have accepted the premium as stated in the <b>policy schedule</b>.</p> <p><b>You</b> are covered to travel as many times as <b>you</b> like within the <b>period of cover</b>, provided no single <b>trip</b> lasts longer than the number of days as shown in the Policy Features Table on page 8 and <b>your policy schedule</b>. If any <b>trip</b> exceeds these durations, then there is absolutely no cover under this policy for that <b>trip</b> (not even for the first 17 days (Standard cover) or 32 days (Essential, Advanced or Ultimate cover) of the <b>trip</b>).</p> <p>Any <b>trip</b> that had already begun when <b>you</b> purchased this insurance will not be covered, except where this policy replaces an existing annual multi-trip policy with OK To Travel and Starr International (Europe) Limited, which expires during the <b>trip</b>.</p> <p>If <b>you</b> have purchased a winter sports annual multi-trip policy, cover is provided for those winter sports listed within Activity Pack 5 for a maximum of 17 days per <b>period of cover</b>. If the maximum period per <b>trip</b> is extended to 42 or 62 days, winter sports coverage within the <b>period of cover</b> is extended up to a total maximum of 24 days.</p> <p><u>Single trip cover:</u> The period of the <b>trip</b>, for which <b>we</b> have accepted the premium, as stated in the <b>policy schedule</b>, and terminating upon its completion.</p> <p>Cover does not apply for any <b>trip</b> that is booked to last over the maximum limit appropriate to <b>your</b> age, as shown in the '<a href="#">Policy Features Table</a>'.</p> <p>However, any <b>trip</b> that had already begun when <b>you</b> purchased this insurance will not be covered.</p>
<b>Permanent total disablement</b>	<p>Irrecoverable disablement arising from <b>accidental bodily injury</b>, which permanently and totally incapacitates the <b>insured person</b> for a continuous period of 12 months from carrying out at least 2 of the following activities of daily living:</p> <ol style="list-style-type: none"> <li>a) <u>Transfer and Mobility</u> – the ability to move from one room to an adjoining room or from one side of a room to another or to get in and out of a bed or chair,</li> <li>b) <u>Dressing</u> – putting on and taking off all necessary items of clothing,</li> <li>c) <u>Toileting</u> – getting to and from the toilet, transferring on and off the toilet and associated personal hygiene,</li> <li>d) <u>Eating</u> – all tasks of getting food into the body once it has been prepared,</li> </ol>

	and at the expiry of that period being beyond hope of improvement sufficient to carry out at least three of the previously described activities of daily living ever again.
<b>Personal money</b>	Any of the following that are held for personal and not business purposes: cash, postal or money orders, current postage stamps, traveller's cheques, admission tickets, travel tickets, coupons, gift cards or vouchers which have a monetary value.
<b>Policy schedule</b>	The document showing details of the cover and which should be read with this policy wording.
<b>Political risk</b>	Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> <li>• Nationalisation;</li> <li>• Confiscation;</li> <li>• Expropriation (including Compulsory Purchase Orders, Selective Discrimination and Forced Abandonment);</li> <li>• Deprivation;</li> <li>• Requisition;</li> <li>• Revolution;</li> <li>• Rebellion;</li> <li>• Insurrection;</li> <li>• Civil commotion assuming to proportion of or amounting to an uprising;</li> <li>• Military and usurped power.</li> </ul>
<b>Public transport</b>	A bus, coach, ferry, sea-vessel or train operating according to a published timetable.
<b>Reasonable and customary costs</b>	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment and the availability of appropriately-skilled and licensed service providers.
<b>Relative</b>	Husband or wife (or partner with whom <b>you</b> are living at the same address), parent, step-parent, grandparent, parent-in-law, brother, sister, step-brother, step-sister, child, step-child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e) or next of kin.
<b>Severe weather</b>	Hazardous weather conditions including, but not limited to: windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms or ice storms.
<b>Terrorism</b>	An act(s), including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
<b>Trip</b>	<b>Your</b> holiday or journey starting from the time that <b>you</b> leave <b>your home</b> ; or from the start date shown on <b>your policy schedule</b> (whichever is the later) until <b>your</b> arrival back at <b>your home</b> .
<b>Unattended</b>	When <b>you</b> do not have full view of <b>your</b> property, or where <b>you</b> are not in a position to prevent the unauthorised taking of <b>your</b> property; unless it is left in a locked safety deposit facility or left in a locked room to which the public do not have access.

	Property left in a motor vehicle is considered to be <b>unattended</b> (even when the motor vehicle is locked) unless the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.
<b>United Kingdom/UK</b>	England, Scotland, Wales and Northern Ireland.
<b>Valuables</b>	Collectibles, jewellery, watches, gems, pearls, furs, binoculars and sporting equipment, including parts and accessories for the aforementioned items.
<b>War</b>	Military action, either between nations or resulting from civil <b>war</b> or revolution.
<b>Winter sports equipment</b>	Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.
<b>We, us, our</b>	Starr International (Europe) Limited.
<b>You, your, yourself</b>	An <b>insured person</b> .

# Sections of cover

## Section A – Cancelling your trip

### What we will cover

We will pay up to the amount shown in the summary of cover, less the excess, for:

- a) travel and accommodation expenses which **you** have paid (or have agreed to pay) under a contract and which **you** cannot get back;
- b) the cost of excursions, tours and activities (including but not limited to exhibition tickets, excursion/tour tickets, music concert tickets, sporting event tickets, theatre tickets, theme park tickets or tourist attraction tickets) which **you** have paid for and which **you** cannot get back; and
- c) the cost of visas which **you** have paid for and which **you** cannot get back.

**Please note:** If payment has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover, if the cancellation of **your trip** is necessary and unavoidable, as a result of the following:

1. **You** have a sudden unexpected **illness, bodily injury** or death (including being diagnosed with **COVID-19** and unexpected **complications of pregnancy or childbirth**).
2. The sudden unexpected **illness, bodily injury** or death (including being diagnosed with **COVID-19**) of a **relative**, a person who **you** have booked to travel with, or a **relative** or friend living abroad who **you** had planned to stay with during **your trip**.

**Please note:** The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see the '[Important conditions relating to health](#)' and the '[General exclusions](#)' for further details.

3. **You**, or a person who **you** have booked to travel with, are quarantined before **your trip** due to having been exposed to:
  - a. A contagious disease other than an **epidemic** or **pandemic**; or
  - b. An **epidemic** or **pandemic** (such as **COVID-19**), but only when the following conditions are met:

- i. The quarantine is specific to **you**, or a person who **you** have booked to travel with, meaning that **you**, or a person who **you** have booked to travel with, must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an **epidemic** or **pandemic**; and
  - ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or (b) based on to, from or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates **you**, or a person who **you** have booked to travel with, by name to be quarantined.
4. **You** being made redundant by a current employer after **your trip** booking date.

**Please note:**

The following conditions apply:

- a) **Your** redundancy is not voluntary.
  - b) The employment must have been permanent (not temporary or contract) and for at least 12 continuous months.
5. **You** or a person who **you** have booked to travel with being called for jury service (and **your**/their request to postpone **your**/their service has been rejected) or attending court as a witness (but not as an expert witness).
6. If the police (or relevant authority) need **you** to stay in the **United Kingdom** after a fire, storm, burglary or vandalism to **your home** within 7 days prior to **your** departure date.
7. If **you** are a member of the armed forces, police, fire, nursing or ambulance services and **your** leave is cancelled due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
8. If **you** become pregnant after the date **you** purchased this insurance cover (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 insurance cover and **your doctor** advises that **you** are not fit to travel due to **you** suffering unexpected **complications of pregnancy or childbirth**.
9. If **your** passport or visa is stolen within 7 days of **your trip** commencing and **you** are unable to obtain a replacement.

**Please note:**

**You** must notify all of **your** travel providers as soon as **you** know that **you** will need to cancel **your trip**. If **you** delay notifying any travel providers and get a smaller refund as a result, **we** will not cover the difference. If a serious **illness, bodily injury or medical condition** prevents **you** from being able to notify **your** travel providers at the time **you** discover **you** need to cancel **your trip**, **you** must notify them as soon as **you** are able.

## **What we will not cover**

1. Any claim because **you** do not want to travel.
2. Any claim where **you** are unable to travel because **you** have failed to obtain the necessary passport, visa or other required documentation that **you** need for the **trip**.
3. Any claim for airport taxes and credit or debit card fees included in the cost of **your trip**.
4. Any claim for costs **you** would have still had to pay (even if **you** had not been due to travel), such as time share management fees or holiday club membership fees.
5. Any claim for theft of **your** passport or visa which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written report for.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section B1 – Medical & other expenses outside of the UK

If **you** are admitted into hospital as an in-patient for more than 24 hours, someone must contact the Medical Emergency Assistance Company on your behalf, as soon as reasonably possible.

See the [Medical and other emergencies section](#) for further details.

### What we will cover

**We** will pay up to the amount shown in the summary of cover, less the excess, for the **reasonable and customary costs** of:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only.
3. Search and rescue activities by a professional rescue team, if **you** are reported missing during **your trip** or have to be rescued from a physical emergency.
4. **Your** return **home** earlier than planned, provided it is medically necessary and it is approved by the Medical Emergency Assistance Company.
5. **Your** return **home**, if **you** cannot return **home** as **you** originally planned. This must be medically necessary and the Medical Emergency Assistance Company must agree **your** extended stay.

This includes (with the prior approval of the Medical Emergency Assistance Company):

- a) Extra accommodation (room only) and travel expenses (economy class); and
  - b) Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you**; and
  - c) Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** to stay with **you** (room only) and travel **home** with **you**.
6. Returning **your** body or ashes **home**, or the cost of **your** funeral and burial expenses in the country in which **you** die.

If while on **your trip** abroad, **you** have a sudden unexpected **illness** (including being diagnosed with **COVID-19**), **and** unexpected **complications of pregnancy or childbirth**) or **bodily injury** that could cause serious harm if it is not treated before **your** return **home**.

#### Please note:

- a) If the claim relates to **your** return travel **home** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.
- b) If **you** are unexpectedly ill or injured during **your trip**, **we** have the right to relocate **you** from one hospital to another and/or arrange for **your** return to the **United Kingdom** at any time during the **trip**. **We** will do this (if in the opinion of the Emergency Assistance Company) **you** can be moved safely and/ or travel safely to the **United Kingdom** to continue treatment.
- c) The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC), Medicare or equivalent schemes (please refer to the '[Reciprocal Health Agreements](#)' section for further details).

## What we will not cover

1. Any treatment or surgery that is not immediately necessary and can wait until **you** return **home**. The decision of the Medical Emergency Assistance Company is final.
2. Any in-patient or private treatment that has not been agreed by the Medical Emergency Assistance Company.
3. Any costs for non-emergency care or services as follows:
  - a) elective cosmetic surgery or care;
  - b) annual or routine examinations or consultations;
  - c) long-term care;
  - d) allergy treatments (unless life threatening);
  - e) examinations, consultations or care related to or loss of/damage to hearing aids, dentures, eyeglasses and contact lenses;
  - f) physiotherapy, rehabilitation or palliative care (except as necessary to stabilise **you**);
  - g) experimental treatment; and
  - h) any other non-emergency medical or dental care.
4. The extra cost of a single or private hospital room, unless this is medically necessary and has been approved by the Medical Emergency Assistance Company.
5. Any treatment in a private hospital or private clinic where suitable state facilities are available.
6. Any costs of Coronavirus testing, unless **you** are admitted to hospital as an in-patient as a result of an unexpected **illness** or **bodily injury** that is covered under this section.
7. Any costs for the following:
  - a) telephone calls (other than calls to the Medical Emergency Assistance Company);
  - b) taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
  - c) food and drink expenses (unless these form part of **your** hospital costs if **you** are admitted as an in-patient).
8. Any costs incurred in the **United Kingdom**.
9. Any costs **you** have to pay, if **you** refuse to come back to the **United Kingdom** when the Medical Emergency Assistance Company considers it appropriate.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section B2 – Hospital benefit

### What we will cover

We will pay the amount shown in the summary of cover if, as a result of a **bodily injury** or **illness** that is covered under section B1 (Medical & other expenses outside of the UK), **you** go into hospital as an in-patient.

#### **Please note:**

- a) This section does not apply to **trips** taken within the **United Kingdom**.
- b) This benefit is only payable for the time that **you** are kept as an in-patient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section C – Additional medical expenses on return to the UK:

### Section C1 – Recuperation holiday

#### What we will cover

We will pay up to the amount shown in the summary of cover, if **you** have surgery as an in-patient, as a result of a **bodily injury** or **illness** that is covered under section B1 (Medical & other expenses outside of the UK).

#### Please note:

- a) This section does not apply to **trips** taken within the **United Kingdom**.
- b) This amount is a contribution to the transport and accommodation costs of a holiday to recuperate, within 3 months of **your** return to **your home**.

#### What we will not cover

1. Claims where **you** are unable to provide written evidence (including dates and cost) of **your** recuperation holiday.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

### Section C2 – UK medical examination costs

#### What we will cover

We will pay up to the amount shown in the summary of cover, for a **reasonable and customary costs** of a medical examination in **your home** country (within 3 months of **your** return **home** from **your trip**), where an NHS appointment is not available, if **you** have surgery as an in-patient, as a result of a **bodily injury** or **illness** that is covered under section B1 (Medical & other expenses outside of the UK).

#### Please note:

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

#### What we will not cover

1. Claims where **you** are unable to provide written evidence (including dates and cost) of **your UK** medical examination costs and an NHS appointment is not available.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

### Section C3 – Home help or nanny

#### What we will cover

We will pay up to the amount shown in the summary of cover, for the **reasonable and customary costs** of employing a professional home help or registered nanny, if **you** are hospitalised or need to stay in bed at **home**, immediately after being brought back to the **United Kingdom**, following **your** surgery as an in-patient, as a result of a **bodily injury** or **illness** that is covered under section B1 (Medical & other expenses outside of the UK).

**Please note:**

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

### **What we will not cover**

1. Claims where **you** are unable to provide written evidence (including dates and cost) of **your** professional home help or registered nanny costs.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## **Section C4 – Cosmetic surgery**

### **What we will cover**

We will pay up to the amount shown in the summary of cover, for the **reasonable and customary costs** of cosmetic surgery to correct damage to **your** soft facial tissue, if an NHS appointment is not available within 18 months of **your** return **home**, as a result of a **bodily injury** sustained during **your trip**, that is covered under section B1 (Medical & other expenses outside of the UK).

**Please note:**

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

### **What we will not cover**

1. Claims where **you** are unable to provide a **doctor's** report confirming the cosmetic surgery is medically necessary and an NHS appointment is not available.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## **Section D – Cutting your trip short**

If **you** need to return home earlier than planned, **you** must contact the Medical Emergency Assistance Company, as soon as reasonably possible.

See the [Medical and other emergencies section](#) for further details.

### **What we will cover**

We will pay up to the amount shown in the summary of cover, less the excess, for:

- a) travel and accommodation expenses which **you** have paid (or have agreed to pay) under a contract and which **you** cannot get back, and
- b) the cost of excursions, tours and activities (including but not limited to exhibition tickets, excursion/tour tickets, music concert tickets, sporting event tickets, theatre tickets, theme park tickets or tourist attraction tickets) which **you** have paid for and which **you** cannot get back, and
- c) the reasonable additional travel costs to return **you** back **home** if it is necessary and unavoidable for **you** to cut short **your trip**.

**Please note:** If payment has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the

flight originally booked if they are non-transferable.

We will provide this cover, if the cutting short of **your trip** is necessary and unavoidable, as a result of the following:

1. **You** have a sudden unexpected **illness, bodily injury** or death (including being diagnosed with **COVID-19** and unexpected **complications of pregnancy or childbirth**).
2. The sudden unexpected **illness, bodily injury** or death (including being diagnosed with **COVID-19**) of a **relative**, a person who **you** have booked to travel with, or a **relative** or friend living abroad who **you** had planned to stay with during **your trip**.

**Please note:** The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see the '[Important conditions relating to health](#)' and the '[General exclusions](#)' for further details.

3. **Your** inability to use, or participate in, pre-paid excursions, tours and activities (including but not limited to exhibition tickets, excursion/tour tickets, music concert tickets, sporting event tickets, theatre tickets, theme park tickets or tourist attraction tickets) due to **you** becoming temporarily ill or injured during **your trip**.
4. If the police (or relevant authority) need **you** to return **home** after a fire, storm, burglary or vandalism to **your home**.
5. If **you** are a member of the armed forces, police, fire, nursing or ambulance services and **your** leave is cancelled due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

**Please note:**

- a) **We** will calculate claims for cutting short **your trip** from the day **you** return **home** begins or the day **you** go into hospital overseas as an in-patient. **Your** claim will be based on the number of complete days **you** have not used.
- b) **You** must notify all of **your** travel providers as soon as **you** know that **you** will need to cut short **your trip**. If **you** delay notifying any travel providers and get a smaller refund as a result, **we** will not cover the difference. If a serious **illness, bodily injury** or **medical condition** prevents **you** from being able to notify **your** travel providers at the time **you** discover **you** need to cut short **your trip**, **you** must notify them as soon as **you** are able.
- c) If **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

## **What we will not cover**

1. Any claim where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back **home**.
2. Any claim for additional expenses **you** have incurred because **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom**, **we** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
3. Any claim where **you** are unable to continue with **your** travel because **you** have failed to obtain the necessary passport, visa or other required documentation that **you** need for the **trip**.
4. Any claim for the cost of **your** intended return travel **home** if **we** have paid additional travel costs for **you** to cut short **your trip**.
5. Any claim for costs where **your** inability to use pre-paid excursions, tours and activities (including but not limited to exhibition tickets, excursion/tour tickets, music concert tickets, sporting event tickets, theatre tickets, theme park tickets or tourist attraction tickets) due to temporarily **illness** or **bodily injury** that is not verified in writing by **your** treating **doctor**.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section E1 – Missed departure

### What we will cover

We will pay up to the amount shown in the summary of cover for the **reasonable and customary costs** of travel (economy class) and accommodation (room only) **you** incur to continue **your trip**, if **you** miss **your** pre-booked transport, due to an unexpected transport delay (that has been independently confirmed by the transport provider, traffic or police reports or roadside assistance provider).

#### Please note:

- a) This section does not apply to **trips** taken within the **United Kingdom**.
- b) If **you** make a claim under this section, **you** cannot make a claim for the same event under section E2 (Travel delay), section F (Abandoning your trip) or section P1 (Missed port departure).

### What we will not cover

1. Any claim for costs of travel and accommodation where the affected travel and/or accommodation arrangements are part of a package, as defined by The Package Travel, Package Holidays and Package Tour Regulations 1992.
2. Any claim where **you** have not allowed sufficient time (or done everything **you** can) to get to the departure point for the time shown on **your** itinerary.
3. Any claim relating to **your** own vehicle suffering a mechanical breakdown, if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.
4. Any claim for costs where **your** transport provider has offered alternative arrangements and/or compensation (regardless of whether **you** have accepted this).
5. Any claim arising from strike or industrial action, if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section E2 – Travel delay

### What we will cover

If **your** pre-booked transport is delayed at **your** final international departure from/to the **United Kingdom** for more than 12 hours and **you** choose to continue **your trip**, **we** will pay the amount shown in the summary of cover.

#### Please note:

- a) This section does not apply to **trips** taken within the **United Kingdom**.
- b) If **you** make a claim under this section, **you** cannot make a claim for the same event under section E1 (Missed departure) or section F (Abandoning your trip).

### What we will not cover

1. Any claim if **you** have not checked-in for **your trip** at the recommended time.
2. Any claim if **you** have not obtained written confirmation from the transport provider, stating the reason for the delay and how long the delay lasted.
3. Any claim arising from strike or industrial action, if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

# Section F – Abandoning your trip

## What we will cover

We will pay up to the amount shown in the summary of cover, less the excess, for:

- a) Travel and accommodation expenses which **you** have paid (or have agreed to pay) under a contract and which **you** cannot get back;
- b) the cost of excursions, tours and activities (including but not limited to exhibition tickets, excursion/tour tickets, music concert tickets, sporting event tickets, theatre tickets, theme park tickets or tourist attraction tickets) which **you** have paid for and which **you** cannot get back; and
- c) the cost of visas which **you** have paid for and which **you** cannot get back.

**Please note:** If payment has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover, if **you** abandon **your trip**, as a result of the following:

1. **Your** pre-booked travel provider at **your** final international departure point in the **United Kingdom**, cannot get **you** to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time, due to one of the following reasons:
  - a) a **natural catastrophe**;
  - b) **severe weather**; or
  - c) strike or industrial action.

**Please note:**

- a) This section does not apply to **trips** taken within the **United Kingdom**.
- b) If **you** make a claim under this section, **you** cannot make a claim for the same event under section E1 (Missed departure), section E2 (Travel delay) or section P1 (Missed port departure).

## What we will not cover

1. Any claim for costs of travel and accommodation where the affected travel and/or accommodation arrangements are part of a package, as defined by The Package Travel, Package Holidays and Package Tour Regulations 1992.
2. Any claim if **you** have not obtained written confirmation from the transport provider, stating the reason for the delay and how long the delay lasted.
3. Any claim for costs where **your** transport provider has offered alternative arrangements and/or compensation (regardless of whether **you** have accepted this).
4. Any claim arising from strike or industrial action, if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
5. Any claim for costs if **you** are denied boarding or **your** refusal or failure to comply with rules/requirements to travel or of entry to **your** destination.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

# Section G1 – Personal belongings and baggage

## What we will cover

We will pay up to the amount shown in the summary of cover, less the excess, for items of personal belongings and baggage owned (not borrowed or rented) and either carried or worn by **you**, which are lost, stolen or damaged during **your trip**.

### Please note:

1. A deduction for wear, tear and depreciation will be made, which will be 10% for each full year since the original purchase date, up to the maximum of 50% reduction.
2. The maximum amount we will pay for any one item, **pair or set of items** is shown in the summary of cover. Please refer to the definition of '[pair or set of items](#)'.
3. The maximum amount we will pay for **valuables** in total is shown in the summary of cover. Please refer to the definition of '[valuables](#)'.

## What we will not cover

1. Any claim for **your** personal belongings and baggage that **you** leave **unattended**.
2. Any claim for **your valuables** that is not on **your** person, unless it is out of sight in **your** locked accommodation or in a locked safety deposit facility.
3. Any claim for loss or theft to personal belongings and baggage (including **valuables**), which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to personal belongings and baggage which **you** do not report to the relevant airline or transport provider within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline (in writing) with full details of the incident within 7 days of leaving the airport and get a written report from them.
5. Any claim for loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Any claim for loss, theft or damage to **winter sports equipment** or **mobility & disability equipment**.
7. Any claim for loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, musical instruments, professional audio equipment, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), drones, robots, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
8. Any claim for medication.
9. Any claim where **you** are unable to provide:
  - a) receipts or other reasonable proof of ownership for the items being claimed,
  - b) a written estimate for repair in the **UK** of **your** damaged personal belongings and baggage.
10. Any claim for breakage of fragile objects or breakage of sports equipment while being used.
11. Any claim for damage due to scratching or denting, unless the item has become unusable as a result of this.
12. Any claim for losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section G2 – Delayed baggage

### What we will cover

We will pay up to the amount shown in the summary of cover, for essential items **you** need to buy, if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

#### Please note:

1. This section does not apply to **trips** taken solely within the **United Kingdom**.
2. **You** must get written confirmation of the length of the delay from **your** travel provider and **you** must keep all receipts for the essential items **you** buy.
3. If **your** baggage is permanently lost, **we** will deduct any payment **we** make for delayed baggage from the payment **we** make for **your** overall claim for section G1 (Personal belongings and baggage).

### What we will not cover

1. Any claim which **you** do not report to **your** travel provider within 24 hours of discovering it and which **you** do not get a written report for.  
In the case of an airline, a property irregularity report will be required from the airline.
2. Any claim where **you** are unable to provide receipts or other reasonable proof of purchase for the items being claimed.
3. Any claim for delayed **winter sports equipment** or **mobility & disability equipment**.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section G3 – Loss of prescribed medication

### What we will cover

If **your** prescribed medication is lost, stolen or damaged during **your trip**, **we** will pay up to the amount shown in the summary of cover, for the cost of buying necessary prescribed medication (including the additional costs incurred in arranging and transporting emergency prescribed medications if this is not available locally).

#### Please note:

1. This section does not apply to **trips** taken solely within the **United Kingdom**.
2. There is no cover, if **you** have not taken a sufficient supply of **your** prescribed medication for the duration of **your trip**.

**You** must contact the Medical Emergency Assistance Company, see the [Medical and other emergencies section](#) for further details.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section G4 – Mobility & disability equipment

### What we will cover

We will pay up to the amount shown in the summary of cover, less the excess, for **your** items of **mobility & disability equipment** owned (not borrowed or rented), which are lost, stolen or damaged during **your trip**.

#### Please note:

1. A deduction for wear, tear and depreciation will be made, which will be 10% for each full year since the original purchase date, up to the maximum of 50% reduction.
2. The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the summary of cover. Please refer to the definition of '[pair or set of items](#)'.
3. **You** must bring any damaged **mobility & disability equipment** back home for **our** inspection.

### What we will not cover

1. Any claim for **mobility & disability equipment** **you** leave **unattended** in a public place.
2. Any claim for loss or theft to **mobility & disability equipment**, which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss or theft to **mobility & disability equipment** which **you** do not report to the relevant airline or transport provider within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline (in writing) with full details of the incident within 7 days of leaving the airport and get a written report from them.
4. Any claim where **you** are unable to provide:
  - a) receipts or other reasonable proof of ownership for the items being claimed,
  - b) a written estimate for repair in the **UK** of **your** damaged **mobility & disability equipment**.
5. Any claim for damage due to scratching or denting, unless the item has become unusable as a result of this.
6. Any claim for losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
7. Any claim for damage to **your mobility & disability equipment** that is in the custody of **your** transport provider.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section H – Personal money

### What we will cover

We will pay up to the amount shown in the summary of cover, less the excess, for the loss or theft of **your personal money** during **your trip**.

Please note: If payment for **your** non-transferable **personal money** has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes; settlement of **your** claim will be based upon the lowest market value equivalent.

### What we will not cover

1. Any claim for **personal money** which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
2. Any claim for **personal money** which is not on **your** person, unless it is out of sight in **your** locked accommodation or in a locked safety deposit facility.

3. Claims for loss or theft of **personal money** if the issuing agent provides replacements or reimburses **you**.
4. Claims where **you** are unable to provide receipts or other reasonable proof of ownership, wherever possible, for the items being claimed.
5. Claims for any losses caused by a variation in exchange rates or any shortage caused by mistakes made when exchanging currency.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section I – Passport (including visas)

### What we will cover

**We** will pay up to the amount shown in the summary of cover for the following, if **your** passport (including visas) are lost, stolen or destroyed during **your trip**:

1. the **reasonable and customary costs** of **your** necessary travel (economy class) and accommodation (room only) expenses, as well as administration costs for the issuing of the emergency passport and/or visa **you** need to continue **your trip** or return to the **UK**; and
2. the unused proportionate cost (based on the current standard replacement costs) of the period remaining on **your** passport that is lost or has been stolen or destroyed.

### What we will not cover

1. Any claim for theft of **your** passport (including visas) which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
2. Any claim for theft, loss or destruction of **your** passport (including visas) which **you** do not report to the consulate/embassy and which **you** do not get a written report for.
3. Any claim for **your** passport (including visas) which is not on **your** person, unless it is out of sight in **your** locked accommodation or in a locked safety deposit facility.
4. Any claim for costs where **you** are unable to provide receipts for the expenses and/or administration costs claimed.
5. Any claim for the cost of any passport upgrades, pre-checking services or postage fees.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section J – Personal accident

### What we will cover

**We** will pay up to the amount shown in the summary of cover to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the **accident**:

1. **Loss of limb** (a limb means an arm, hand, leg or foot).
2. **Loss of sight**.
3. **Permanent total disablement**; or
4. **Accidental death**.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section K – Personal liability

### What we will cover

We will pay up to the amount shown in the summary of cover if, during **your trip**, **you** are legally liable for accidentally:

1. injuring someone; or
2. damaging or losing someone else's property.

### What we will not cover

1. Any liability arising from a **bodily injury** or loss or damage to property:
  - a) owned by **you**, a member of **your** family or household or a person **you** employ; or
  - b) in the care, custody or control of **you** or of **your** family or household or a person **you** employ (other than temporary **trip** accommodation occupied but not owned by **you**).
2. Any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
3. Any liability for death, disease, **illness**, **bodily injury**, loss or damage:
  - a) to members of **your** family or household, or a person **you** employ
  - b) arising in connection with **your** trade, profession or business
  - c) arising in connection with a contract **you** have entered into
  - d) arising due to **you** acting as the leader of a group taking part in an activity
  - e) arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons; or
  - f) as a result of a winter sports activity if **you** have not purchased the optional winter sports cover

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section L – Legal expenses

### What we will cover

We will pay up to the amount shown in the summary of cover for legal costs and expenses; arising as a result of dealing with claims for compensation and damages; resulting from **your** death, **illness** or **bodily injury** during **your trip**.

### What we will not cover

1. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
2. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against **us**, OK To Travel, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with, pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
4. Any fines, penalties or damages **you** have to pay.
5. The costs of making any claim for **bodily injury**, loss or damage caused by or in connection with **your** trade, profession or business.
6. Any claims arising out of **you** possessing, using or living on any land or in any buildings.

7. Any claims arising out of **you** owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident took place.
9. Any claims from **you** becoming injured or dying as a result of a winter sports activity and **you** have not purchased the optional winter sports cover.
10. The costs incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
11. The costs incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section M – Hijack

### What we will cover

If the aircraft or sea vessel in which **you** are travelling during **your trip** is hijacked for more than 24 hours, **we** will pay **you** the amount shown in the summary of cover.

### What we will not cover

1. Any claim if **you** have not obtained written confirmation from the transport provider, confirming the hijack and stating how long the hijack lasted.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section N – Kennel & cattery fees

### What we will cover

If **your** planned return journey to the **United Kingdom** is delayed by more than 12 hours because **you** go into hospital as an in-patient as a result of a **bodily injury or illness**, that is covered under section B1 (Medical & other expenses outside of the UK), and as a result **you** incur additional professional kennel or cattery fees during the period of this delay, **we** will pay the amount shown in the summary of cover.

#### **Please note:**

- a) This section does not apply to **trips** taken within the **United Kingdom**.

### What we will not cover

1. Claims where **you** are unable to provide written evidence (including dates and cost) of **your** professional kennel or cattery costs.
2. Claims where **you** do not hold a return ticket **home**.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Winter sports cover

Cover for the following sections only applies if **you** have paid the required extra premium and this is shown on **your policy schedule**.

**You** will be covered to participate (including training) in the winter sports activities listed in [Activity Pack 5](#) on a recreational and amateur basis.

If **you** have purchased an annual multi-trip policy, please refer to the [policy features table](#) for the restrictions on the maximum days cover provided.

## Section O1 – Winter sports equipment

### What we will cover

**We** will pay up to the amount shown in the summary of cover, less the excess, for items of **winter sports equipment** owned or hired by **you**, which are lost, stolen or damaged during **your trip**.

#### Please note:

1. A deduction for wear, tear and depreciation will be made, which will be 10% for each full year since the original purchase date, up to the maximum of 50% reduction.
2. The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the summary of cover. Please refer to the definition of '[pair or set of items](#)'.
3. **You** must bring any damaged **winter sports equipment you** own back to the **United Kingdom** for inspection.

### What we will not cover

1. Any claim for **your winter sports equipment** that **you** leave **unattended**.
2. Any claim for loss or theft to **your winter sports equipment**, which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft or damage to **your winter sports equipment** which **you** do not report to the relevant airline or transport provider within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline (in writing) with full details of the incident within 7 days of leaving the airport and get a written report from them.
4. Any claim where **you** are unable to provide:
  - a. receipts or other reasonable proof of ownership (or proof of hire) for the items being claimed, or
  - b. a written estimate for repair in the **UK** of **your** damaged **winter sports equipment**.
5. Any claim for damage due to scratching or denting, unless the item has become unusable as a result of this.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section O2 – Winter sports equipment hire

### What we will cover

**We** will pay up to the amount shown in the summary of cover, less the excess, for the cost of hiring **winter sports equipment**, if **winter sports equipment** owned by **you** is:

1. delayed in reaching **you** on **your** outward international journey for more than 12 hours; or

- lost, stolen or damaged during **your trip** that is covered under section O1 (Winter sports equipment).

### What we will not cover

- Claims where **you** are unable to provide written evidence or receipts (including dates and cost) of **your winter sports equipment** hire costs.
- Any claim if **you** have not obtained written confirmation from the transport provider, confirming the dates and the length of the delay.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section O3 – Ski pack

### What we will cover

**We** will pay up to the amount shown in the summary of cover, less the excess, for the unused proportion of **your** ski pack, which **you** have already paid for and cannot get back, if **you** become ill or are injured (including being diagnosed with **COVID-19**) during **your trip** and cannot take part in the winter sports activities as planned.

#### Please note:

- A ski pack includes ski/snowboard school fees or ski/snowboard tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.
- Your** claim will be based on the number of complete days **you** have not used.
- You** must get written confirmation of the nature of **your illness** or **bodily injury** from the treating **doctor** in the resort, along with confirmation of how many days **you** were unable to take part in the winter sports as planned.

### What we will not cover

- Claims where **you** are unable to provide written evidence or receipts (including dates and cost) of **your** ski pack costs.
- Any claim if **you** are unable to provide written confirmation of the nature of **your illness** or **bodily injury** from the treating **doctor** in the resort, along with confirmation of how many days **you** were unable to take part in the winter sports as planned.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section O4 – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

### What we will cover

**We** will pay the amount shown in the summary of cover, if as a result of not enough snow, too much snow or high winds in **your** booked resort, at least 80% of all lift systems are closed for more than 24 hours.

### What we will not cover

- Any claim if **you** are unable to provide written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section O5 – Avalanche cover

### What we will cover

We will pay up to the amount shown in the summary of cover, less the excess, for **reasonable and customary costs** of **your** necessary additional travel (economy class) and accommodation (room only) if **you** are prevented from arriving at or leaving **your** booked ski resort, for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

#### Please note:

**You** must provide **your** original travel itinerary, showing **your** original scheduled arrival times in resort and original scheduled departure time from the resort.

### What we will not cover

1. Claims where **you** are unable to provide receipts (including dates and cost) of **your** additional travel (economy class) and accommodation (room only) costs.
2. Any claim if **you** have not obtained written confirmation from the appropriate authority (for example, **your** tour representative, the ski resort management), stating the reason for the delay and how long the delay lasted.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Cruise cover

The following sections only apply if **you** have paid the required extra premium, and this is shown on **your policy schedule**.

There is no cover under any section of the policy for **cruise trips** (excluding river **crises**), unless **you** have paid the required extra premium and 'Cruise cover' is shown on **your policy schedule**. In any event there is no cover for cargo ship travel.

## Section P1 – Missed port departure

### What we will cover

We will pay up to the amount shown in the summary of cover, less the excess, for the **reasonable and customary costs** of travel (economy class, by the most direct route) and accommodation (room only) **you** incur to join **your cruise** at the next docking port, if **you** miss embarkation to start **your cruise**, due to an unexpected transport delay (that has been independently confirmed by the transport provider, traffic or police reports or roadside assistance provider).

#### Please note:

If **you** make a claim under this section, **you** cannot make a claim for the same event under section E1 (Missed departure) or section F (Abandoning your trip).

### What we will not cover

1. Any claim for costs of travel and accommodation where the affected travel and/or accommodation arrangements are part of a package, as defined by The Package Travel, Package Holidays and Package Tour Regulations 1992.
2. Any claim where **you** have not allowed sufficient time (or done everything **you** can) to get to the departure point for the time shown on **your** itinerary.

3. Any claim relating to **your** own vehicle suffering a mechanical breakdown, if **you** are unable to provide evidence that the vehicle was properly serviced and maintained, and that any recovery or repair was made by a recognised breakdown organisation.
4. Any claim for costs where **your** transport provider has offered alternative arrangements and/or compensation (regardless of whether **you** have accepted this).
5. Any claim arising from strike or industrial action, if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section P2 – Cabin confinement

### What we will cover

**We** will pay the amount shown in the summary of cover if, as a result of a **bodily injury** or **illness** (including being diagnosed with **COVID-19**), the ship's medical officer confines **you** to **your** cabin or stateroom for medical reasons during the period of the **cruise**.

### What we will not cover

1. Claims for any confinement to **your** cabin or stateroom where **you** are unable to provide written confirmation from **your** ship's medical officer, confirming **you** were confined to **your** cabin or stateroom, the reason for and the length of **your** confinement.
2. Claims for any additional period of confinement if **you** refuse to be moved to a medical facility on land or returned to the **UK**, after the date when in **our** opinion, it is safe to do so.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section P3 – Cruise itinerary changes

### What we will cover

**We** will pay the amount shown in the summary of cover, for each missed port, in the event **your** scheduled port visit is cancelled due to:

1. a **natural catastrophe**,
2. **severe weather**, or
3. timetable restrictions.

#### **Please note:**

**You** must provide **your** original **cruise** itinerary.

### What we will not cover

1. Any claim if **you** have not obtained written confirmation from the transport provider, stating the reason for the delay and how long the delay lasted.
2. Any claim for costs where **your** transport provider has offered alternative arrangements and/or compensation (regardless of whether **you** have accepted this).
3. Any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
4. Any claim following **your** failure to attend the excursion as per **your** itinerary.

5. Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **you** by the **cruise** operator.
6. Any claim where **you** do not have written confirmation from **your cruise** operator confirming **your** scheduled port visit was cancelled.

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## Section P4 – Unused cruise excursions

**We** will pay up to the amount shown in the summary of cover, less the excess, for the cost of pre-booked **cruise** excursions, which **you** have already paid for and cannot get back, if **you** become ill or are injured (including being diagnosed with **COVID-19**) during **your trip** and cannot attend the **cruise** excursion(s) as planned.

### **Please note:**

**You** must get written confirmation of the nature of **your illness** or **bodily injury** from the ship's medical officer, along with confirmation of why **you** were unable to attend the **cruise** excursion(s) as planned.

### **What we will not cover**

1. Any claim for costs where **your cruise** operator has offered alternative arrangements and/or compensation (regardless of whether **you** have accepted this).

**You** should also refer to the [general conditions](#) and the [general exclusions](#).

## General conditions

The following conditions apply to the whole of **your** policy. Please read these conditions carefully, as **we** will only pay **your** claim if **you** meet them.

1. **You** must comply with the:
  - a) [Eligibility](#)
  - b) [Age eligibility](#),
  - c) [Important conditions relating to health](#), and
  - d) [Change in health](#).
2. **You** must have a valid **policy schedule**.
3. **You** must be fit to travel on **your trip** and not travel against the advice of a **doctor** (or where **you** would have been if **you** had sought their advice) before commencing **your trip**.
4. **You** accept that the terms and conditions of the policy cannot be changed by **you** unless **we** agree to the change in writing.
5. This policy is not transferable.
6. **You** must take reasonable care to protect **yourself** and **your** property against accident, **bodily injury**, loss and damage, as if **you** were not insured.
7. **You** must take all reasonable steps to avoid or reduce any loss, which may mean that **you** have to make a claim under this insurance. (For example, if **you** receive hospital treatment in a European Union country, **you** should produce **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC)).
8. This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example, transport and accommodation costs – **You** should,

in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

9. **You** must contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information and documentation **we** ask for throughout the claims process. Please see 'Claims Information' below for more information.
10. **You** must not negotiate, pay, settle, admit or deny any claim unless **you** **our** written permission.
11. **We** will not pay any interest on any amount payable under this policy.
12. **You** must send **us** (at **our** request and expense) any damaged items after a claim has been settled, as they will become **our** property.
13. Several Liability Notice. The subscribing (re)insurers' obligations under contracts of (re)insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re)insurers are not responsible for the subscription of any co-subscribing (re)insurer who for any reason does not satisfy all or part of its obligations.
14. This policy will not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.

**We** have the right to do the following:

1. Cancel the policy if **you** tell **us** something that is not true, and this influences **our** decision to provide cover.
2. Cancel the policy and make no payment if **you** or anyone acting for **you**:
  - a) make a claim that is dishonest, intentionally exaggerated or fraudulent in any way; or
  - b) provide any false or misleading information when supporting a claim.

In these circumstances **we** may report the matter to the police.

3. Take over and deal with, in **your** name, any claim **you** make under this policy.
4. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** any details **we** need, and to fill in any necessary forms, which will help **us** to recover any payment **we** have made under this policy.
5. With **your** or **your** personal representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could involve **you** being medically examined or having a post-mortem after **your** death. **We** will not give personal information about **you** to any other organisation without **your** permission.
6. Return **you** to the **United Kingdom** at any time during **your** trip if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
7. Not accept liability for the costs of bringing **you** back to the **United Kingdom** or treatment if **you** refuse to follow advice from the **doctor** treating **you** and **our** medical advisers.
8. Refuse to pay any claim under this policy for any amounts covered by another insurance or by anyone or anywhere else (for example, any amounts **you** can get back from private health insurance, any reciprocal health agreement, travel providers, home contents insurers or any other claim amount that can be recovered by **you**). In these circumstances **we** will only pay **our** share of the claim.
9. Ask **you** to pay **us** back any amounts that **we** have paid which are not covered under this policy.
10. If **you** cancel or cut short **your** trip for any reason other than those specified as being covered in section A (Cancelling your trip) or section D (Cutting your trip short), **we** will cancel all cover provided by **your** policy for that trip, without refunding **your** premium.

# General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What we will not cover' under each policy section, as these set out further exclusions which apply to certain sections. An 'exclusion' is something that is not covered and therefore no payment or service would be available.

We will not cover the following:

1. Any loss, condition or event that was known, foreseeable, intended or expected when **your trip** was booked or this policy was purchased, whichever is later.
2. **Existing medical conditions**, unless declared to and accepted for cover by us.
3. Normal, complication-free pregnancy or childbirth.
4. Fertility treatments.
5. Any **trips** to Cuba.
6. Any claim relating to an incident or circumstances which were in the public domain, or **you** were aware of, at the time **you** purchased this insurance, or at the time of booking any **trip**, which could reasonably be expected to lead to a claim.
7. **Your** failure to:
  - a) get the inoculations and vaccinations that **you** need in relation to **your trip**, or
  - b) take the recommended medication.
8. **Your** failure to comply with any rules/requirements to travel or for entry/exit of **your** destination.
9. **Your** use or abuse of drugs, or any related physical symptoms. This does not apply to drugs prescribed by a **doctor** and used as prescribed.
10. **Your** abuse of alcohol, or any related physical symptoms (including but not limited to acute alcohol intoxication, alcohol dependency or alcohol withdrawal).
11. **You** travelling on a **cruise** unless **you** have paid the required extra premium and cover is shown on **your policy schedule**. In any event there is no cover for cargo ship travel.
12. **You** operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle, **cruise** ship or commercial watercraft.
13. **Your** use of a two-wheeled motor vehicle (for example a moped or motorcycles) unless:
  - a) as a passenger **you** wear a crash helmet, and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the incident occurs; or
  - b) **you** are in the EU and as a rider **you** wear a crash helmet, and **you** hold an appropriate **UK** licence which permits **you** to drive the capacity of the two-wheeled motor vehicle and **you** comply with the licencing laws of the country in which the incident occurs.
14. Rallying or off-roading.
15. **Your** use of a quad bike.
16. **You** travelling in a motor vehicle where **you** are not wearing a seatbelt, when a seatbelt is available.
17. **You** racing or practising to race any motorised vehicle or watercraft.
18. **You** taking part in **manual labour**.
19. **You** taking part in any sport or activity unless **you** have paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. In any event, there is no cover if **you** are participating (including training) in:
  - a) any professional or semi-professional sporting competition or event;
  - b) any sport or activity with a company that (where required) is not regulated or licensed or where the sport or activity is otherwise prohibited by law.

- c) any sport or activity that a **doctor** has advised **you** against (or would have advised **you** against, had **you** sought their advice).

Please see the '[Sports and Activities](#)' section of this policy wording for further details.

- 20. **You** flying (other than as a passenger in a fully licensed aircraft).
- 21. Any claim relating to winter sports unless **you** have paid the extra premium to extend **your** policy to provide cover for this.
- 22. **Your** intentional self-harm or if **you** attempt or commit suicide.
- 23. **You** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
- 24. **You** being involved in any deliberate, malicious, reckless, criminal or illegal act (except when **you** are the victim of such an act).
- 25. **Your** gross negligence.
- 26. Acts committed with the intent to cause loss or damage.
- 27. Air, water or other pollution, or the threat of a pollutant release, including thermal, biological and chemical pollution or contamination.
- 28. Nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination.
- 29. The actual or threatened use of pathogenic or poisonous biological or chemical weapons but this exclusion shall not apply to losses under section B1 (Medical & other expenses outside of the UK), section B2 (Hospital benefit) and section J (Personal accident).
- 30. Military/Armed Forces duty, except when expressly referenced and covered under Section A (Cancelling your trip) or section D (Cutting your trip short).
- 31. **Political risk.**
- 32. **Cyber risk.**
- 33. **Your** inclusion on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
- 34. **War**, hostilities or warlike operations (whether **war** be declared or not), civil **war**, invasion, revolution or any similar event but this exclusion shall not apply to losses under section B1 (Medical & other expenses outside of the UK), section B2 (Hospital benefit) and section J (Personal accident) in respect of Passive War only.  
Passive War means a claim directly caused by **war** provided that **you**:
  - a) take no active part in **war**; or
  - b) are situated outside of **your** country of domicile; or
  - c) are not visiting countries or areas which, prior to the time of travel, is against the recommendation or advice of the Foreign, Commonwealth & Development Office (FCDO).
- 35. **Terrorism** but this exclusion shall not apply to losses under section B1 (Medical & other expenses outside of the UK), section B2 (Hospital benefit) and section J (Personal accident).
- 36. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**).
- 37. Any travel provider's complete cessation of operations due to financial reasons, with or without involving insolvency or bankruptcy.
- 38. Any claim where **your** property is delayed, detained or confiscated by Customs, the police or other officials.
- 39. A travel provider's restrictions on any baggage, including medical supplies or equipment.
- 40. **Your** failure to take enough medication on **your trip**.
- 41. Ordinary wear and tear or defective materials or workmanship.
- 42. Any costs if **you** are unable to prove **your** financial loss.
- 43. Any losses caused by a variation in exchange rates.

44. Any indirect losses/costs/charges/expenses (for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
45. Any costs which **you** would have had to (or would have chosen to) pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
46. Any claim if **you** are unable to travel due to the Foreign, Commonwealth & Development Office (FCDO) advising against all (or all but essential) travel.
47. **You** travelling to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.  
It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).
48. Any claim directly or indirectly related to the fear or threat of a **pandemic** and/or **epidemic**.
49. Any claim arising from an **infectious or contagious disease** that the World Health Organisation (WHO) has declared as a Public Health Emergency of International Concern (PHEIC) outbreak. This exclusion does not apply to Section B1 (Medical & other expenses outside of the UK), Section C1 (Recuperation holiday), Section D (Cutting your trip short) and Section O3 (Ski pack) provided the following is true at the time of claim:
  - a) The PHEIC declaration was not in existence at the time of booking **your trip**,
  - b) The PHEIC declaration was not in existence at the time of booking **your** pre-paid excursions, tours and activities (including but not limited to exhibition tickets, excursion/tour tickets, music concert tickets, sporting event tickets, theatre tickets, theme park tickets or tourist attraction tickets,
  - c) The PHEIC declaration was not in existence at the time **your trip** commenced,
  - d) **You** have not travelled against the advice of the Foreign, Commonwealth & Development Office (FCDO).

**You** can find more information at [www.who.int/](http://www.who.int/).

# Medical and other emergencies

This is not a private medical insurance policy and it only gives cover for emergency medical treatment in the event of a **bodily injury** or unexpected **illness** occurring during **your trip**.

Please tell the Medical Emergency Assistance Company immediately about any serious **illness** or **bodily injury** abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay.

If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** (or someone on **your** behalf) should contact them as soon as **you** can. **You** can call 24 hours a day 365 days a year or email.

## Medical Emergency Assistance Company

Phone: +44 (0)2922 401963

Email: [247assistance@imglobal.com](mailto:247assistance@imglobal.com)

In a life-or-death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company, so that **your** case can be dealt with swiftly and efficiently:

1. **Your** name, **home** address and email;
2. **Your** mobile phone number and contact phone number abroad;
3. The hospital and treating **doctor's** details;
4. **Your** policy number shown on **your policy schedule**; and
5. The name, address and contact phone number of **your** G.P.

Please quote the scheme name which is OK To Travel.

Failure to contact the Medical Emergency Assistance Company and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us** without prior approval having been obtained from the Medical Emergency Assistance Company.

If **you** have to return to **your home** or to a medical facility in the **United Kingdom** for further care under section B1 (Medical & other expenses outside of the UK) or section D (Cutting your trip short), the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay.

If **you** have to return to **your home** for medical reasons (or to a medical facility in the **United Kingdom**) for further care, the cover for **your trip** will cease when **you** arrive in the **United Kingdom**. Cover cannot be provided to resume **your trip**, or for further **trips** if **you** have a single trip policy.

# How to make a claim

The fastest and easiest way to make a claim is online at [www.imglobal.com/member/assistance/claims](http://www.imglobal.com/member/assistance/claims)

Before continuing **you** should ensure **you** have **your policy schedule, trip** dates, supporting documentation and details of the incident.

**You** can also obtain a claim form by:

- sending an email to: [travelclaims@imglobal.com](mailto:travelclaims@imglobal.com); or
- phoning: **02922 401964**
- writing to: IMG Claims Department, Fitzalan Court, 3rd Floor, Fitzalan House, Cardiff CF24 0EL.

**You** should fill in the claim form and send it to **us** as soon as possible with all the information and documents **we** ask for. **You** must give **us** as much detail as possible so **we** can handle **your** claim quickly. Please keep copies of all the information **you** send **us**.

**You** will need to obtain some information to support **your** claim. Below is a list of actions **you** will need to take and documents **we** will need in order to deal with **your** claim. Further information and/or evidence may be required by **us** after **your** claim has been submitted. If this is the case, **we** will inform **you** as quickly as possible.

## For all claims

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts or bank/credit card statements for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

## Cancelling your trip

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to an unexpected **illness** or **bodily injury**, a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

## Medical & other expenses (outside of the UK)

- Always contact the Emergency Medical Assistance Company when **you** are hospitalised, need to come **home** or where medical fees are likely to exceed £500.
- Medical evidence from the treating **doctor** to confirm the unexpected **illness** or **bodily injury** and treatment given, including hospital admission and discharge dates, if this applies.

## Cutting your trip short

- If **you** need to cut short **your trip**, please call UK **+44 (0)2922 401963** as soon as possible to get the Medical Emergency Assistance Company's prior agreement.
- For claims relating to an unexpected **illness** or **bodily injury** a medical certificate will need to be completed by the treating **doctor**. A copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

## Personal accident

- A detailed account of the circumstances surrounding the incident, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the **bodily injury** and treatment given including hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate, if this applies.

## Personal liability

- A detailed account of the circumstances surrounding the claim(s), including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party.  
**Please note:** **You** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

## Legal Expenses

- A detailed account of the circumstances surrounding the incident, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence **you** receive from any third party in connection with **your** claim. **You** should not reply to any correspondence without **our** permission in writing.
- The full details of any witnesses and any available written statements from them.

If **you** are unsure of what information to submit, please contact IMG Claims Department, details of which are shown above on page 51.

# How to make a complaint

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

## 1. Does your complaint relate to a claim?

a) In the first instance, please contact:

IMG Customer Service Department  
Fitzalan Court  
3rd Floor Fitzalan House  
Cardiff CF24 0EL

Tel: **02922 401964**

Email: [qualityassurance@imglobal.com](mailto:qualityassurance@imglobal.com)

When **you** make contact, please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- The reason for **your** complaint.

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

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within 5 business days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within 4 weeks of receipt. In exceptional cases, where **we** are unable to complete **our** investigations within 4 weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within 8 weeks of receipt of **your** complaint.

b) If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Ombudsman Service, an independent body that adjudicates on complaints, at the following:

Visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: **0800 023 4567** or **0300 123 9123** or

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## 2. Does your complaint relate to your policy?

a) In the first instance, please contact:

Customer Service Manager  
OK To Travel  
58 Market Square  
St Neots  
Cambridgeshire, PE19 2AA

Telephone: 01480 220673      Email: [services@oktotravelinsurance.co.uk](mailto:services@oktotravelinsurance.co.uk)

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy number and the type of policy **you** hold.
- The reason for **your** complaint.

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

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within 5 business days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within 4 weeks of receipt. In exceptional cases, where **we** are unable to complete **our** investigations within 4 weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within 8 weeks of receipt of **your** complaint.

b) If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Ombudsman Service, an independent body that adjudicates on complaints, at the following:

Visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: **0800 023 4567** or **0300 123 9 123** or

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Complaints about non-insured events and **your** travel arrangements must be referred to **your** travel organiser.

Making a complaint does not affect **your** right to take legal action.

**You** have the right of referral within six months of the date of **your** final response letter. Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.