

freetime[✈]

TRAVEL INSURANCE BY FREEDOM

Policy document for policies issued from 20th of January 2026

Customer Service: 01223 446 914

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freedom

INSURANCE SERVICES LTD

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About your policy

Thank you for being a customer of Freedom Insurance Services.

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

It is our ambition to provide both great insurance and great customer service. If you have any compliments or complaints about how we're doing, any ideas about how we can help you more, or any questions about Freedom Insurance Services Limited or your policy, please get in touch:

Call: 01223 446 914

Email: services@freedominsure.co.uk

Visit our website at: www.freedominsure.co.uk

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

- This document, which holds everything you need to know about your insurance policy, and explains what is covered and what is not covered by your insurance.
- An Insurance Product Information Document (IPID), which gives summary information about this policy in a standard format.
- The policy schedule, which outlines the selected cover and the individuals covered by the policy in a summary format.

Please read these documents carefully – they should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact us at the above details.

When we use the term "policyholder", we mean the person who applied for this policy.

When we use the terms "you" or "your", we mean the policyholder and anyone else who is named on the policy schedule. No one else has rights under this policy.

All adults insured under this policy must be under the age of 80 on the start date of this policy. They'll be listed as the policyholder on the policy schedule.

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

This insurance policy is distributed exclusively by Freedom Insurance Services Limited. Freedom Insurance Services Limited is registered in England (reference number 4399749), with a registered address of 58 Market Square, St. Neots, Cambridgeshire, PE19 2AA. Freedom Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 306536).

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

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

When we use the terms "us", "we" and "our" in this document, we mean OneBefore and Accelerant Insurance UK Limited.

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

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

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

Quick read info

Before you travel

If you need to make any changes to your policy, if you need to cancel, or if you notice anything that doesn't look right with your documents, please call Freedom Insurance Services Limited on **01223 446 914**.

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

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

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

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

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

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

If you have already travelled and need assistance

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

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

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

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

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

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

You can also contact us at

Email: accelerantclaims@ie.sedgwick.com, or

Phone: **020 7858 1980**

Policy summary

Benefits, cover amounts and excess information

The table below is a summary of the cover provided by this policy, the amount you are covered for and the amount of the excess. When we use the term “excess”, we mean the amount of money we deduct per person from a claim payment that we make to you.

The specific level of cover (Silver, Gold, or Platinum) that you bought is shown on your policy schedule.

[Sections 1 to 11](#) of this policy apply to you whether you bought the Silver, Gold or Platinum level of cover, up to the amounts shown in the table below.

[Section 12: Winter sports upgrade](#) is an upgrade you must select when you bought your policy if you are going on a winter sports trip. Please check that this cover is shown on your policy schedule.

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

[Section 14: Top-up cancellation upgrade](#) is an upgrade that allows you to increase the Trip Cancellation limit on your policy. This cover only applies if you have paid the extra premium, and the cover is shown on your Policy schedule.

[Section 15: Excess Waiver upgrade](#) is an upgrade that means you won't pay the standard excess shown in the table of benefits below for the level of cover you bought. This upgrade only applies if you have paid the extra premium, and the cover is shown on your Policy schedule.

To learn more about each of the benefits you are covered for and what you are not covered for, please read the corresponding section in this document.

The maximum sum insured, and the excess shown in the table below are per person.

Document Section	Silver		Gold		Platinum	
	Max Sum Insured	Excess	Max Sum Insured	Excess	Max Sum Insured	Excess
1 Trip cancellation	£1,000	£100	£4,000	£50	£10,000	£25
2 Cutting your trip short	£1,000	£100	£4,000	£50	£10,000	£25
3 Missed departure	£250	£100	£1,000	£50	£2,500	£25
4 Trip delay	£25 per 6-hour delay up to £250	£100	£50 per 6-hour delay up to £250	£50	£100 per 6-hour delay up to £500	£25
Trip abandonment	£1,000	£100	£4,000	£50	Up to £10,000	£25
5 Emergency medical expenses	£10,000,000	£100	£10,000,000	£50	£10,000,000	£25
Emergency dental treatment	£300	£100	£400	£50	£500	£25
Hospitalisation	£25 per day up to a max of £1,000	£100	£50 per day up to a max of £1,500	£50	£50 per day up to a max of £2,000	£25
Unused prepaid activities	£500	£100	£750	£50	£1,000	£25
Funeral expenses	£5,000	£0	£5,000	£0	£5,000	£0
6 Personal accident – death	£5,000 per adult £2,500 per child	£0	£7,500 per adult £3,750 per child	£0	£10,000 per adult £5,000 per child	£0
Personal accident – disability	£10,000	£0	£15,000	£0	£20,000	£0
7 Baggage delay	£50 per 24-hour period up to £200	£100	£50 per 24-hour period up to £400	£50	£75 per 24-hour period up to £600	£25
8 Personal property loss, theft, or damage	£1,000	£100	£2,000	£50	£3,000	£25
Valuables limit	£250		£500		£750	
Single Item limit	£250		£500		£750	
Theft of money	£200	£100	£300	£50	£500	£25
Passport or travel documents loss	£250	£100	£250	£50	£250	£25
Lost prescription medication	£0	£0	£100	£50	£300	£25
9 Legal expenses	£10,000 per person £20,000 in total	£100	£15,000 per person £30,000 in total	£50	£30,000 per person £60,000 in total	£25
10 Personal liability	£500,000	£100	£750,000	£50	£1,000,000	£25
11 Uninhabitable accommodation	£250	£100	£500	£50	£750	£25

Document Section	Silver		Gold		Platinum	
	Max Sum Insured	Excess	Max Sum Insured	Excess	Max Sum Insured	Excess
Upgrades:						
12 Winter sports upgrade						
Lost, stolen or damaged winter sports equipment	£500	£100	£1,500	£50	£2,000	£25
Single item limit	£250		£500		£750	
Hiring winter sports equipment	£25 per day up to £250	£100	£50 per day up to £500	£50	£100 per day up to £1,000	£25
Loss of ski lift pass	£250	£100	£500	£50	£500	£25
Loss of ski package (including ski lift pass)	£250	£100	£500	£50	£500	£25
Piste closure	£50 per day Up to £500	£100	£50 per day Up to £500	£50	£50 per day Up to £500	£25
13 Cruise cover upgrade						
Missed Departure	£500	£100	£1,000	£50	£2,000	£25
Cabin Confinement	£50 per day up to £500	£100	£100 per day up to £1,000	£50	£150 per day up to £1,500	£25
Unused prepaid activities	£500	£100	£750	£50	£1,000	£25
Missed excursion	£25 per excursion up to £250	£100	£50 per excursion up to £500	£50	£75 per excursion up to £750	£25
Cruise Interruption	£500	£100	£1,000	£50	£1,500	£25
14 Top-up cancellation upgrade	£0	£0	£0	£0	See your policy schedule	£0
15 Excess waiver upgrade	See your policy schedule	£0	See your policy schedule	£0	See your policy schedule	£0

How this policy works

Giving us the facts

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

If you notice any information on your policy schedule that isn't right, or if your circumstances change, you should tell us straight away. For example, if your medical conditions change after you buy your policy, you should let us know by contacting Freedom Insurance Services Limited:

Phone: 01223 446 914

Email: services@freedominsure.co.uk

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

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

Who is covered

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

What dates are you covered from and to

You are covered for any insured claim event that takes place within the start and end dates of your insurance, subject to the terms and conditions of this policy that are set out in this document.

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

If you bought a single trip policy

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

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

If you bought an annual multi-trip Policy

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

The longest length of trip for which you are covered is listed on your policy schedule.

Where you are covered

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

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

If you bought a single trip policy, your cover applies only to the countries shown on your policy schedule.

If you bought an annual multi-trip policy, your cover applies to trips within the geographic region shown on your policy schedule.

Hazardous territories

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

We won't cover trips to countries or regions with "all" or "all but essential" travel advisories from the FCDO.

- You may be able to claim for trip cancellation if the advice is in place 30 days before your departure and wasn't in place when you booked your trip.
- You're not covered if you cancel because the Foreign, Commonwealth & Development Office (FCDO) or the government advises against travel due to a pandemic or epidemic.

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

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

What you pay for your policy

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

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

This total amount is shown on your policy schedule and must be paid before your cover begins.

If you have a pre-existing medical condition

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

This policy covers claims related to a pre-existing medical condition if it is listed in your policy schedule. Please check that this list is an accurate reflection of your health. If there are any issues, please get in touch using the details below.

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

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

You can do this by contacting Freedom Insurance Services Limited:

Phone: **01223 446 914**

Email: services@freedominsure.co.uk

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

What's not covered

1. Pre-existing conditions not listed on your policy schedule.
2. If your state of health is significantly worse than you initially reported to us.
3. If you know you will need medical treatment during your journey.
4. If one of the purposes of your journey is to obtain medical treatment (including cosmetic procedures).
5. If you are not fit to travel on your journey or travelling against the advice of a doctor. This also applies where you have not seen a doctor before travelling but based on your medical condition, a reasonable doctor would have advised that you were not fit to travel.

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

If you are on a waiting list for treatment

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

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

- [Section 1: If you need to cancel your trip](#), and
- [Section 2: If you need to cut short your trip](#)

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

Should you become aware of a change in your diagnosis before you depart on your trip, please notify Freedom Insurance Services Limited, immediately by:

Phone: **01223 446 914**

Email: services@freedominsure.co.uk

Cover for pandemics and epidemics

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

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

Please be aware of the following:

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

Volunteering and volunteer work

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

Volunteering, to include participation in community or wildlife-based conservation or project work, when arranged by a professional organisation.

- Charity-based supervised building or renovation projects, provided these do not involve the use of plant, trade, or industrial machinery.

Activities that are covered

If you intend to participate in an activity on your trip, it must be listed in the table below and the relevant activity pack or upgrade must be shown on your policy schedule. Specific terms and conditions may apply to an activity. To understand these and to understand how to cover yourself while participating in an activity, please see the notes column.

Activity Pack 1

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

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

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

Activity Pack 2

The activities listed in the table below (marked in the Notes column) as “Activity Pack 2” are included if you bought this enhanced cover, paid the extra premium, and this cover is shown on your policy schedule.

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

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

Winter Sports upgrade

The activities listed in the table below (marked in the Notes column) as “Winter Sports upgrade” are included if you bought the Winter Sports upgrade, paid the extra premium, and this cover is shown on your policy schedule.

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

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

Activity	Activity Pack 1	Upgrade Required	Notes
Rugby		✓	Activity Pack 2. Amateur competition only
Running	✓		
Safari		✓	Activity Pack 2. Tour operator organised and not involving use of firearms
Gorilla trekking		✓	Activity Pack 2.
Sail boarding	✓		
Sailing	✓		Within 12 nautical miles of the coastline, in European waters only. No racing.
Scuba diving (up to 10 metres deep)	✓		
Scuba Diving (up to 30 metres deep)		✓	Activity Pack 2. PADI qualified or equivalent to that depth and provided adequately supervised.
Skateboarding	✓		
Skiing		✓	Winter Sports upgrade
Sky diving indoor	✓		
Sledging		✓	Winter Sports upgrade
Snorkelling (to 10 metres deep)	✓		
Snow boarding		✓	Winter Sports upgrade
Snow mobile		✓	Winter Sports upgrade
Snow shoeing		✓	Winter Sports upgrade
Squash	✓		
Street hockey	✓		
Surfing	✓		
Table tennis	✓		
Ten pin bowling	✓		
Tennis	✓		
Tobogganing		✓	Winter Sports upgrade
Track Events (Athletics)	✓		
Tree trekking	✓		
Trekking/hiking (Between 2,001 and 4,000 metres)		✓	Activity Pack 2.
Trekking/hiking (Up to 2,000 metres)	✓		
Volleyball	✓		
Wake Boarding	✓		
War games/paint balling	✓		
Water polo	✓		
Water skiing	✓		
White water kayaking/rafting (Grades 1 to 3)	✓		
White water kayaking/rafting (Grade 4)		✓	Activity Pack 2
Black Water Rafting (Grades 1 to 4)		✓	Activity Pack 2.
Windsurfing	✓		
Yachting		✓	Activity Pack 2. European waters only

Your right to cancel

Your policy has a 14-day “cooling off” period from receipt of your policy documents. Should the policyholder decide that the terms and conditions of the policy do not meet your requirements, provided you have not travelled or claimed on the policy, you can ask us for a full refund. To request cancellation of your policy, contact Freedom Insurance Services Limited on **01223 446 914**.

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

If you bought a single trip policy

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

If you bought an annual multi-trip policy

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

No one has made a claim (even if the claim was not accepted) on the policy and,

The policyholder confirms in writing that there is no intention to make a claim.

When we might cancel your policy

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

Financial Services Compensation Scheme

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

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

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk

How to make a claim

Telling us what happened

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

To help us assess your claim, you must give us any information and documents we reasonably ask for. This may include, for example:

- proof of your trip booking and payment (such as invoices, tickets or receipts),
- confirmation of the reason for the delay, cancellation or abandonment from your transport provider,
- receipts for any additional costs you are claiming, and
- any other evidence we reasonably need to assess your claim.

If you do not give us the information we need, this may affect how we assess your claim or the amount we pay.

24-hour emergency assistance

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

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

Any other claims

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

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

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

Email: accelerantclaims@ie.sedgwick.com

How to make a complaint

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

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

If your complaint relates to the sale of the policy

Phone: 01480 220 673

Email: services@freedominsure.co.uk

Post: Freedom Insurance Services Limited at Freedom House, 58 Market Square, St. Neots, Cambridgeshire, PE19 2AA

If your complaint relates to medical assistance or the outcome of a claim

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

Email: customerrelations@ie.sedgwick.com

Contacting the Financial Ombudsman Service

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

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

You can also contact them in the following ways:

Phone: 0800 023 4567

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

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

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

What this policy covers

Section 1: If you need to cancel your trip

You are covered if, before you depart for your trip, you need to cancel your travel, accommodation, and prepaid activities for one of the reasons below:

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

What's covered when you need to cancel your trip

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

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

For injury and illness, you must have a doctor confirm your condition is serious enough to require you to cancel your trip. The confirmation must be:

- issued after your policy starts
- obtained before your scheduled departure date, and
- clearly dated and timestamped.

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

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

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

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

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

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

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

this might happen.

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

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

8. You, or a person you planned to travel with, who is a member of the armed forces or emergency services, are being ordered to return to duty.
9. You, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will not meet your transport operator's conditions of carriage.
10. You, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will be more than 28 weeks pregnant during your trip (24 weeks for a multiple pregnancy).

Please note that if you decide not to cancel your trip, there is no cover from [Section 5: If you need medical assistance during your trip](#) if you will be more than 32 weeks pregnant at the start of your trip (28 weeks for a multiple pregnancy).

11. A doctor or midwife confirms that you, or the person you were planning to travel with, are not fit to travel because of unexpected complications of pregnancy or childbirth.

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

Confirmation must be provided in writing and be timestamped with a date that is after you bought your policy.

12. If a natural disaster or terrorist attack happens within 14 days of your planned departure date and within 20km of your accommodation.

Natural disasters include floods, earthquakes, and volcanic eruptions.

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

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you have bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
2. Any circumstance that you knew about at the time you booked your trip or bought your policy and which could reasonably have been expected to prevent you from travelling.

For example, if you bought this insurance after your child had already fallen ill, or after you already knew their condition might prevent you from travelling. This exclusion does not apply to any pre-existing medical conditions that you have already declared to us and that we have confirmed in writing as accepted and covered by your policy.

3. Any claim for cancelling your trip due to illness or injury if you do not obtain written confirmation from a doctor that you are medically unfit to travel.

The confirmation must be in writing, must be dated after your policy starts, and must be obtained before you cancel your trip.

- 4.** Any pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
- 5.** If you are more than 32 weeks pregnant at the start of your trip (28 weeks for a multiple pregnancy).
- 6.** Foreign, Commonwealth and Development Office (FCDO) advice against travel due to a disease that the World Health Organization (WHO) says is a pandemic or epidemic.
- 7.** If you can't go on your trip because you don't have a valid passport or visa.
- 8.** Any extra costs you pay that result from you not telling the travel company as soon as you know that you must cancel your trip.
- 9.** Any claim for a natural disaster or a terrorist attack where the local or national authorities have confirmed that it is safe to travel and stay at your destination.

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

Section 2: If you need to cut your trip short

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

- You are covered if, while you are on a trip, you need to cut short your trip and return to your permanent residence for one of the reasons below.
- You are covered up to the amount shown in the [Policy summary](#) section if you need to cut your trip short for one of the reasons stated in [What's covered when you need to cut your trip short](#).
- An excess, which is shown in the [Policy summary](#) section, will be applied to this benefit.

We'll take this off the amount you are claiming for.

- We will cover the amounts you can't get back elsewhere when you cut your trip short. This includes the cost of travel, accommodation and prepaid activities which have not been used and have already been paid for.

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

- In this section, the terms "doctor" and "midwife" refer to a person who is registered as a medical practitioner and has no personal or family relationship with you.

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

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

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

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

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

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

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

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

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

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

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

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

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

9. If a natural disaster or a terrorist attack happens within 20km of your accommodation.

Natural disasters include floods, earthquakes, and volcanic eruptions.

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

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you have bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.

Any circumstance that you knew about at the time you booked your trip or bought your policy, and which could reasonably have been expected to result in your trip being cut short.

For example, if you bought this insurance after your child had already fallen ill, or after you already knew their condition might prevent you from travelling. This exclusion does not apply to any pre-existing medical conditions that you have already declared to us and that we have confirmed in writing as accepted and covered by your policy.

2. Lack of enjoyment of your trip.
3. Any claim arising from you travelling when you were medically unfit to do so. This includes:
 - travelling against the advice of a doctor; or
 - travelling without seeking medical advice when, based on your symptoms at the time, a reasonable doctor would have advised you not to travel.
4. Any claim for cutting your trip short due to illness or injury if you do not obtain written confirmation from a doctor that you are medically unfit to continue your trip.

The confirmation must be in writing, must be dated after your trip has started, and must be obtained before you return home.

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

Natural disasters include floods, earthquakes, and volcanic eruptions.

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

Section 3: If you miss your departure

You are covered up to the amount shown in the [Policy summary](#) section if you miss a scheduled departure that is part of your travel itinerary for one of the reasons stated in [What's covered if you miss your departure](#).

- An excess, which is shown in the [Policy summary](#) section, will be applied to this benefit.
We'll take this off the amount you are claiming for.
- We will cover any necessary international travel and accommodation costs that you cannot get back elsewhere (for example, compensation or money back from the airline).
This excludes taxi fares, car parking fees, or any other such costs you incur in getting to your final destination.

In this section "unexpected" means that you had no reason to think this would happen when you booked your trip or bought this insurance.

What's covered if you miss your departure

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.
2. An accident to or breakdown of the vehicle in which you are travelling (this would not include your vehicle running out of petrol, oil or water, or having a flat battery).
3. An accident or breakdown occurring to another vehicle ahead of you on a road, which causes an unexpected delay to the vehicle in which you are travelling.

What's not covered if you miss your departure

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
2. A mechanical issue with your vehicle, or the vehicle you intend to travel in, before you commence your journey.
For example, if your vehicle has a flat tyre, or a puncture, you are not covered for missing your departure.
3. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.
For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.

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

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

You are covered if your trip is delayed or abandoned for a reason listed below. The amount you are covered for is shown in the [Policy summary](#) section.

For a claim under this section, we will usually ask you to provide:

- written confirmation from the airline, train, coach or sea carrier (or their handling agent) showing the cause and length of the delay, and
- your tickets, booking confirmation or boarding passes.

What we mean by trip delay and trip abandonment:

Trip delay: Your departure is delayed by more than the delay limit shown in the [Policy summary](#) section. This applies only if you continue your trip to your intended destination after the delay.

Abandoned trips: You decide to cancel your trip completely because your arrival at your final outbound destination would be delayed by more than 24 hours.

What's covered if your trip is delayed or abandoned

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

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

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

Natural disasters include floods, earthquakes, and volcanic eruptions.

2. Mechanical breakdown or technical fault at your port of departure or occurring to your aircraft, coach, train, or sea vessel.
3. A police, security or vandalism incident, accident or other emergency at your port of departure or affecting your aircraft, coach, train or sea vessel, which results in the cancellation or delay of your scheduled service by the carrier or relevant authorities.

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

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
4. Any circumstance that could have expected to happen at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.

5. Any claim where compensation is available from your transport operator, unless you have a document from them explaining why no compensation was given.
6. If you abandon your trip and the delay between the original departure time and when you would have arrived at your final outbound destination is less than 24 hours.
7. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 5: If you need medical assistance during your trip

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

This service is available 24 hours a day, 365 days a year. You must get Healix International to confirm your treatment before incurring any emergency medical expenses. When this is not reasonably possible, you or someone else on your behalf must contact Healix within 24 hours of the emergency.

In this section, the terms "doctor" and "midwife" refer to a person who is registered as a medical practitioner and has no personal or family relationship with you.

- You are covered for emergency medical expenses incurred if you become ill or injured while on your trip.
- You must contact our assistance provider, Healix International, as soon as reasonably possible if you need medical assistance. If you are unable to do so (for example, because you are incapacitated), cover will not be affected, but you must arrange for someone else to contact us on your behalf as soon as practicable.
- This cover only applies when you are outside of the UK, the Isle of Man, and the Channel Islands.
- Remember to keep all receipts and produce them in the event of a claim. Your claim may be rejected if receipts are not provided.
- If Healix, in consultation with your treating doctor, confirms that you are medically fit to return home, we have the right to arrange your return. If you refuse to return home, we may stop cover.
- We reserve the right to move you from one hospital to another.

Please read the [If you have a pre-existing medical condition](#) section.

You must tell us about all existing medical conditions when you buy this insurance or any changes before you travel or during the term of an annual multi-trip policy. You are only covered for the pre-existing medical conditions listed in your policy schedule.

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

1. We will cover reasonable and necessary emergency medical and surgical treatment costs as prescribed by a doctor up to the amount shown on your policy schedule.
2. Emergency dental treatment is limited to the amount shown on your policy schedule.
This treatment is for pain relief only.
3. If you are hospitalised as an in-patient during your trip, we will pay a daily benefit up to the amount shown on your policy schedule.
4. In addition, we will pay up to the amounts shown on your policy schedule for the non-refundable cost of prepaid activities booked before your departure, which you were unable to use as a direct result of your being hospitalised.

We will need proof from the company you booked the prepaid activity with, that they are not refunding you.

5. The extra accommodation (room only) and travel costs if you've been advised by a doctor to stay at your destination for treatment or recovery.
6. We'll cover travel in economy class unless you've been advised by a doctor to travel in a higher class.
7. If you did not buy a return ticket, we will deduct the cost of this from your claim. We will use the cost of a return flight with the airline you originally flew with as a guide.
8. If you're a child or if you're travelling alone and have been advised by a doctor that it is medically necessary to be accompanied home, we'll pay for one person to travel to stay and return home with you. We'll pay for their room only and return travel in economy class.
9. If you need to use this benefit, please contact Healix for their approval before you book anything.
10. If, during your trip outside of the UK, the Isle of Man, and the Channel Islands, you die, we will pay up to the amounts shown on your policy schedule for the transport of your body or ashes back to your permanent residence or we will pay for your funeral outside of the UK, the Isle of Man, and the Channel Islands.

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

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
2. You are not covered if you do not contact Healix International within 24 hours of the need for medical assistance, unless you were unable to do so.
3. Any circumstance that you could have been expected at the time you booked your trip or bought this insurance.
4. Any claim arising from your travelling when you were medically unfit to do so. This includes:
 - travelling against the advice of a doctor; or
 - travelling without seeking medical advice when, based on your symptoms at the time, a reasonable doctor would have advised you not to travel.
5. Any further costs if you choose not to move hospital or return to your permanent residence after our medical advisor and the doctor who is treating you have said it is safe for you to move.
6. Any claim for hospital treatment or repatriation that has not been agreed by our emergency assistance provider, Healix.
7. Any claim related to medical diagnosis or treatment that is not essential in the opinion of our emergency assistance company and could have been dealt with on your return home.
8. Dental treatment that is not an emergency or related to pain relief.
9. Claims related to medical expenses, including dental, that occur in the UK, the Isle of Man or the Channel Islands.
10. If you will be more than 28 weeks pregnant at the start of your trip (24 weeks for a multiple pregnancy), we will not cover any costs related to pregnancy or giving birth unless you have written confirmation from a doctor or midwife that you are fit to travel.
11. We will not pay any costs related to pregnancy or giving birth if you are more than 32 weeks pregnant during your trip (28 weeks for a multiple pregnancy).

12. The cost of a single or private hospital room unless it is medically necessary.
13. If you choose to have private treatment when public treatment is available.
14. Any medical costs you pay after you return home.
15. Any claim for prepaid activities where you cannot provide proof of your payment and does not state it is nonrefundable.
16. Travel or transport-related costs, other than the international travel costs we agree to pay, to bring you home.

This includes taxi and parking costs you or a companion pay because of your need for medical assistance.

17. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 6: If you have an accident during your trip

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

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

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

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

By "accident" we mean something that is sudden and unexpected and happens external to the body. For example, straining your back while lifting a suitcase is not covered, because you intended to lift it and there was no sudden or unexpected external event.

However, if you trip over your suitcase and injure yourself, this is covered, because the cause is sudden, unexpected and external.

By "permanent" we mean a disability that, in the opinion of a doctor appointed by us, is not expected to improve and likely to be lifelong.

2. You are only covered for accidents that occur while taking part in activities listed in the [Activities that are covered](#) section, and only if the relevant activity pack or upgrade is shown on your policy schedule.
3. The amount we pay under this section depends on the extent of your disability. The amounts we'll pay are shown in the table below.

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

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

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

Section 7: If your baggage is delayed

What's covered if your baggage is delayed

We will pay up to the amounts shown in the [Policy summary](#) section for each 24-hour period that your checked-in baggage is delayed in reaching your outbound destination.

- Your checked in baggage must be delayed for at least 24 hours before you can claim on this benefit. For the avoidance of doubt, this does not cover baggage or personal property delayed on the return leg of your trip home.
- For a valid claim, we will need to see a written statement from your transport operator or tour operator confirming the length of the delay. We will only pay this benefit if your carrier or tour operator has not compensated you for the delay.
- If your baggage proves to be permanently lost and you claim under [Section 8: If your personal property is lost, stolen or damaged](#), we will deduct what we paid you for your delayed baggage from your lost baggage claim.

What's not covered if your baggage is delayed

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
2. Baggage delayed for less than 24 hours.
3. Baggage that is delayed or held by customs, the police, or other officials.
4. Any claim where compensation is available from your transport operator or tour operator, unless you have a document from them explaining why no compensation was given.
5. Winter sports equipment. This is covered by [Section 12: Winter sports upgrade](#), if you bought the optional cover, paid the additional premium and the cover is listed on your policy schedule.
6. Baggage that is delayed on your return home.
7. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

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

This policy covers you up to the limits shown in the [Policy summary](#) section if your personal property is lost, stolen or damaged during your trip. We will pay a reasonable cost to replace items as new, unless they can be repaired at a lower cost, in which case we will pay the cost of repairs.

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

- Please refer to the list of items not covered in the [What's not covered if your personal property is lost, stolen or damaged](#) section.
- Please note that mobile phones and other electronic devices are not covered by this policy.
- We'll cover your money if it's stolen, but not money that you accidentally lose or misplace.
- When we say 'valuables' we mean personal items of value including:
 - Jewellery and watches made of or containing gold, silver, precious metals, or precious and semi-precious stones.
 - Spectacles and sunglasses.
 - Antiques and anything made of fur or silk.
- If an item comes in a pair or set, we will treat the pair or set as one item.

You must take reasonable care of your belongings. Failure to do so may result in a reduced payout or denial of your claim. When you are not with your property, it must be locked in your accommodation or vehicle.

- Valuables must be kept with you or kept under your direct supervision while traveling. They must not be checked in or placed in the luggage hold of a vehicle, coach, train or aircraft.
- Valuables must be kept in a safety deposit box if available.

As part of the claim assessment, we will need to verify the ownership, condition and age of your personal property using original receipts, bank or card statements proving purchase, photographs, product registration, repair reports or other reasonable evidence.

Any claim that is fraudulent or exaggerated will result in denial of the claim, cancellation of your policy, recovery of any payments made, and may be reported to law enforcement.

All claims must be supported by independent evidence of loss, theft, or damage.

We will only cover amounts that cannot be recovered elsewhere.

If your winter sports equipment is lost, stolen or damaged

When the [Winter sports upgrade](#) has been selected, and is reflected on your policy schedule, winter sports equipment will be included as personal property and covered under this section, subject to its terms, conditions, limits and exclusions.

Please also read [Section 12: Winter Sports upgrade](#).

Winter sports equipment will be assessed as Sports equipment in the table below.

Examples of what we might need to pay your claim

- For claims related to stolen property we require police reports describing the stolen property and confirming the date, time and location of the theft.
- For theft claims from your locked accommodation or vehicle we will ask to see evidence of visible signs

of forced entry.

- For claims related to damaged property we require reports from reputable repair shops documenting the extent of the damage and the cost of repair.
- Where relevant, we may ask to see a written report from your transport operator, tour operator or accommodation provider to support your claim.

If your personal property is lost, stolen or damaged while in the care of an airline, another transport operator, or your accommodation provider, you must report it within 24 hours.

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

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

Personal Property	Less than 6 months old	6 months to 1 year old	1 year to 2 years old	2 years to 3 years old	3 years to 4 years old	More than 4 years old
Jewellery, and watches	95%	90%	85%	80%	75%	70%
Clothing, shoes and accessories	80%	70%	50%	20%	0%	0%
Sports equipment	80%	65%	45%	30%	20%	0%
Luggage, prams, car seats and other such items	95%	75%	50%	25%	0%	0%
Cosmetics, perfume, and other toiletries	60%	30%	0%	0%	0%	0%

You are covered up to the amount shown in the [Policy summary](#) section to repair or replace (at our choice) your winter sports equipment if it is lost, stolen, or damaged.

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

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

If your money is stolen

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

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

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

If you lose your prescription medication

We will pay up to the amount shown in the [Policy summary](#) section if your prescription medication is lost on your trip.

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

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

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
2. Any item valued at less than £50.
3. Items that have been hired or loaned.
4. Any item that is confiscated by customs, the police, or other officials.
5. Valuables that are held inside checked-in baggage or left unattended away from you while travelling (for example, left in a coach baggage hold).
6. Amounts that can be recovered elsewhere.
7. Winter sport equipment, unless you bought the [Winter sports upgrade](#), paid the extra premium and the

cover is shown on your policy schedule.

- 8.** Sports equipment that is damaged while in use, unless the claim is for damage to winter sport equipment, you bought the [Winter sports upgrade](#), paid the extra premium and the cover is shown on your policy schedule.
- 9.** Any claim where a safety deposit box is available but was not used.
- 10.** Personal property that is not locked in your accommodation.
- 11.** Personal property lost or stolen from accommodation that is not professionally managed, or where there is no independent evidence of the accommodation booking or the security of the premises. This includes staying in private homes, such as a friend's or relative's property.
- 12.** Personal property left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight.

There must also be proof, such as photos, witness statements, or police reports, that someone used force to break into the vehicle.

- 13.** Damage to fragile items like glassware.
- 14.** Damage caused by something leaking in your luggage, such as powder or liquid.
- 15.** Scratches and dents, unless they make the item unusable.
- 16.** Damage caused by moths or vermin.
- 17.** Any item that is lost, stolen or damaged while you are swimming.
- 18.** The following items are not covered:
 - Mobile devices and smartphones – including, but not limited to iPhones, Android devices, and similar handheld communication devices
 - Tablets or e-readers – such as iPads, Kindles, or other portable touchscreen devices
 - Laptops and desktop computers – including chargers, keyboards, external drives and monitors
 - Electronic accessories – such as smartwatches, fitness trackers, or augmented-reality glasses
 - Audio-visual and entertainment devices – including cameras, camcorders, headphones, speakers, gaming consoles, and handheld gaming devices
 - Other portable electronic devices – including drones, GPSs, and any other electronic equipment not listed in this policy wording
 - Food and flowers
 - Bikes and their accessories
 - Dentures
 - Paintings
 - Motor vehicles, including their accessories, for example, tyres and roof boxes.
- 19.** Money that you lose or misplace.
- 20.** We don't cover passports or travel documents that are lost in the UK, the Isle of Man or the Channel Islands.
- 21.** Items or baggage that are confiscated, for whatever reason, by customs, the police or other officials.

22. Unexplained loss where you are unable to identify when and where the loss occurred.
23. Any claim without independent evidence of loss, theft or damage.
24. Lost, stolen or damaged personal property while in the care of an airline, another transport operator or your accommodation provider, where you did not report it to them within 24 hours.
25. Medication that is lost on trips within the United Kingdom, the Isle of Man, or the Channel Islands.
26. Failure to take a sufficient supply of your prescribed medication for the duration of your trip.
27. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

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

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

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

- We will pay up to the amounts shown in the [Policy summary](#) section for reasonable and necessary legal expenses resulting from your trip.
- An excess, which is shown in the [Policy summary](#) section, will be applied to this benefit.
We'll take this off the amount you are claiming for.
- You must tell us about your claim as soon as reasonable possible and no later than 180 days after the incident.
- We will only provide cover if we and your legal representative agree that your claim has reasonable prospects of success (meaning a 51% or greater chance of achieving a successful outcome) for the duration of the claim.
- You must give us details of the lawyer who will represent you and you must obtain our approval before any legal action begins. We may appoint a lawyer on your behalf or require you to use a lawyer from our approved panel, unless this would conflict with local legal requirements.
- We reserve the right to stop paying legal costs if the legal costs would be disproportionate to the value of the claim.
- Any recovered legal expenses from other sources will be split between us and you in the same ratio as they were originally paid.

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

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
2. Claims made more than 180 days after the incident.
3. Legal costs incurred without our prior written approval.
4. If we think that you're more likely to lose your case, or that your case will cost more than the compensation you receive.
5. Any costs because of you making a claim against us.

6. Any costs relating to animals you own or look after.
7. Defending your legal rights in claims made against you, except as provided under [Section 10: If you are held personally liable for anything during your trip abroad](#).
8. Any appeal where we did not provide cover for the original claim.
9. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

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

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

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

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

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

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

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you have bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
2. We will not cover incidents that are the result of your ownership, possession or use of any motorised or mechanically propelled vehicle, aircraft, drone, watercraft (other than manually propelled boats), or any weapon or firearm.
3. Damage to property belonging to you, a member of your family, a member of your household or a person that is employed by you.
4. Bodily injury to you, a member of your family, a member of your household or a person that is employed by you.
5. Bodily injury that is not caused by a sudden, unexpected, external accident.
6. Injury or damage caused by any animal other than a domestic cat or dog that is not registered as dangerous and is not being used for work purposes.
7. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 11: If your accommodation becomes uninhabitable

What's covered if your accommodation becomes uninhabitable

You are covered up to the amount shown in the [Policy summary](#) section for additional accommodation and transportation costs you incur to move to alternative accommodation if, at any time during your trip, you cannot use the accommodation you have paid for because it has become uninhabitable due to

- Fire, flood, storm, explosion, landslide, avalanche, hurricane, earthquake, tsunami, or volcanic eruption
- An outbreak of food poisoning or an infectious disease at your accommodation, confirmed by the accommodation provider or local health authority.

Uninhabitable means the accommodation cannot be safely occupied due to physical damage, contamination, or an official order preventing access.

What's not covered if your accommodation becomes uninhabitable

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you have bought the excess waiver upgrade. See [Section 15: Excess Waiver](#) upgrade for details.
2. Any costs or charges that are covered under another section of this policy.
3. Costs that your package holiday provider is responsible for under the Package Travel Regulations 2018.
4. Additional travel or accommodation costs that are of a higher standard than those originally booked.
5. Any costs incurred by you which are recoverable from elsewhere, including those from the transport operator, the accommodation provider or your credit or debit card issuer or those for which you receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Accommodation that is not commercially operated, or where there is no independent booking evidence (for example, staying with a friend or relative).
7. Costs you would have paid regardless of the accommodation becoming uninhabitable.
8. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 12: Winter sports upgrade

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

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

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

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

What we mean by winter sports

The following are considered winter sports and are additional activities covered under the winter sports upgrade:

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

Lost, stolen, or damaged winter sport equipment

When the winter sports upgrade has been selected, and shown on your policy schedule, winter sports equipment is treated as personal property and is covered under [Section 8: if your personal property is lost, stolen or damaged](#), subject to that sections terms, conditions, limits and exclusions.

This policy covers you up to the limits shown in the [Policy summary](#) section if your winter sports equipment is lost, stolen or damaged during your trip. We will pay the reasonable cost to replace items with new, unless they can be repaired at a lower cost, in which case we will pay the cost of repair.

Hiring winter sports equipment

We will pay you up to the amount shown in the [Policy summary](#) section for the reasonable cost of hiring replacement winter sports equipment because of the accidental loss, theft, damage, or delay of your own winter sports equipment during your trip.

For delayed winter sports equipment, the delay must be for at least 12 hours. We will ask you to see confirmation of the delay from your carrier.

We don't cover winter sports equipment that is confiscated by customs, the police, or other officials.

Ski lift pass

If your ski lift pass is lost or stolen, we will pay for the unused portion of the pass, based on its value when it was lost or stolen.

All claims must be supported by independent evidence of loss or theft, and evidence of the original purchase and remaining validity (for example, a receipt, booking confirmation, bank or card statement, and confirmation from the resort or pass issuer).

We will pay you up to the amount shown in the [Policy summary](#) section for this benefit.

Ski package (including ski lift pass)

If you get sick or are injured during your trip, and a doctor confirms that you are not able to ski or snowboard, or use the ski pack facilities, we will pay for the unused portion of your prepaid, nonrefundable ski or snowboard package (including any unused ski lift pass element).

Ski package means your prepaid, non-refundable package for skiing or snowboarding, which may include a ski lift pass, equipment hires and/or lessons.

We will pay you up to the amount shown in the [Policy summary](#) section for this benefit.

Piste Closure

If there is a lack of snow in your resort and it closes, we will pay you up to the amounts shown in the [Policy summary](#) section.

If your trip is within the Northern Hemisphere, this cover applies if your dates of travel fall between the months of December and April. If your trip is within the Southern Hemisphere, this cover applies if your dates of travel fall between the months of May and October.

What's not covered by your winter sports upgrade

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you have bought the excess waiver upgrade. See [Section 15: Excess Waiver upgrade](#) for details.
2. We will not pay for any claim under this upgrade to the extent that it is payable under another section of this policy.
3. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.

For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.
4. Any claim for both [Ski package \(including ski pass\)](#) and cutting your trip short relates to the same event.
5. Any claim that involves sickness or injury where you do not obtain confirmation from a doctor that your condition is severe enough to prevent you from skiing or snowboarding or using the ski package facilities.
6. For lost, stolen or damaged winter sports equipment, anything mentioned in Section 8, [What's not covered if your personal property is lost, stolen or damaged](#).
7. Anything mentioned in the [What this policy doesn't cover](#) section of this document.

Section 13: Cruise upgrade

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

All claims under this cruise upgrade must be supported by independent evidence of the event and of any costs you are claiming. This may include confirmation from the cruise operator, the ship's medical officer, a treating doctor, the transport provider, or other relevant authority, as well as receipts or booking confirmations.

Missed departure

This section covers you if, for a reason listed below, you miss the first international departure of your cruise (the first port where your cruise is scheduled to leave the UK).

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

Covered reasons for missed departure:

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

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

2. An accident to or breakdown of the vehicle in which you are travelling (this does not include your vehicle running out of petrol, oil, or water, having a flat tyre, puncture or flat battery).
3. An accident or breakdown occurring to another vehicle ahead of you on a road, which causes an unexpected delay to the vehicle in which you are travelling.

Cabin confinement

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

We will pay up to the amount shown in the [Policy summary](#) section for each day that you are confined.

Unused prepaid activities

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

Missed excursion

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

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

We will pay up to the amount shown in the [Policy summary](#) section for each excursion you miss on your cruise because of conditions outside the control of the cruise operator.

This must be confirmed by the cruise operator in writing, stating that you were scheduled to take part in the excursion and why it was missed.

Cruise interruption

This section covers any reasonable additional travel expenses you must pay to reach the next port so you can rejoin your cruise, following hospital treatment during your trip.

We will pay up to the amount shown in the [Policy summary](#) section for this benefit.

What’s not covered by your cruise upgrade

1. The excess per insured person, which is shown in the [Policy summary](#) section, unless you have bought the excess waiver upgrade. See [Section 15: Excess Waiver upgrade](#) for details.
2. We will not pay for any claim under this upgrade to the extent that it is payable under another section of this policy.
3. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.

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

4. Anything mentioned in the [What this policy doesn’t cover](#) section of this document.

Section 14: Top-up cancellation upgrade

This section only applies if you have bought this top-up cancellation upgrade, paid the appropriate extra premium, and this cover is shown on your policy schedule. The top-up cancellation upgrade is only available on the “Platinum” tier of this product.

What’s covered by your top-up cancellation cover

You are covered for the total amount of cancellation cover shown on your policy schedule if you cancel your trip. This total amount includes the cover offered under [Section 1: If you need to cancel your trip](#), as well as the top-up cancellation upgrade cover that you selected and paid for when you bought this policy.

For a valid claim under this section, the reason for cancellation or curtailment must be covered and accepted by us under [Section 1: If you need to cancel your trip](#) or [Section 2: If you need to cut your trip short](#).

- The amount we pay for cancellation or curtailment as a result of this upgrade, is limited to the top-up amount you bought, which is shown on your policy schedule.

The top-up amount shown on your policy schedule is the maximum total we will pay if you need to cancel or cut short your trip. It is not in addition to the limits shown in the [Policy summary](#) section.

What’s not covered by your top-up cancellation upgrade

1. Any claim under this upgrade to the extent it is payable under another section of this policy.
2. This upgrade is not available if you bought the “Silver” or “Gold” tier of this product.
3. Anything mentioned in the [What this policy doesn’t cover](#) section of this document.

Section 15: Excess waiver upgrade

This section applies if you have bought the excess waiver upgrade, paid the appropriate extra premium and this cover is shown on your policy schedule. When this cover applies, the standard excess shown in the [Policy summary](#) section will not apply to any eligible claim under this policy.

What’s covered by your excess waiver upgrade

- We will waive the excess you would normally pay under each section of cover where an excess applies.
- The Excess Waiver applies per insured person for each claim made during the period of insurance. You will not have to pay any excess amount for a valid claim under those sections.

What not covered by your excess waiver upgrade

1. Any administration or processing charge imposed when handling a claim because of:
 - Fraudulent, false, or misleading claims
 - Breach of policy terms and conditions
 - Claims made outside the insured period
2. The excess waiver cannot be added or applied retrospectively after the policy start date.
3. Anything mentioned in the [What this policy doesn’t cover](#) section of this document.

What this policy doesn't cover

Known events

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

Travelling to hazardous territories

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

Injuries and conditions we don't cover

We won't cover:

- any self-inflicted injuries. This includes if you injure yourself while trying to take your own life.
- injuries caused by you deliberately putting yourself in danger unless you're trying to save someone's life.
- claims for injuries resulting from a medical professional acting carelessly or recklessly.
- any claim or claims in respect of loss or losses directly or indirectly caused by the hazardous nature of asbestos or any materials containing asbestos in whatever form or quantity.

Claims we won't cover

- If your state of health is significantly worse than you told us.
- If you knew you needed medical treatment during your journey.
- If one of the purposes of your journey is to obtain medical treatment, including cosmetic treatment.

Activities that aren't covered

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

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

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

Search and rescue

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

Crime

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

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

Alcohol, medicine, and drugs

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

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

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

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

War

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

Participation in terrorism

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

Cyber events

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

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

Radioactivity

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

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

Sanctions

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

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

Electronic data

We will not pay for the value of any electronic data. If electronic data processing media (for example, a laptop hard drive, tablet, phone, USB stick, memory card, or other storage device) suffers physical loss or damage that is covered under this policy, the most we will pay is:

- the cost of repairing or replacing the blank media (at our choice), and
- the reasonable cost of copying electronic data back onto it from back-ups or from originals of a previous generation.

We will not pay for:

- research or engineering costs, or
- any costs of recreating, gathering, re-entering, or assembling electronic data.

If the media is not repaired, replaced, or restored, we will only pay the cost of the blank media.

This exclusion applies even if the electronic data cannot be recreated, gathered, or assembled.

How we use your personal information

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

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

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