

battle face

MIGHTY ROAR

Travel and Medical Expenses

Comprehensive

Master Policy Number: MRTMC000162023

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INTRODUCTION TO YOUR POLICY

Please read this Master Policy very carefully to ensure You understand the extent of the cover, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help the Insured Person in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless the Insured Person has paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of their policy while general exclusions, conditions and notes will apply to the whole of their policy.

We will provide the services and benefits described in this policy:

- a. during the Period of Insurance;
- b. within the Geographical Limits;
- c. subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy;
- d. following payment of the appropriate premium for the level of cover selected.

Benefits under this policy are underwritten by certain underwriters at Lloyd's and administered on their behalf by battleface Insurance Services Limited, Suite 24, 80 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU, UK. battleface Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 774757) in the UK.

MASTER/GROUP POLICY GENERAL TERMS AND CONDITIONS

The Master/Group Policyholder ("Master Policyholder") shall comply with the terms and conditions below.

The Underwriters recognise that the Master Policyholder may appoint an Administrator to administer certain functions of the Master/Group Policy ("Master Policy"). Notwithstanding the above, it remains the Master Policyholder's responsibility to ensure compliance with the terms and conditions set out below.

RETENTION AND PROVISION OF RECORDS

- 1.1. The Master Policyholder shall establish and maintain complete records relating to all Covered Parties in connection with the Master Policy, including copies of all evidences of insurance, and retain such records, including electronic records, for a minimum period of seven (7) years or for such longer period as may be required by local law and the Master Policyholder shall provide to the Underwriters upon request copies of such records or documentation, or any other information as the Underwriters may reasonably require from time to time, relating to the Covered Parties.

SECURITY OF DOCUMENTS

- 2.1. All documents evidencing cover and any electronic method of storing and/or producing documentation shall be kept secure at all times. If requested by the Underwriters, the Master Policyholder shall promptly return, delete or destroy all unused documents, including electronic documents, relating to the Master Policy and ensure that any issuance or production of such documents by the Master Policyholder thereafter ceases.

CLAIMS, COMPLAINTS OR PROCEEDINGS

- 3.1. If the Master Policyholder is made aware by a Covered Party of a claim or complaint that the Covered Party wishes to make under the Master Policy, the Master Policyholder shall promptly inform the Covered Party of the arrangements established by the Underwriters for the making of claims or complaints (as applicable) and shall promptly notify to the Underwriters full details of the claim or complaint (as applicable).
- 3.2. Where the Master Policyholder is aware of any legal or regulatory proceedings or actions commenced against Lloyd's, the Underwriters, the Master Policyholder, arising out of the operation of or in connection with the Master Policy, the Master Policyholder shall promptly provide the Underwriters with full details of the same.

COMPLIANCE WITH THE LAW AND FINANCIAL CRIME

- 4.1. Without prejudice to any of the rights or obligations otherwise specified in the Master Policy, the Master Policyholder shall comply with all applicable laws for the legal and proper enrolment and handling of all insurances for the Covered Parties, and shall use its best endeavours to ensure that any other parties with whom it deals in carrying out its duties under the Master Policy comply with such laws where applicable.
- 4.2. The Master Policyholder shall not accept, offer or facilitate payment, consideration, or any other benefit, which constitutes an illegal or corrupt practice contrary to any applicable anti-bribery legislation.

DATA PROTECTION

- 5.1. The Master Policyholder shall comply with its obligations under the relevant local data protection legislation, whether as data controller or data processor (as appropriate). The term "local data protection legislation" shall include all applicable statutes and regulations in any jurisdiction pertaining to the processing of personal data, including the privacy and security of personal data.
- 5.2. For the purposes of this Section 5:
- "data controller" means the person who, alone or jointly with others, determines the purposes and means of the processing of personal data;
 - "data processor" means the person who processes personal data on behalf of the data controller;
 - "data subject" means the identified or identifiable natural person to whom the personal data relates;
 - "personal data" means any information relating to the data subject;
 - "processing" means any operation or set of operations which is performed upon personal data, whether or not by automatic means, such as collection, recording, organisation, storage, adaptation or alteration, retrieval, consultation, dissemination or otherwise making available, alignment or combination, blocking erasure or destruction.

COMMUNICATION WITH COVERED PARTIES

- 6.1. The Master Policyholder shall inform the Covered Parties of any changes to the Master Policy, which are relevant to the coverage provided to the Covered Parties, including cancellation or non-renewal of the Master Policy.

AUTOMATIC OR TACIT RENEWAL OF INSURANCES BOUND

- 7.1. The Master Policyholder must not take any steps which have the effect of committing the Underwriters to automatic or tacit renewal of any benefit provided to Covered Parties under the Master Policy unless otherwise agreed in writing in advance by the Underwriters.

PROMOTIONAL AND MARKETING MATERIAL

- 8.1. The Master Policyholder must agree with the Underwriters any specific marketing or promotional material to be used in relation to the Master Policy, including on any internet website, portal or similar online system.

LICENSING

- 9.1. The Master Policyholder shall ensure that it, and the appointed Administrator, maintain all necessary licences, authorisations, registrations and qualifications to perform its duties under the Master Policy.

USEFUL NUMBERS

FOR EMERGENCY MEDICAL ASSISTANCE CALL

Robin Assist on **+44 (20) 8089 5338**

See page **6** for more information

TO MAKE A CLAIM

Call Robin Assist on **+44 (20) 8089 5338**

See page **39** for more information

IF YOU WISH TO MAKE A COMPLAINT REGARDING YOUR POLICY, SERVICE OR THE SETTLEMENT OF A CLAIM PLEASE REFER TO PAGE 40 FOR DETAILS.

MEDICAL HEALTH

If anyone has an undiagnosed Medical Condition (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, this policy will not cover any related claim against Section A - Cancellation or Curtailment and Section B - Emergency Medical and Additional Expenses.

If the Insured Person has a change in health after the Insured Person has taken out this insurance but before their trip starts, cover under Sections A - Cancellation or Curtailment, Section B - Emergency Medical and Additional Expenses, or Section D - Personal Accident of the policy will only continue to be provided where the change in health has been declared to and accepted by Us. The Insured Person should notify Us as soon as the Insured Person are aware of a change in health, failure to do so could result in a claim being declined.

This insurance policy is designed to cover the Insured Person for unforeseen illnesses and accidents occurring during the Period of Insurance.

Please refer to the 'Cancellation or Curtailment Cover for Non Insured Persons' section for terms that apply for non-travelling Close Relatives, a travelling companion not insured by this policy and people that the Insured Person intends to stay with.

Pregnancy and childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section B-Emergency Medical and Additional Expenses, for unforeseen bodily injury or illness, Pregnancy and/or Childbirth is not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections A, B and C of this policy for claims arising from Complications of Pregnancy and Childbirth. The Insured Person should read the definition of Complications of Pregnancy and Childbirth in the Meaning of Words.

CANCELLATION OR CURTAILMENT COVER FOR NON INSURED PERSONS

A Close Relative who is not travelling with the Insured Person, a travelling companion not insured by this policy, or the person the Insured Person is intending to stay with, may have a serious accident, illness or have a Pre-existing Medical Condition which deteriorates during their Trip. In some cases, if their state of health deteriorates greatly as a result of the accident, illness or Pre-existing Medical Condition, the Insured Person may want to cancel or curtail their Trip.

Subject to all the other terms and conditions, such claims are covered if the person's Medical Practitioner can confirm in writing that at the time the Insured Person bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition manifesting or deteriorating to such a degree that this would become necessary. If the Medical Practitioner will not confirm this their claim is not covered.

EMERGENCY ASSISTANCE 24 HOURS A DAY

In the event of a medical incident the Insured Person should contact our medical assistance team at Robin Assist on the number below.

They should ensure that they contact us as soon as reasonably possible, but in any event within 48 hours of any serious accident or illness abroad requiring in-patient hospitalisation, extended treatment or alteration to travel arrangements.

Please contact Us on: **+44 (20) 8089 5338** or help@robinassist.com

The Insured Person must give their name, insurance details, policy reference number and as much information as possible. They should also provide a telephone and/or email address where Robin Assist can contact the Insured Person or leave messages at any time of the day or night.

This is NOT a private medical insurance. If the Insured Person needs any emergency medical treatment or emergency travel assistance whilst abroad, the Insured Person must contact Robin Assist. Not contacting them, or not following their instructions, could affect their claim. Full details are shown in the 'Useful Numbers' Section on page 5.

IMPORTANT INFORMATION

We would like to draw Your attention to important information about this Master Policy including:

- **Eligibility:** To be eligible for this insurance Insured persons must be 1 month or over on the date of travel and 79 years or under when the trip, for which this insurance is purchased, finishes.
- **Changes to the Policy:** the Insured Person must answer all questions about this policy honestly and fully at all times. The Insured Person must also tell Us straight away if anything that the Insured Person have already told Us changes by calling Us on +44 (20) 8089 5338. If the Insured Person does not tell Us their policy may be cancelled and any claim the Insured Person makes may not be paid.
- **Conditions and Exclusions:** There are conditions and exclusions which apply to each individual section of the policy and there are general conditions and exclusions which apply to the whole of the policy. See pages 34 to 38.
- **Certain Pandemics:** Please see General Exclusion on page 37.
- **COVID-19:** This insurance is extended to cover the following for an Insured Person aged 65 years or under for:

Section A – Cancellation or Curtailment:

- Cancellation as a result of an Insured Person being diagnosed with COVID-19, within 14 (fourteen) days of departure and therefore being unable to travel. This must be evidenced with an approved PCR test confirming the diagnosis and date the test was taken, any tests done outside the 14 (fourteen) day window prior to departure will not be accepted as a valid diagnosis.
- Cancellation as a result of an immediate Close Relative that the Insured person was due to stay with having to self-isolate due to the Close Relative being diagnosed with COVID-19, within 14 (fourteen) days of departure. This must be evidenced with an approved PCR test confirming the diagnosis and date the test was taken, any tests done outside the 14 (fourteen) day window prior to departure will not be accepted as a valid diagnosis.
- Curtailment of a Trip if a Close Relative has passed away due to COVID-19 whilst an Insured person is on a Trip. This is subject to the Close Relative not being diagnosed with or suffering symptoms of COVID-19 prior to the Insured Person's Trip commencing.
- Additional accommodation and/or transport costs due to the Insured person being quarantined whilst on a Trip as a result of the Insured Person being diagnosed with COVID-19. This must be evidenced with an approved PCR test confirming the diagnosis and date the test was taken and the requirement by local authorities that the Insured Person must be quarantined. Additional accommodation costs are limited to GBP 100 per day up to 14 (fourteen) days maximum. Additional transportation costs are limited to the rearrangement of original transportation only with a maximum sum insured of GBP 250.
- Additional accommodation and/or transport costs due to the Insured person being denied boarding a pre booked Aircraft, Ferry or any other pre booked transportation required to complete the Insured Person's journey home as a result of the Insured Person showing symptoms of and subsequently being diagnosed with COVID-19. This must be evidenced with an approved PCR test confirming the diagnosis and date the test was taken. If the denial of boarding does not result in a positive COVID-19 PCR test then no claim will be paid. Additional accommodation costs are limited to GBP 100 per day up to 14 (fourteen) days maximum. Additional transportation costs are limited to the rearrangement of original transportation only with a maximum sum insured of GBP 250.

Section B – Emergency Medical and Additional Expenses:

- Medical expenses necessarily incurred by an Insured Person for the treatment of COVID-19.
- Subject to all other terms and conditions of this policy.
 - For the purposes of this extension COVID-19 is defined as:
 - a. Coronavirus disease (COVID-19);
 - b. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).

- **Personal Possessions:** This policy provides cover for loss, damage or theft of the Insured Person's Baggage. There are some important limitations to cover that will apply to single articles, Valuables and also items lost or stolen from a beach/pool-side or where satisfactory proof of ownership cannot be provided. If the Insured Person is planning to take expensive items such as cameras, e-readers, games consoles, laptops, mobile/smart phones, tablets, jewellery, watches or other Valuables with them, then the Insured Person should check that they have adequate personal possessions cover under a home contents or other insurance policy. Baggage claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.
- **Activities and Sports:** Activities and Sports cover only applies for the 'Activities and Sports Automatically Included' on Page 47 of this policy unless the Insured Person has paid the appropriate additional premium to include additional Activities and Sports under the Comprehensive cover extension on page 49 in this policy and are shown in their policy Schedule. Cover will apply to sections A to H of your policy.
- **Third Party Liability:** If the Insured Person uses any form of mechanically propelled vehicle (e.g. car, motorcycle, moped or scooter, snowmobile, skidoo etc.), sail or powered boat, or an airborne or waterborne craft, no liability cover will apply under this policy and the Insured Person must ensure that they have cover for third party injury or property damage in place.

This policy is extended to include the following activities:

- Caring, nursing and working in a hospital environment including the administering of drugs or medicine.
- White water rafting up to grade 2 (fully supervised, full safety equipment and training provided).

VOLUNTEER ACTIVITIES AND SPORTS

If the volunteer trip option has been selected all volunteering work must be organised by a professional organisation operating from the United Kingdom offering support and advice to the Insured Person.

Please note that cover under section G - Personal liability is excluded for each of these activities:

- Caring / nursing (excluding the administering of drugs or medicine),
- Classroom teacher,
- Childcare,
- Counselling or mentoring youngsters,
- Farm work (but not including the use of plant or power tools and machinery),
- Field work,
- Fruit or vegetable picking,
- General classroom duties,
- Manual work (but not including the use of plant or power tools and machinery),
- Orphanage work (excluding the administering of drugs or medicine),
- Occasional light manual work (but not including the use of plant or power tools and machinery),
- Ranch work (but not including the use of plant or power tools and machinery),
- Retail trade including manual work (but not including the use of plant or power tools and machinery),
- Sports coach (general sports including: football, netball, athletics, basketball, swimming, cricket, volleyball, rugby, tennis),
- Superintendence of manual work,
- Supervised construction duties (but not including the use of plant or power tools, and machinery),

- Working with animals and wildlife (excluding hunting and direct contact with snakes, crocodiles, alligators, sharks, hippos, elephants and lions) under the constant supervision of the conservation staff in a controlled environment and working within the guidelines of the organisation that the Insured Person is working with.

GENERAL TRAVEL ADVICE

MEDICAL COVER AND THE EUROPEAN HEALTH INSURANCE CARD / GLOBAL HEALTH INSURANCE CARD

Prior to 01st January 2021, people whose permanent address was in the United Kingdom were entitled to a European Health Insurance Card (EHIC) issued in the United Kingdom.

The EHIC could be used to cover some medical treatment needed within the European Economic Area (EEA) as a result of an Injury or Illness.

Please note any valid EHIC will be honoured up until its expiry date if it falls after 01st January 2021 but no longer covers Norway, Iceland or Liechtenstein.

From 01st January 2021, people whose permanent address is in the United Kingdom are now entitled to access the Global Health insurance Card (GHIC). Please note the GHIC also excludes Norway, Iceland and Liechtenstein.

Although the GHIC may not cover all medical costs, Underwriters strongly recommend that each Insured Person gets a GHIC card and takes it with them whenever they are travelling in the EEA.

An Insured Person can get more details from the GHIC Information Service website at www.gov.uk/global-health-insurance-card

AUSTRALIA

If the Insured Person need medical treatment in Australia they must enrol with a local MEDICARE office. The Insured Person does not need to enrol when they arrive, but the Insured Person must do this after the first occasion they receive treatment.

In-patient and out-patient treatment at a public hospital will then be available free of charge.

Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from the Insured Person's local Post Office or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au.

If the Insured Person is admitted to hospital the Insured Person must contact Our Medical Assistance company as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

FOREIGN, COMMONWEALTH & DEVELOPMENT OFFICE (FCDO) TRAVEL ADVICE

Before an Insured Person sets off on any foreign travel, they should review the FCDO website at www.gov.uk/foreign-travel-advice. The site is packed with essential travel advice and tips, plus up-to-date information about the country being travelled to. Any Insured Person can subscribe to email alerts. The FCDO can also be contacted on 0845 850 2829.

WORLD HEALTH ORGANIZATION

Along with the FCDO, the WHO website can be a useful tool for any Insured Person to check before they travel for further in depth information about the country being travelled to. The website is www.who.int/countries/en.

SCHEDULE OF BENEFITS

This table shows the Limits of Cover available under each section of the policy. It should be read in conjunction with the Insured Person's Evidence of Insurance which will confirm what level of cover the Insured Person has taken along with details of any cover options the Insured Person has selected. All limits and excesses are per person.

Section	Benefit	Sum Insured	Excess
A	Cancellation, Curtailment and Missed Connection	GBP 5,000	GBP 100
	Aggregate Limit	GBP 50,000	
	Excursions	GBP 250	
B	Medical and Emergency Expenses	GBP 10,000,000	GBP 100
	Emergency Dental treatment	GBP 500	
	Search & rescue	GBP 5,000	
C	Hospital Benefit	GBP 25 per day, maximum GBP 300	GBP Nil
D	Personal Accident		GBP Nil
	Death benefit (aged under 16)	GBP 1,000	
	Death benefit (aged 16 to 64)	GBP 30,000	
	Death Benefit (aged 65 and over)	GBP 1,000	
	Loss of limbs or sight (aged under 65)	GBP 40,000	
Permanent total disablement (aged under 65)	GBP 40,000		
E	Baggage		GBP 100
	Baggage (including valuables)	GBP 2,500	
	Single article, pair or set limit	GBP 300	
	Valuables limit in total	GBP 350	
	Baggage Delay	GBP 100	GBP Nil
F	Personal Money, Passport and Documents		GBP 100
	Currency, notes and coins	GBP 200	
	Currency, notes and coins (aged under 16)	GBP 50	
	Other personal money and documents	GBP 500	
	Passport or visa	GBP 500	
G	Personal Liability	GBP 2,000,000	GBP 100
H	Legal Expenses	GBP 50,000	GBP 100
I	Hijack		GBP 100
	Hijack	GBP 50 per day up to GBP 3,000	
	Hostage	GBP 3,000	

Section	Benefit	Sum Insured	Excess
J	Delayed Departure Delay Cancellation of trip Aggregate Limit	GBP 20 per 12 hours up to GBP 100 GBP 5,000 GBP 50,000	GBP Nil GBP 100
K	Missed Departure	GBP 500	GBP 100
L	Catastrophes and Natural Disasters	GBP 500	GBP 100
M	Air Rage Delay Death benefit (aged under 16) Death benefit (aged 16 to 64) Death Benefit (aged 65 and over) Loss of limbs or sight (aged under 16) Loss of limbs or sight (aged 16 to 64) Permanent total disablement (aged under 16) Permanent total disablement (aged 16 to 64)	GBP 100 GBP 5,000 GBP 10,000 GBP 5,000 GBP 16,000 GBP 32,000 GBP 20,000 GBP 40,000	
N	Incarceration	GBP 1,000	GBP 100
O	Kennel and/or Cattery Fees In home country	GBP 25 per day, up to GBP 150	GBP Nil
P	Winter Sports Ski Equipment (GBP 500 per single article, set or pair) Hire of Ski Equipment Ski Pack Piste Closure (GBP 30 per 24 hours) Avalanche (only included if the additional premium has been paid and it is shown as 'Covered' on page 1 of the Evidence of Insurance)	GBP 750 GBP 300 GBP 250 GBP 300 GBP 500	GBP 100 GBP nil GBP nil GBP nil GBP 100

Please note that the sum insured is the most the Insured Person can claim under the section, but other limits may apply. All cover limits and excesses shown are per person unless otherwise indicated.

Section E – Baggage

- Claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.
- The maximum We will pay per Insured Person for all Baggage or Valuables lost, damaged or stolen from a beach or pool-side is GBP 100.
- An original receipt, valuation report or other satisfactory proof of ownership and value is required to support the claim. Evidence of replacement value is not sufficient.

If the Insured Person cannot provide this the maximum payment will be limited to:

- GBP 50 for any one article, or for any one Pair or Set of articles;
- GBP 250 for all articles lost, damaged or stolen in any one incident.

MEANING OF WORDS

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

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Baggage: Items usually carried or worn by travellers for their individual use during a Trip.

- a. this travel insurance is not intended to cover expensive items for which the Insured Person should take out full 'Personal Possessions' insurance under their home contents policy.
- b. wheelchairs and mobility aids are classed as Baggage and are covered according to the limits of cover on pages 10 and 11.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Change in Health: A change in the Insured Person's state of health that occurs after the policy has been purchased. A change to the Insured Person's state of health includes:

- a. any new disease, illness or injury that requires medication, advice, treatment; or
- b. a Pre-existing Medical Condition where there is a change to medication, advice or treatment; or
- c. the Insured Person undergoing tests or treatment or being placed on a waiting list for out/day/in-patient treatment, investigations or surgery.

Close Relative: Spouse or Common Law Partner, parent, step-parent, legal guardian, children (including legally adopted and step-children), sibling (including step-siblings and sister/brother-in-law) or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person in a domestic relationship, for at least six consecutive months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/ medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Computer System: Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Curtailement: Abandoning or cutting short the Insured Person's Trip by direct early return to the Insured Person's Home Country. Please note: claims will be calculated from the day the Insured Person returned to their Home Country and based on the number of complete days of the Trip the Insured Person has not used, or by attending a hospital outside the Insured Person's Home Country as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses) for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital and based on the number of complete days for which the Insured Person was hospitalised. Cover only applies to ill/injured persons.

Cyber Act: An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident: Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Evidence of Insurance: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance, additional cover options and any other special conditions and terms.

Excess/Excesses: The amount You have to pay towards making a claim. The amount of the Excess should be agreed when You take out Your policy.

Family Member: the Insured Person's partner/Spouse, the Insured Person's children, Step Children, Mother, Father, Step Mother, Step Father.

GDPR: means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the Processing of Personal Data and repealing Directive 95/46/EC (General Data Protection Regulation).

Geographical Limits: The country(ies) for which the Insured Person has paid the appropriate premium, as specified on the Insured Person's Evidence of Insurance. Please note:

Cover is included whilst travelling directly from the Insured Person's Home or business (whichever is the latest) to the Insured Person's departure point and back again when the Insured Person returns, limited to a maximum of 24 hours in each direction. This does not apply if the Insured Person purchased the cover whilst on a trip. In this case, cover starts twenty four (24) hours after the time of purchase and finishes when the Insured Person returns to Home or where this cover was purchased, whichever is reached first.

The Insured Person will be covered when travelling by Public Transport between countries, but not if the Insured Person is being paid to crew a private motor or sailing vessel or are travelling by private aircraft.

Home: the Insured Person's principal place of residence, used for domestic purposes, and including garage(s) and other outbuilding(s).

Home Country: The country for which the Insured Person holds a passport or that country in which the Insured Person habitually resides (if different) and which is declared as the Insured Person's Home Country on the Insured Person's application for cover.

Insured Person: Each person named on the Evidence of Insurance and for whom the appropriate premium has been paid, and at the expiry of the Period of Insurance being not more than 79 years of age. See the 'Your Policy' section for eligibility and age limits.

Limits of Cover: The maximum amount that We will pay per person or per policy for each insured incident, as shown on the Schedule of Benefits.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what the Insured Person should see at 60 feet.)

Medical Condition: A disease, illness, sickness or injury including Psychological Conditions.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment, is practicing within the scope of his/her licence and training and who is not related to the Insured Person or any travelling companion.

Mental Health Disorder: A mental or emotional disease or disorder which generally denotes a disease of the brain with predominant behavioural symptoms, or a disease of the mind or personality, evidenced by abnormal behaviour, or a disorder of conduct evidenced by socially deviant behaviour. This includes but is not limited to psychosis, psychiatric illnesses and other similar conditions as may be listed in recognised medical manuals or journals.

Money: Currency from the Insured Person's Home Country, currency from the country(ies) in which the Insured Person is travelling, any of the recognised major currencies which are commonly used in transactions in lieu of local currency and travellers cheques.

Pair or Set: Similar items of Baggage which are complimentary to one another or used together. Period of Insurance: The period shown on the Evidence of Insurance.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent the Insured Person from engaging in, or giving any attention to, the Insured Person's usual occupation for the remainder of the Insured Person's life.

For Insured Persons aged 65 or over the definition of Permanent Total Disablement is amended to:

A disablement which prevents the Insured Person from performing at least three (3) of the following six (6) activities of daily living even with the aid of special equipment, and always to require physical assistance of another person throughout the physical activity for at least six (6) continuous months:

- a. transferring: the ability to move from a bed to an upright chair or wheelchair and the vice versa;
- b. mobility: the ability to move indoors from room to room on level surfaces;
- c. toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- d. dressing: the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances;
- e. washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means;
- f. feeding: the ability to feed oneself once food has been prepared and made available.

The diagnosis must be confirmed and certified by a Medical Practitioner.

Pre-existing Medical Condition: Any Medical Condition that, within the last 12 months, required any:

- a. surgery, inpatient or outpatient treatment, referrals or investigations of any sort. This includes being on any waiting list, taking any prescription medication, tablets or required medical treatment (This will not apply to common colds, flu or contraceptive medication);
- b. medical advice or treatment for any respiratory condition relating to the lungs or breathing;
- c. medical advice or treatment for any heart, stroke or diabetic condition.

Psychological Condition: A mental or addictive condition, including but not limited to, alcoholism, drug addiction or eating disorders.

Public Transport: any scheduled publicly licensed aircraft, sea vessel, train, coach or bus on which the Insured Person is booked or had planned to travel.

Schedule of Benefits: The details of cover as outlined on pages 10 and 11 of this document.

Secure Luggage Area: Any of the following, as and where appropriate:

- a. the locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
- b. the fixed storage units of a motorised or towed caravan;
- c. a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the country(ies) stated on the Insured Person's Evidence of Insurance, during the Period of Insurance. Please Note: Trips do not have to commence and end in the Insured Person's Home Country. The Evidence of Insurance will show the maximum duration of the Insured Person's Trip.

Unattended: When the Insured Person cannot see and/or are not close enough to the Insured Person's property or vehicle to prevent unauthorised interference or theft of the Insured Person's property or vehicle.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software including notebooks, eReaders, laptops, tablet PCs, mobile telephones; smartphones; portable audio equipment (DVD, CD, Mini-Disc, MP3 players, iPods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, binoculars; jewellery; watches; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: battleface Insurance Services Limited, administering policies on behalf of certain underwriters at Lloyd's, London.

You / Your: The Master Policyholder named on the Master Certificate of Insurance.

YOUR POLICY

This Master Policy contains restrictions based on the type of cover the Insured Person has purchased – these are explained below.

If the Insured Person travels for more than the number of days for which the Insured Person has paid for cover, the Insured Person will not be covered after the last day for which the Insured Person has paid.

Cover for any Trip ends on the earliest of:

- a. the end date shown on the Insured Person's Evidence of Insurance; or
- b. the date the Insured Person returns to their usual place of residence or business at the end of their journey, which shall be no later than 24 hours after the Insured Person has arrived at the international arrival point in the Insured Person's Home Country; or
- c. the date when the maximum number of days cover shown in the Insured Person's policy has been reached.

GEOGRAPHICAL AREAS

Cover is only valid in the country(ies) requested on the Insured Person's policy application and shown on the Insured Person's Evidence of Insurance.

Due to sanctions restrictions imposed by the United Kingdom, European Union, Canada, United Nations and United States, it may not be possible for us to provide the full range of cover in one or more of the countries you plan to travel to. For more information please get in touch via email at contact@battleface.com.

SECTIONS OF COVER

Section A – Cancellation or Curtailment

What is covered:

We will reimburse up to the amount shown in the Schedule of Benefits for financial loss the Insured Person suffers, being non-refundable deposits and amounts the Insured Person has paid for travel and accommodation the Insured Person does not use because of their inability to commence travel or complete the Trip.

We will only pay for financial loss the Insured Person suffers on behalf of any travelling companion if they are insured and named on this policy. If the Insured Person's travelling companion is not insured under this policy, they will need to claim against their travel insurance policy for any amounts that the Insured Person has paid on their behalf.

Cancellation cover applies if the Insured Person has booked a Trip to take place within the Period of Insurance, but the Insured Person is forced to cancel their travel plans because of one of the following changes in circumstances, which is beyond the Insured Person's control, and of which the Insured Person was unaware at the time the Insured Person booked the Trip.

Curtailment cover applies if the Insured Person is forced to cut short a Trip the Insured Person has commenced, and return to the Insured Person's Home Country, because of one of the following changes in circumstances being beyond the Insured Person's control and of which the Insured Person was unaware at the time the Insured Person booked the Trip. Curtailment claims will be calculated from the date the Insured Person returns to their Home Country.

1. Unforeseen illness, injury or death of the Insured Person, a Close Relative or any person with whom the Insured Person has arranged to travel or stay during the Trip.
2. The Insured Person abandoning their Trip following the cancellation of or a delay of more than 24 hours in the departure of the Insured Person's outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which the Insured Person was unaware at the time the Insured Person either booked the Trip or purchased this policy, whichever is the latest), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
3. The Insured Person or any person with whom the Insured Person plans to travel being called up for Jury Service or being subpoenaed as a witness in a court of law (other than in a professional or advisory capacity).
4. Accidental damage, burglary, flooding or fire affecting the Insured Person's Home, occurring during the Trip or within 48 hours before the Insured Person departs, when the loss relating to the Insured Person's Home is in excess of GBP 1,500 (or currency equivalent) and the Insured Person's presence is required by the Police or relevant authorities in connection with such events.
5. The Insured Person's compulsory quarantine.
6. The Insured Person has a positive PCR test for COVID-19 within 14 days of their trip starting.

Curtailment cover also applies for the Insured Person attending a hospital outside their Home Country as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses). Claims will be calculated from the day the ill/injured person was admitted to hospital and based on the number of complete days for which the Insured Person was hospitalised or quarantined. Cover only applies to ill/injured persons.

Special conditions relating to claims:

1. In the event of Curtailment of the Trip, the Insured Person must contact Us first and allow Us to make all the necessary travel arrangements.
2. The Insured Person must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.
3. If, at the time of requesting Our assistance in the event of a Curtailment claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of the Insured Person, a Close Relative, travelling companion or person with whom the Insured Person has arranged to stay whilst on the Insured Person's Trip, We will make all necessary arrangements at the Insured Person's cost and arrange appropriate reimbursement as soon as the claim has been validated.
4. The Insured Person must notify the Carrier or travel agent immediately the Insured Person knows the Trip is to be cancelled or curtailed, to minimise the Insured Person's loss as far as possible. If the Insured Person fails to notify the Carrier or travel agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
5. If the Insured Person cancels the Trip due to unforeseen illness or injury the Insured Person must provide a medical certificate from the treating Medical Practitioner stating that this prevented the Insured Person from travelling.
6. If the Insured Person's outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, the Insured Person must produce to Us written documentation provided by the Carrier specifying the reason for the cancellation.

7. If the Insured Person cancels or curtails their Trip because the Insured Person's presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting the Insured Person's Home during their Trip, the Insured Person must produce to Us written documentation from the police confirming that the loss or damage occurred during the Trip – otherwise no claim will be paid.

What is not covered:

1. Any disinclination to travel or continue travelling, unless the Insured Person's change of travel plans is caused by one of the circumstances listed under 'What is Covered'.
2. Any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting the Insured Person.
3. Any claim arising directly or indirectly from the Insured Person's Mental Health Disorder.
4. Any claim arising directly or indirectly from a Pre-existing Medical Condition affecting any Close Relative, travelling companion who is not insured under this policy, or person with whom the Insured Person intended to stay whilst on their Trip, unless the person's Medical Practitioner can confirm in writing that at the time the Insured Person bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition manifesting or deteriorating to such a degree that this would become necessary.
5. Any costs relating to unused travel and accommodation for any persons not insured under this policy.
6. Cancellation or Curtailment caused by pregnancy or childbirth unless the Cancellation or Curtailment is certified by a Medical Practitioner as necessary due to complications of Pregnancy and Childbirth.
7. Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time the Insured Person either booked the Trip or purchased this policy, whichever is the latest.
8. In the event of Curtailment, any costs in respect of any unused pre-paid travel costs when We have paid to repatriate the Insured Person.
9. Withdrawal from service of the aircraft, sea vessel, coach or train, on which the Insured Person is booked to travel, by order or recommendation of the regulatory authority in any country. the Insured Person should direct any claim in this case to the transport operator involved.
10. Failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. the Insured Person should direct any claim in this case to the provider involved.
11. Change of plans due to the Insured Person's financial circumstances except if the Insured Person is made redundant and qualify for redundancy payment under the current legislation in their Home Country.
12. Any claim arising as a result of attendance of an Insured Person, or any other person on whom the travel plans depend, in a court of law. This exclusion will not apply if the Insured Person is called up for jury service or are subpoenaed as a witness (other than in any professional or advisory capacity).
13. Any costs relating to airport taxes, air passenger duty and other surcharges levied by the airline (the Insured Person may be able to obtain a refund from the Insured Person's Carrier for such charges).
14. Any claim resulting from the Insured Person's inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip.
15. Prohibitive regulations by the government of any country, or delay or amendment of the booked Trip due to government action.
16. Any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami.
17. The Excess.
18. The cost of this policy.
19. Anything mentioned in the General Exclusions on pages 36 to 38.

Section A1 - Missed Connection:

What Is Covered:

We will reimburse you, up to the maximum amount shown in the Schedule of benefits if, while on a covered trip, you miss a departure resulting from cancellation or delay of at least 2 consecutive hours of your regularly scheduled airline flights due to inclement weather or common carrier caused delay, for:

1. Additional transportation expenses incurred by you to join the departed trip;
2. Reasonable accommodation and meal expenses incurred, which were not paid or provided for by any other source, up to the amount shown in the Schedule of benefits;
3. Pre-paid, non-refundable trip payments for the unused portion of the trip.

The common carrier must certify the delay of the regularly scheduled airline flight. Coverage is secondary if reimbursable by any other source.

These benefits will not duplicate any other benefit payments payable under this policy or any coverage attached to this policy.

Section B – Emergency Medical and Additional Expenses

What is covered:

1. Emergency Medical and Repatriation: We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on their Evidence of Insurance) for each Insured Person who suffers sudden and unforeseen Accidental Bodily Injury or illness, or who dies during a Trip outside the Insured Person's Home Country for the following:
 - a. medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner;
 - b. additional travelling costs to repatriate the Insured Person to their Home Country when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.
2. Emergency Dental Treatment: We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on the Insured Person's Evidence of Insurance) for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.
3. Additional Accommodation and Travelling Costs: On condition that the Insured Person contacts Us first and We make all the travel arrangements, in the event of a valid claim for repatriation We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on the Insured Person's Evidence of Insurance) for the following:
 - a. if Our Medical Officer confirms that it is medically necessary for the Insured Person to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with the Insured Person and accompanying the Insured Person on the Trip Home;
 - b. additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to the Insured Person and accompany the Insured Person Home. If Our Medical Officer advises a date when it is feasible and practical to repatriate the Insured Person, but the Insured Person chooses instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if the Insured Person's

repatriation had taken place.

4. Funeral Expenses Abroad: We will pay up to the amount shown in the Schedule of Benefits for the Insured Person's burial or cremation abroad or alternatively transportation costs of returning Home the Insured Person's body or ashes.
5. Exposure to Biological Fluids: If during the policy term the Insured Person are exposed to biological fluids, We will pay up to the amount shown in the Evidence of Insurance of Benefits in respect of reasonable travel and accommodation costs to enable the Insured Person to receive treatment and return to complete their Trip. In the event the Insured Person elect to continue their Trip following exposure to biological fluids We will pay the costs of couriering post exposure measures to the Insured Person.

What is not covered:

1. costs in excess of GBP 500 (or currency equivalent) which have not been authorised by Us in advance.
2. any claim arising from illness if the Insured Person is over 65 years.
3. any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions.
4. any claim arising directly or indirectly from the Insured Person's Mental Health Disorder.
5. any pre-planned or pre-known or expected medical/dental treatment or diagnostic procedure.
6. treatment which, in the opinion of Our Medical Officer, can be delayed until the Insured Person's return to the country of departure.
7. any medical or dental treatment, which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury; or to alleviate distress in eating.
8. normal wear and tear of dental or orthodontic appliances.
9. any damage to dentures, other than whilst being worn by the Insured Person and any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity.
10. dental treatment involving the provision of dentures or the use of precious metals.
11. any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth.
12. any air travel costs in excess of a return economy/tourist class ticket, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only.
13. accommodation costs other than the cost of the room, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only.
14. medical/dental treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer.
15. the cost of private dental/medical expenses when the Insured Person receives treatment in a state run practice or clinic and the Insured Person has a right to state provided emergency treatment.
16. treatment for cosmetic purposes unless the Medical Officer at the medical emergency service agrees that such treatment is necessary as the result of an accident covered under this policy.
17. expenses incurred as a result of a tropical disease when the Insured Person has not had the recommended inoculations and/ or taken the recommended medication.
18. any costs incurred in the Insured Person's Home Country other than in connection with transportation of the Insured Person or their remains to the Insured Person's Home from abroad.
19. the cost of any medical/dental expenses incurred in private facilities if a medically suitable state facility is available.
20. any costs incurred in Australia which would have been covered by Medicare if the Insured Person were eligible to be enrolled, and the Insured Person failed to enrol, in Medicare.
21. any costs where the transportation Home has not been arranged by Us.
22. any costs in respect of unused pre-paid travel costs when We have paid to repatriate the Insured

Person.

23. any search and rescue costs charged to the Insured Person where an emergency service such as the coastguard or army have been called out to find the Insured Person. This does not include the cost of emergency medical evacuation by the most appropriate transport or mountain rescue services.
24. where the Insured Person has received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and the Insured Person has not used a European Health Insurance Card (if applicable to the Insured Person) to effectively reduce the cost of the Insured Person's treatment or medicines.
25. medication and/or treatment which at the time of departure is known to be required or to be continued outside the Insured Person's Home Country.
26. the cost of the continuation of any treatment or medication which commenced prior to the start of the Trip.
27. the Excess.
28. anything mentioned in the General Exclusions on pages 36 to 38.

In an Emergency

Please contact Robin Assist on + 44 (20) 8089 5338 giving the Insured Person's name, policy reference number and as much information as possible.

Please provide a telephone number and/or email address where We can contact the Insured Person or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance the Insured Person MUST contact Us as soon as possible. the Insured Person MUST obtain Our prior authorisation before incurring any expenses over GBP 500 (or currency equivalent), except in case of emergency. In case of emergency, if the Insured Person is physically prevented from contacting Us immediately, the Insured Person or someone designated by the Insured Person must telephone within 48 hours.

We recommend that the Insured Person should carry their insurance documents with them at all times.

Additional Exclusions for Trips in excess of 182 days duration:

We will not be liable for any claim directly, indirectly or attributable to:

1. Any condition from which the insured person is known to be suffering and/or for which an insured person has received professional treatment or consultation during the 24 months preceding the date of the incident.
2. Service or treatment at any long-term care facility, Spa, Hydro Clinic or sanatorium that is not a hospital.
3. Routine medical examinations (including vaccinations, the issue of medical certificates and attestations).
4. Routine eye and ear examinations including the cost of spectacles, contact lenses and hearing aids.
5. any dental treatment which is not emergency dental treatment, prosthesis, corrective devices and medical appliances, false teeth, crowns, inlays and bridges, orthodontic and endodontic dental care.
6. sexually transmitted diseases.
7. Treatment of mental illness or psychiatric disorders.
8. Progressive or congenital disorders or corrective disorders which were known to exist at the cover commencing date.
9. Treatment by a family member.
10. Treatment that is not scientifically recognised.

11. Treatment resulting from participation in war, riot, civil commotion or any illegal act including resultant imprisonment.
12. All costs relating to pregnancy or childbirth or resultant sickness or illness.
13. Insured trip or business trip taken against advice of a qualified medical practitioner.
14. Where an insured trip or business trip specifically undertaken to have treatment.
15. Under influence of drugs or alcohol other than under direction of a medical practitioner.
16. Directly or indirectly any injury, illness, death or loss or expense attributable to HIV or any HIV related illness including AIDS.
17. Flying other than as a passenger.
18. Intentional self-inflicted injury or any attempt thereat.
19. Elective cosmetic surgery.
20. The first GBP 250 of each and every claim.

Section C – Hospital Benefit

What is covered:

In the event of a valid claim under Section B – Emergency Medical and Additional Expenses, We will pay the Insured Person up to the amount shown in the Schedule of Benefits for every complete 24 hours the Insured Person have to stay in hospital as an in-patient.

What is not covered:

1. Any claim arising in connection with a Trip solely within their Home Country.
2. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth.
3. Anything mentioned in the General Exclusions on pages 36 to 38.

Section D – Personal Accident

What is covered:

We will pay one of the benefits shown in the Schedule of Benefits for the cover level as shown on their Evidence of Insurance If the Insured Person suffer Accidental Bodily Injury during the Trip which, within 12 months of the date of the Accident, is the sole and direct cause of their death or Loss of Limb, Loss of Sight or Permanent Total Disablement.

Extension to Section D: In the event the Insured Person are involved in an accident which as a result of a needle injury the Insured Person are infected with Human Immune Deficiency Virus (HIV) We will pay GBP 10,000 provided that the Insured Person undergo a blood test within five days of the injury occurring which concludes the absence of HIV or antibodies to such a virus and a follow up blood test within twelve months indicates the presence of HIV or antibodies to such a virus.

What is not covered:

1. Injury not caused solely by outward, violent and visible means.
2. The Insured Person's disablement caused by mental or psychological trauma not involving the Insured Person's Accidental Bodily Injury.
3. Disease or any physical defect, infirmity or illness which existed prior to the commencement of the

Trip.

4. Any more than one payment for one item under this section.
5. An Insured Person engaging in any occupation involving significantly greater risk or hazard than that declared to Us when this insurance was taken out.
6. Anything mentioned in the General Exclusions on pages 36 to 38.

Section E – Baggage

What is covered:

1. Lost/stolen or damaged Baggage: We will pay the Insured Person up to the amount shown in the Schedule of Benefits (for the cover level as shown on their Evidence of Insurance), If, during the course of a Trip, their Baggage is damaged, stolen, destroyed or lost (and not recovered).

The maximum We will pay the Insured Person for the following items is:

- a. GBP 250 any one article, or for any one Pair or Set of articles, as shown in the Schedule of Benefits. If the Insured Person cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of the Insured Person wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of GBP 50. Evidence of replacement value is not sufficient;
 - b. GBP 250 for all articles lost, damaged or stolen in any one incident if the Insured Person cannot provide satisfactory proof of ownership and value;
 - c. limited to the amount shown in the Schedule of Benefits for the total of all Valuables owned by each Insured Person;
 - d. GBP 100 per Insured Person for all Baggage or Valuables lost, damaged or stolen from a beach or pool-side;
 - e. the maximum We will pay for all mobile telephones or smartphones is limited to GBP 100 per Insured Person.
2. Emergency replacement of Baggage: If the Insured Person's Baggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of 24 hours then the Insured Person can claim up to GBP 300 for the purchase of essential items.

Note: Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under part 1, Lost/stolen or damaged Baggage.

If the Insured Person has selected the Winter Sports extension Optional Cover:

Special conditions relating to claims:

1. We have the option to either pay the Insured Person for the loss, or replace, reinstate or repair the items concerned.
2. Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not settled on a 'new for old basis' or replacement cost basis.
3. the Insured Person must take suitable precautions to secure the safety of the Insured Person's Baggage and must not leave it unsecured or Unattended or beyond the Insured Person's reach at any time in a place to which the public have access.
4. If claiming for the Insured Person's goods that were stolen or lost the Insured Person should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
5. Within 24 hours of discovery of the incident the Insured Person must report loss of Baggage to the local Police or to the Carrier, as appropriate (damage to Baggage in transit must be reported to the

Carrier before the Insured Person leaves the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to the Insured Person's hotel or accommodation management, or to the tour operator representative and a written report obtained.

6. the Insured Person must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip – otherwise no claim will be paid.
7. For claims for essential items, in the event that the Insured Person's Baggage is lost or misplaced on the outward journey of a Trip for a period in excess of 24 hours by the Carrier, the Insured Person must provide receipts and a report from the Carrier confirming the length of the delay – otherwise no payment will be made.

What is not covered:

1. Any item loaned, hired or entrusted to the Insured Person.
2. Any claim relating to Baggage delayed at any other time during the Insured Person's Trip or on their return journey to the Insured Person's Home Country.
3. Any claim for Baggage delay for a Trip solely within the Insured Person's Home Country.
4. Any loss, theft of, or damage to Baggage left in an Unattended motor vehicle if:
 - i. The items concerned have not been locked out of sight in a Secure Luggage Area;
 - ii. No forcible and violent means have been used by an unauthorised person to effect entry into the vehicle; and
 - iii. No evidence of such entry is available.
5. Theft of Valuables from an Unattended motor vehicle.
6. Loss, theft of, or damage to Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier.
7. Electrical or mechanical breakdown or manufacturing fault of the article insured.
8. Wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
9. Confiscation or detention by Customs or other lawful officials and authorities.
10. Loss, theft or damage to debentures; bonds; securities; stamps or documents of any kind, Travel Documents, including driving licences and passports; musical instruments; glass; china; antiques; pictures; pedal cycles and accessories; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments.
11. Loss, theft of or damage to vehicle keys.
12. Damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle.
13. Liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged.
14. Sports equipment other than Ski Equipment provided that the Winter Sports Optional Cover has been Selected, the relevant premium paid and it is mentioned as covered in the Insured Person's Evidence of Insurance.
15. Loss or theft of or damage to Money (please see Section F – Personal Money and Passport); p. loss or theft of or damage to cigarettes, tobacco and/or alcohol.
16. The Excess.
17. Anything mentioned in the General Exclusions on pages 36 to 38.

Section F – Personal Money and Passport

What is covered:

1. If during a Trip, the Money the Insured Person is carrying on their person or the Insured Person has left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover the Insured Person up to an overall maximum shown in the Schedule of Benefits.

The maximum We will pay for the following items; bank notes, currency notes and coins, is GBP 250.

2. If the Insured Person's passport is lost or stolen outside their Home Country during a Trip, We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on the Insured Person's Evidence of Insurance):
 - Reasonable additional travel and accommodation expenses the Insured Person incurs abroad to obtain a replacement or temporary passport.
 - The cost of an emergency replacement or temporary passport, to enable the Insured Person to continue their Trip as planned.

Special conditions relating to claims:

1. Within 24 hours of discovery of the incident the Insured Person must report loss of Money or their passport to the local Police or to the Carrier, as appropriate, or to the Insured Person's hotel or accommodation management, or to the tour operator representative and a written report obtained.
2. The Insured Person must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.
3. The Insured Person must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

There is no cover under this policy for pre-paid currency cards, and We advise that the Insured Person contacts the card issuer.

What is not covered:

1. Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities.
2. Travellers cheques and/or Travel Documents that can be replaced by the issuer.
3. The Excess.
4. Any pre-paid currency cards.
5. Anything mentioned in the General Exclusions on pages 36 to 38.

Section G – Personal Liability

What is covered:

If in the course of a Trip the Insured Person becomes legally liable for Accidental Bodily Injury to, or the death of, any person and/or accidental loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or the Insured Person's liability, We will cover the Insured Person (or in the event of their death, the Insured Person's legal personal representatives) against:

- all sums which the Insured Person shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of the amount shown in the Schedule of Benefits (for the cover level as shown on the Insured Person's Evidence of Insurance). This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

1. Injury to, or the death of, any member of the Insured Person's Family or household, or any person in their service.
2. Property belonging to, or held in trust by the Insured Person or their Family, household or employee.
3. Loss of or damage to property which is the legal responsibility of the Insured Person or their Family, household or employee. (This exclusion will not apply to temporary accommodation which the Insured Person occupies and for which the Insured Person assumes contractual responsibility during the Insured Person's Trip).
4. Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement.
5. Claims for injury, loss or damage arising directly or indirectly from:
 - i. Ownership or use of: airborne or waterborne craft, horse-drawn, motorised, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms;
 - ii. The pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by the Insured Person;
 - iii. The ownership or occupation of any land or building;
 - iv. Wilful or malicious acts.
6. Liability or material damage for which cover is provided under any other insurance.
7. Accidental injury or loss not caused through the Insured Person's negligence.
8. Any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused.
9. Any claim arising in connection with a Trip solely within the Insured Person's Home Country.
10. The Excess.
11. Anything mentioned in the General Exclusions on pages 36 to 38.

Section H – Legal Expenses

What is covered:

Legal Expenses

We will pay up to the sum insured shown in the Schedule of Benefits Table in respect of the Insured Person's incurred legal expenses in the pursuit of claims for damages against third parties who have caused an Insured Person's death, bodily injury or illness through incidents occurring during the Trip. We shall only be liable for expenses incurred with Our prior written consent, which will not be unreasonably withheld, but We reserve the right to withdraw from the proceedings at any stage and to limit Our liability to the expenses incurred during the period up to but not beyond the date of such withdrawal.

What is not Covered:

1. Legal expenses incurred without Our prior written approval.
2. Claims against Us or anyone acting on Our behalf, or a travel agent, tour operator or carrier.
3. The continued pursuit of any claim where We consider the Insured Person does not have a likely

prospect of establishing a legal liability against the party being pursued and of recovering charges from such party.

4. Legal actions between Insured Persons.
5. Legal actions to obtain satisfaction of a judgement or legally binding decision, or legal proceedings brought in more than one country.
6. Legal expenses which constitute a valid claim under any other insurance policy beyond Our rateable share of any claim costs.

Section I – Hijack

What is covered:

We will reimburse the Insured Person up to the sum insured shown in the Schedule of Benefits Table for each complete day for any costs and expenses incurred as a direct consequence of the Insured Person being a victim of a hi-jack or kidnapping occurring during the Trip, up to a maximum of the sum insured shown in the Schedule of Benefits Table.

Section J – Delayed departure

What is covered

If departure of the Public Transport on which the Insured Person have booked to travel on a Trip during the Period of Cover is delayed at the final departure point from or to their Home Country for at least 12 hours from the scheduled time of departure due to:

- a. strike; or
- b. industrial action; or
- c. adverse weather conditions; or
- d. mechanical breakdown of or a technical fault occurring in the Public Transport on which the Insured Person are booked to travel.

We will pay:

1. Up to the amount stated in the Evidence of Insurance; or
2. Up to the amount stated in the Evidence of Insurance for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the Insured Person have paid or are contracted to pay if after a minimum 12 hours has elapsed, the Insured Person choose to cancel their Trip.

What is not covered

1. The Excess amount as stated in the Evidence of Insurance.
2. Claims arising directly or indirectly from:
 - a. Strike or industrial action or air traffic control delay existing or publicly declared by the date the Insured Person purchased this insurance or at the time of booking any Trip;
 - b. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country;
 - c. Any delays to any subsequent outbound or return connecting Public Transport following their departure from the final departure point from or to their Home Country.
3. Anything mentioned in the general exclusions on pages 36 to 38.

The Insured Person may claim only under subsection 1. or 2. Above for the same event, not both.

The Insured Person may claim only under section J – Delayed departure or section K – Missed departure for the same event, not both.

Special conditions relating to claims

1. The Insured Person must check in according to the itinerary supplied to them.
2. The Insured Person must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. The Insured Person must comply with the terms of contract of the travel agent, tour operator or provider of transport.

Section K – Missed Departure

What is covered

We will pay the Insured Person up to the amount stated in the Schedule of Benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching their overseas destination or returning to their Home Country if they fail to arrive at the international departure point in time to board the Public Transport on which they are booked to travel on the initial international journey of the Trip during the Period of Cover as a result of:

1. the failure of other Public Transport or
2. an accident to or breakdown of the vehicle in which the Insured Person is travelling or
3. an accident or breakdown occurring ahead of the Insured Person on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which they are travelling or
4. strike, industrial action or adverse weather conditions.

The Insured Person may claim only under section K – Missed departure or section J – Delayed departure for the same event, not both.

What is not covered

1. The Excess amount as stated in the Schedule of Benefits.
2. Claims arising directly or indirectly from:
 - a. Strike or industrial action existing or declared publicly by the date the Insured Person is accepted for cover.
 - b. An accident to or breakdown of the vehicle in which the Insured Person is travelling for which a professional repairers report is not provided.
 - c. Breakdown of any vehicle in which the Insured Person is travelling if the vehicle is owned by the Insured Person and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - e. The Insured Person's failure to arrive at the departure point in time to board any connecting Public Transport after their departure on the initial international outbound and return legs of the Trip.

3. Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on pages 36 to 38.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way the Insured Person must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. The Insured Person must allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver them to the departure point.

Section L – Catastrophes and natural disasters

What is covered

We will pay the Insured Person up to the amount stated in the Evidence of Insurance should the Insured Person be forced to move from their pre- paid accommodation whilst on a Trip during the Period of Cover as a result of fire, explosion, storm, flood, earthquake, medical epidemic, or the local or national government directive for the following:

1. The cost of alternative accommodation of a similar standard to that the Insured Person have booked if the Insured Person have been advised by their tour operator, hotelier or the local authority to leave their booked accommodation.
2. Necessary additional travelling expenses incurred so the Insured Person can continue their Trip.

What is not covered

1. The Excess amount as stated in the Evidence of Insurance.
2. Any expense following their disinclination to travel or to continue with their Trip when official directives from the local authorities state that it is safe to do so.
3. Any event that was publicized prior to their departure from their Home Country.
4. Any costs incurred by the Insured Person which are recoverable from their tour operator, hotel, airline, company providing the accommodation, or other provider of services for which the Insured Person receive or are expected to receive compensation or reimbursement.
5. Any costs which the Insured Person would have expected to pay during their Trip.
6. Anything mentioned in the general exclusions on pages 36 to 38.

The Insured Person may only claim under section under section L – Catastrophes and natural disasters or section A – Cancellation or curtailment for the same event.

Special conditions relating to claims

1. In the event of a claim the Insured Person must get either:
 - a. written confirmation and proof from the hotel management of the loss of use of the pre-booked accommodation; or
 - b. a report from the local or national authority stating that it was not acceptable for the Insured Person to remain in their pre booked accommodation.

Section M – Air rage

Special Definitions relating to this section:

Air Rage – means the act of an individual committing a crime whilst on board an aircraft which results in the perpetrator being handed to and detained by local Police or equivalent authorities on the landing of the aircraft.

What is covered

1. If whilst the Insured Person are on a Trip during the Period of Cover their aircraft is delayed due to an act of Air Rage by an individual or group of individuals We will pay the Insured Person up to the amount stated in the Evidence of Insurance.
2. We will pay the Insured Person one of the benefits shown in the Evidence of Insurance if the Insured Person sustain Bodily Injury which shall solely and independently of any other cause, result within two years in their death, Loss of limb, Loss of sight or permanent total disablement as a direct result of an act of Air Rage by an individual or group of individuals travelling on their aircraft whilst the Insured Person are on a Trip during the Period of Cover.

What is not covered

1. Any claim where the Insured Person, a Close Relative, a member of their family or travelling companions knowingly, deliberately or recklessly provoked the perpetrator of the Air Rage.
2. Any claim where either the Insured Person or a Close Relative, a member of their family or travelling companion is responsible for the act of Air Rage.
3. Anything mentioned in the general exclusions on pages 36 to 38.

The Insured Person may claim only under section M – Air Rage or section D – Personal accident for the same event, not both.

Provisions

1. Benefit is not payable to the Insured Person:
 - a. under more than one of items as stated in the Schedule of Benefits.
 - b. under Permanent Total Disablement as stated in the Evidence of Insurance until one year after the date the Insured Person sustained Bodily Injury.
 - c. under Permanent Total Disablement as stated in the Evidence of Insurance if the Insured Person are able or may be able to carry out any relevant employment or relevant occupation.

Special conditions relating to claims

1. Our Medical Practitioner may examine the Insured Person as often as they deem necessary in the event of a claim.
2. the Insured Person must obtain a written Police report or report from the appropriate airline authority of the incident of Air Rage.

Section N – Incarceration

What is covered

We will pay up to the amount stated in the Evidence of Insurance for reasonable travelling (economy class) and accommodation expenses (room only) for one Close Relative to travel out to the Insured Person if the Insured Person are arrested and lawfully imprisoned whilst on their Trip during the Period of Cover. The Insured Person must have been imprisoned for more than 2 weeks with no prospect of release for at least another two weeks.

What is not covered

1. The Excess amount as stated in the Evidence of Insurance.
2. Any expenses incurred by the Insured Person in relation to their imprisonment.
3. Costs incurred by their Close Relative within the first two weeks of their imprisonment.
4. Any costs incurred if there are reasonable prospects of their release within two weeks of the date their Close Relative intends to leave their Home Country.
5. Anything mentioned in the general exclusions on pages 36 to 38.

Section O – Kennel and/or Cattery Fees**What is covered**

We will pay the Insured Person up to the amount stated in the Schedule of Benefits for kennel/cattery fees if their dog(s)/cat(s) are in a kennel/cattery during their Trip and their return to their Home has been delayed due to their Bodily Injury or illness.

What is not covered

1. Anything mentioned in the general exclusions on pages 36 to 38.

Special conditions relating to claims

1. Claims under this section will only be payable if the Insured Person's delay is due to Bodily Injury or illness which is covered under section B — Emergency medical and other expenses.
2. The Insured Person must get a written statement from the appropriate kennel or cattery confirming any extra charges that they have to pay.
3. Any amount payable under this only applies to domestic cat(s) and/or dog(s) that the Insured Person owns.

Section P – Winter Sports

COVER IN RESPECT OF WINTER SPORTS ONLY OPERATES IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section P1 – Ski Equipment**What is covered**

We will pay the Insured Person up to the amount stated in the Schedule of Benefits for the accidental loss of, theft of or damage to the Insured Person's own Ski Equipment or hired Ski Equipment occurring whilst on a Trip during the Period of Cover. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (loss of value – calculated from the table below) or We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment. The maximum We will pay for any one article, pair or set of articles is stated in the Schedule of Benefits.

What is not covered

1. The Excess amount as stated in the Schedule of Benefits.
2. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
 - a. overnight between 9 p.m. and 9 a.m. (local time); or
 - b. at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is

separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions on pages 36 to 38.

Special conditions relating to claims

1. The Insured Person must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all Ski Equipment.
2. If Ski Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or the Insured Person's accommodation provider they must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline the Insured Person must:
 - a. obtain a Property Irregularity Report from the airline.
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c. retain all travel tickets and tags for submission if a claim is to be made under this Group Policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help the Insured Person to substantiate their claim.

Section P2 – Hire of ski equipment

What is covered

We will pay the Insured Person up to the amount stated in the Schedule of Benefits for the reasonable cost of hiring replacement Ski Equipment as a result of the accidental loss of, theft of, damage to or temporary loss in transit for more than 24 hours of their own Ski Equipment occurring whilst on a Trip during the Period of Cover.

What is not covered

1. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
 - a. overnight between 9 p.m. and 9 a.m. (local time); or
 - b. at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on pages 36 to 38.

Special conditions relating to claims

1. The Insured Person must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of their own Ski Equipment.
2. If Ski Equipment is lost, stolen or damaged while in the care of a carrier, transport company,

authority, hotel or the Insured Person's accommodation provider they must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline the Insured Person must:

- a. obtain a Property Irregularity Report from the airline.
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c. retain all travel tickets and tags for submission if a claim is to be made under this Group Policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help the Insured Person substantiate their claim.

Section P3 – Ski Pack

What is covered

We will pay the Insured Person up to the amount stated in the Schedule of Benefits:

1. For the insured portion of their ski pack (ski school fees, lift passes and hired Ski Equipment) following their Bodily Injury or illness whilst on a Trip during the Period of Cover
2. For the unused portion of their lift pass if lost whilst on a Trip during the Period of Cover.

What is not covered

1. Anything mentioned in the general exclusions on pages 36 to 38.

Special conditions relating to claims

1. The Insured Person must provide written confirmation from a Medical Practitioner that such Bodily Injury or illness prevented them from using their ski pack.
2. Claims under this Section will only be payable if the Insured Person's Bodily Injury or illness is covered under section B — Emergency medical and other expenses.

Section P4 - Piste closure

What is covered

We will pay the Insured Person up to the amount shown the Schedule of Benefits for the cost of transport organised by the tour operator to an alternative site if whilst on a Trip during the Period of Cover lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in the Insured Person's resort and it is not possible to ski. The cover only applies:

1. To the resort which the Insured Person has pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of the Insured Person's Trip; and
2. To Trips taken outside the Insured Person's Home Country during the published ski season for their resort.

If no alternative sites are available We will pay the Insured Person compensation up to the amount stated in the Schedule of Benefits.

What is not covered

1. Anything mentioned in the general exclusions on pages 36 to 38.

Special conditions relating to claims

1. The Insured Person must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in their resort and the reason for

the closure.

Section P5 – Avalanche cover

What is covered

We will pay the Insured Person up to the amount stated in the Schedule of Benefits for reasonable extra travel and accommodation expenses if whilst on a Trip during the Period of Cover their arrival or departure from their pre-booked ski resort is delayed by more than 12 hours due to an avalanche.

What is not covered

1. The Excess amount as stated in the Schedule of Benefits.
2. Any cost incurred where the ski resort is less than 1,000 metres above sea level.
3. Any mentioned in the general exclusions on pages 36 to 38.

Special conditions relating to claims

1. The Insured Person must obtain written confirmation from the tour operator or local authority (or their representative) confirming the location, date, time and duration of the avalanche.

GENERAL CONDITIONS APPLYING TO YOUR POLICY

1. No cover will come into force under sections A, B or C for any Pre-existing Medical Condition;
2. To be covered under this insurance, the Insured Person must be fit to travel and able to undertake their planned Trip;
3. The Insured Person must answer all questions about this policy honestly and fully at all times. The Insured Person must also tell Us straight away if anything that the Insured Person has already told Us changes. If the Insured Person does not tell Us, the Insured Person's policy may be cancelled and any claim the Insured Person makes may not be paid;
4. The Insured Person must exercise reasonable care for the supervision and safety of both the Insured Person and their property. The Insured Person must take all reasonable steps to avoid or minimise any claim. The Insured Person must always act as if they are not insured;
5. The Insured Person must avoid needless self-exposure to peril unless the Insured Person is attempting to save human life;
6. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided;
7. In the event of an emergency or any occurrence that may give rise to a claim for more than GBP 500 (or currency equivalent) under this insurance, the Insured Person must contact Us as soon as possible. The Insured Person must make no admission of liability, offer, promise or payment without Our prior consent. Please telephone Us first;
8. We are entitled to take over the Insured Person's rights in the defence or settlement of a claim, or to take proceedings in the Insured Person's name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs;
9. We may, at any time, pay to the Insured Person Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action;

10. If, at the time of making a claim there is any other policy covering the same risk We are entitled to contact that insurer for a contribution. This insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy. This includes any amounts recovered, or which could be recovered, by the Insured Person from private health insurance, EHC payments, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by the Insured Person which is the basis of this claim;
11. The Insured Person must assist Us to obtain or pursue a recovery or contribution from any third party or other insurers (including any Governmental or State departments) by providing all details required and completing the necessary forms;
12. The Insured Person must take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time, and at Our expense, take such action as We deem fit to recover the property lost or stated to be lost;
13. In the event of a valid claim the Insured Person shall allow Us the use of any relevant Travel Documents the Insured Person is not able to use because of the claim;
14. The Insured Person must notify Us in writing of any event which may lead to a claim within 28 days of their return Home. As often as We require the Insured Person shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination, where permissible, carried out at Our expense. the Insured Person must supply Us with a written statement substantiating their claim, together with (at the Insured Person's own expense) all certificates, information, evidence and receipts that We reasonably require;
15. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us;
16. If the Insured Person fail to satisfy the terms of their Policy, We may choose to cancel the Insured Person's Policy during the Period of Insurance. See Cancellation of Your Policy, page 44;
17. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer the Insured Person the option of resolving this by using the arbitration procedure We have arranged;
18. The Insured Person will be required to repay to Us, within one month of Our request to the Insured Person, any costs or expenses We have paid on their behalf which are not covered under the terms and conditions of this policy;
19. The Insured Person must pay the appropriate premium for the full number of days comprising their planned Trip. If the Insured Person travels for more than the number of days for which the Insured Person has paid for cover, the Insured Person will not be covered after the last day for which the Insured Person has paid;
20. Although We are prepared to cover the Insured Person when undertaking certain Sports and Activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such Sports and Activities as safe. At all times the Insured Person must satisfy themselves that the Insured Person is capable of safely undertaking the planned sport or activity and the Insured Person must take care to avoid injury, accident or loss to Yourself and to others;
21. With the exception of Baggage (Section E), we will not pay for any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - a. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - b. any computer virus;
 - c. any computer related hoax relating to i and/or ii above;

However, subject to the terms and conditions of your policy, you are covered up to the amount(s) stated in the Evidence of Insurance for:

- d. Cancellation and Curtailment (Section A);

- e. Medical Expenses (Section B); and
- f. Personal Accident Benefit (Section D);

as a result of your serious illness or injury or death, or that of a Close Business Colleague or Close Relative for claims arising under Section A (Cancellation and Curtailment), due to any of a, b or c above;

22. CYBER CLARIFICATION CLAUSE

Except for under the Cancellation & Curtailment or Rearrangement Expenses cover (only) contained within Section A, Underwriters will pay for any otherwise covered loss, damage, liability, cost or expense caused by a Cyber Act or Cyber Incident, subject always to the Policy's full terms, conditions, limitations and exclusions;

23. THE GDPR AND DATA PROTECTION ACT 2018

For the purpose of providing this insurance and handling of claims or complaints, Underwriters may need to transfer certain information which the Insured or Insured Person have provided to Underwriters to other parties. Any information the Insured or Insured Person have provided will be dealt with by Underwriters in compliance with the provisions of the GDPR and Data Protection Act 2018.

GENERAL EXCLUSIONS APPLYING TO YOUR POLICY

No section of this policy shall apply in respect of:

1. Any claim arising from any sport or pastime listed in the Excluded Activities on page 50;
2. Anyone aged over 65 years;
3. Any person who is travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had they sought his/her advice);
4. Any person who is travelling with the intention of obtaining medical treatment or consultation abroad.
5. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations/ consultations or awaiting results of investigations where the underlying cause has not been established);
6. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any other valid and collectible insurance. If the Insured Person has any other policy in force, which may cover the event for which the Insured Person is claiming, the Insured Person must tell Us. This exclusion shall not apply to Section D - Personal Accident;
7. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which the Insured Person would have paid for in any case);
8. Any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include, but are not limited to, loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if the Insured Person loses their keys;
9. Costs of telephone calls or faxes, data usage, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings and any additional travel or accommodation costs (unless pre-authorized by Us or part of a valid claim under Section B – Emergency Medical and Additional Expenses, Section A – Cancellation or Curtailment or Section F – Personal Money and Passport);
10. Any deliberately careless or deliberately negligent act or omission by the Insured Person;
11. Any claim caused by the Insured Person climbing, jumping or moving from one balcony to another regardless of the height of the balcony other than in an attempt to avoid their immediate harm;

12. Any claim arising or resulting from the Insured Person's own illegal or criminal act;
13. Needless self-exposure to peril except in an attempt to save human life;
14. The Insured Person being under the influence of drugs (except those prescribed by their registered Medical Practitioner, but not when prescribed for the treatment of drug addiction); the Insured Person's abuse or prior abuse of solvents;
15. The Insured Person drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of their faculties and/or judgment resulting in a claim. We do not expect the Insured Person to avoid alcohol on their Trips or holidays but We will not cover any claims arising because the Insured Person has drunk so much alcohol that their judgement is seriously affected and the Insured Person needs to make a claim as a result;
16. Any claim arising or resulting directly or indirectly from the Insured Person's suicide, attempted suicide, or intentional self-injury;
17. Any claim arising directly or indirectly from a Mental Health Disorder or Psychological Condition;
18. The Insured Person engaging in Manual Work in conjunction with any profession, business or trade during the Trip unless declared to Us, any additional premium paid and it is noted as covered on their Policy Certificate;
19. Participation in any organised competition involving any Sports and Activities or Winter Sports;
20. The Insured Person fighting except in self-defence;
21. Any claim from an Insured Person employed in the occupations listed below while on any Trip undertaken for business purposes;
22. Bodily Injury or Illness resulting from the Insured Person's direct or indirect involvement in any war, act of terrorism, strike, riot or civil commotion provided that nothing contained in this exclusion shall exclude any claim for Bodily Injury or Illness arising from the Insured Person's passive involvement in such situations;

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

23. Bodily Injury or Illness sustained if the Insured Person has unreasonably failed or refused to depart a country within forty eight (48) hours of the time an evacuation order has been issued by the relevant authorities in their Home Country;
24. Any claim in any way caused or contributed to by, or resulting from COVID-19. For the purposes of this exclusion COVID-19 is defined as:
 - a. Coronavirus disease (COVID-19);
 - b. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - c. any mutation or variation of SARS-CoV-2;
 - d. any fear or threat of a), b) or c) above;
 - e. any travel advice or warning, or fear or threat of such advice or warning.

However, if the Insured Person is aged 65 years or under, cover under a. Coronavirus disease (COVID-19) and b. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) is extended to include certain benefits under Section A – Cancellation or Curtailment and Section B – Emergency Medical and Additional Expenses as detailed under 'Important Information: COVID-19' on page 7 of this policy;

25. Any expenses (medical travel or any other costs) relating directly or indirectly to the Ebola virus;
26. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological

and/or radioactive substances;

27. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date – except under Section B – Emergency Medical and Additional Expenses, and Section D – Personal Accident;
28. With the exception of Baggage (Section E), we will not pay for any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - a. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - b. any computer virus;
 - c. any computer related hoax relating to i and/or ii above.

However, subject to the terms and conditions of your policy, you are covered up to the amount(s) stated in the Evidence of Insurance for:

- d. Cancellation and Curtailment (Section A);
 - e. Medical Expenses (Section B) and;
 - f. Personal Accident Benefit (Section D);
 - g. as a result of your serious illness or injury or death, or that of a Close Business Colleague or Close Relative for claims arising under Section A (Cancellation and Curtailment), due to any of a, b or c above.
29. Any claim when the Insured Person have not paid the appropriate premium for the number of days comprising their planned Trip. If the Insured Person travels for more than the number of days for which the Insured Person has paid for cover, the Insured Person will not be covered after the last day for which the Insured Person has paid;
 30. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated;
 31. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated;
 32. Any claim which arises directly or indirectly from the Insured Person not being allowed to board a flight, train, sea vessel, coach or bus for any reason;
 33. Any claim arising from air travel within 24 hours of scuba diving and any claims arising from solo diving, cave diving, wreck diving or diving for hire or reward, Loss of or damage to scuba diving equipment sustained whilst diving, loss of or damage to scuba diving equipment hired by the Insured Person.
It is warranted that You do not dive below 18 metres, 59 feet, or, if You have paid the appropriate premium for the Comprehensive cover, to a depth of 30 metres, 100 feet, but only if You have a PADI or equivalent qualification to dive to that depth or You are diving with a licensed and fully qualified instructor;
 34. Any costs recoverable from another source;
 35. Any costs incurred by, or on behalf of, any person who is not insured under this policy;
 36. Any claim arising from the Insured Person's failure to obtain the required passport or visa;
 37. Any claim brought (or the enforcement of any judgment or award entered against the Insured Person) in the courts of the United States of America or Canada or their dominions or protectorates or territories in which it is contended that the laws of the United States of America or Canada should apply;
 38. Jumping or diving from piers, walls or rocks (e.g. tombstoning, high diving) unless an insured activity and the additional premium has been paid (e.g. bouldering, coastering, deep water soloing);

39. Climbing on top of or jumping from a vehicle;
40. Jumping from a building or balcony;
41. Climbing or moving from any external part of any building to another part (apart from stairs) and falling, regardless of its height; unless the Insured Person's life is in danger or the Insured Person is attempting to save human life;
42. Mountaineering above 4,500 metres we will exclude altitude sickness and the Insured Person must be accompanied at all times on treks, climbing or walks above this altitude. No cover shall operate if any safety requirements are not adhered to or appropriate safety gear worn as instructed;
43. Any costs recoverable from another source;
44. Any costs incurred by, or on behalf of, any person who is not insured under this policy;
45. Any claim arising from the Insured Person's failure to obtain the required passport or visa;
46. Any claim brought (or the enforcement of any judgment or award entered against the Insured Person) in the courts of the United States of America or Canada or their dominions or protectorates or territories in which it is contended that the laws of the United States of America or Canada should apply.

MAKING A CLAIM

The Insured Person should check their Evidence of Insurance and the appropriate section of their policy to make sure that what the Insured Person is claiming for is covered.

The policy claim form, claimant's statement, and Proof of Claim must be mailed or e-mailed to the Claims Administrator at the following address:

Robin Assist

Suite 24,
80 Churchill Square, Kings Hill, West Malling, Kent,
ME19 4YU, UK

t: +44 (20) 8089 5338

e: claims@robinassist.com

All claims must be notified within 28 days of the Insured Person's return on a policy claim form, accompanied by original invoices, receipts, reports, etc (proof of claim). Please refer to the relevant section of the Insured Person's policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting the Insured Person's claim form. We recommend the Insured Person uses registered post.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System), IBAN or other electronic banking system or payment method, the Insured Person will be responsible for supplying Us with the correct bank account or other payment details and the Insured Person's full authority for Us to remit monies directly to that account. Provided that payment is remitted to the account designated by the Insured Person, We shall have no further liability or responsibility in respect of such payment, and it shall be the Insured Person's sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of the Insured Person's insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing the Insured Person with the highest standard of service.

If the Insured Person wishes to make a complaint, the Insured Person can do so at any time by referring the matter to either battleface Insurance Services or the Complaints team at Lloyd's.

battleface Insurance Services

Suite 24,
80 Churchill Square, Kings Hill, West Malling, Kent,
ME19 4YU, UK

t: +44 (20) 8089 5338

e: complaints@battleface.com

The address of the Complaints team at Lloyd's is:

Complaints

Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
Kent
ME4 4RN

t: +44 (20) 7327 5693

e: complaints@lloyds.com

w: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and is also available from the above address.

If the Insured Person remains dissatisfied after Lloyd's has considered the Insured Person's complaint, the Insured Person may have the right to refer their complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are:

The Financial Ombudsman Service

Exchange Tower,
London E14 9SR.

t: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

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

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. the Insured Person can find more information on the FOS at www.financial-ombudsman.org.uk.

If the Insured Person has purchased their policy online the Insured Person can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

The Insured Person's legal rights are not affected.

Several Liability Notice

The subscribing Underwriters' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing underwriter who for any reason does not satisfy all or part of its obligations.

Sanction Limitation and Exclusion Clause

Underwriters will not be considered as providing insurance coverage, and they will not be responsible for paying claims or providing benefits, if doing so would subject them to any sanctions, prohibitions, or restrictions imposed by United Nations resolutions or the trade and economic sanctions, laws, or regulations of the European Union, United Kingdom, or United States of America.

Language of Contract

The insured has declared their understanding of, and has requested for the contract of insurance to be provided in, the English language. The insured confirms they understand such contract and agree to be bound by its terms and conditions.

GOVERNING LAW AND JURISDICTION

The law and jurisdiction governing this insurance and the agent for service of suit depends on the territory which the Insured Person declares as their Home Country. For certain territories, the Schedule below details the applicable law and jurisdiction.

For other territories, the Insured Person and We are free to choose the law that applies. However, unless specifically agreed otherwise:

- this insurance shall be governed exclusively by the law and practice of England and Wales;
- and any litigation arising under, out of or in connection with this insurance shall be subject to the exclusive jurisdiction of any competent court in England;

and the agent for service of suit shall be:

Clyde & Co

The St. Botolph Building 138 Houndsditch
London EC3A 7AG England

t: +44 (20) 7876 5000

f: +44 (20) 7876 5111

e: info@clydeco.com

Underwriters hereon agree that all summonses, notices or processes requiring to be served upon them for the purpose of instituting any legal proceedings against them in connection with this insurance shall be properly served if addressed to them and delivered to them care of the party(ies) indicated.

Underwriters, by giving the above authority do not renounce their right to any special delays or periods of time to which they may be entitled for the service of any such summonses, notices or processes by reason of their residence or domicile in England.

Any service which is carried out in accordance with the above manner shall be without prejudice to any other alternative method of service provided by law.

TERRITORY	LAW	JURISDICTION	AGENT FOR SERVICE OF SUIT
Anguilla	Anguilla	Anguilla	Marva Thompson M&R Corporate Services Limited Hansa Bank Building Cosely Drive The Valley Anguilla AI2640
Antigua	English	Antigua	Johnson Gardiner 51A St. Mary's Street St. John's Antigua Tel: (268) 562-1378 Fax: (268) 562-0232
Bahamas	English	Bahamas	Higgs & Johnson Ocean Centre Montagu Foreshore East Bay Street P.O. Box N-3247 Nassau, Bahamas
Barbados	English	Barbados	Juris Chambers Wildey Business Park Wildey Road St Michael, Barbados Tel: + 1 246 429-5320 Fax: + 1 246 429-2206
Bermuda	English	Bermuda	Appleby Global Canon's Court 22 Victoria Street PO Box HM 1179 Hamilton HM EX Bermuda
Cayman Islands	English	Cayman Islands	Marine Surveyors Cayman Ltd. Attn: Michael Pickthorne PO Box 2584 GT Grand Cayman KY1-1103 Cayman Islands
Dominica		Dominica	HHV Whitchurch & Co Ltd. P.O. Box 771 Old Street, Roseau Commonwealth of Dominica West Indies Tel: 1 (767) 448 2181 Fax: 1 (767) 448 5787
French Polynesia	French Polynesia	French Polynesia	Lloyd's France SAS 8/10 Rue Lamennais 75008 Paris France Tel: + 33 (0)1 42 60 43 43 or +44 (0) 207 327 7038 Fax: + 33 (0)1 42 60 14 41 Email: lloydsparis@lloyds.com
Grenada	English	Grenada	Jonas Browne and Hubbard (Grenada) Carenage St George's, Grenada Tel: +1 473 440 2087 Fax: +1 473 440 4008

TERRITORY	LAW	JURISDICTION	AGENT FOR SERVICE OF SUIT
Jamaica	Jamaican	Jamaica	R S Gamble (1998 Ltd) 40 Second Street New Port West Kingston Jamaica
Lithuania	English	England	Mr Tomas Kontautas Lloyd's General Representative for Lithuania c/o Sorainen Jogailos 4 01116 Vilnius Lithuania
Malta	English	Malta	Dr. Louis Cassar Pullicino Director, Lloyd's Malta Ltd c/o Ganado Advocates 171 Old Bakery Street Valletta VLT 1455 Malta
Mauritius	English	England	Mr Paul Halpin Lloyd's General Representative in Mauritius 1st Floor Riverview Commercial Centre Les Gorges Road Black River Mauritius
South Africa	South Africa	South Africa	Lloyd's South Africa 15th Floor The Forum 2 Maude Street Sandton 2196 South Africa Tel: +27 (11) 505 0000 Fax: +27 (11) 505 0001
Trinidad and Tobago	English	Trinidad and Tobago	Huggins Services Ltd. P.O. Bag 26 B 26 Kitchener Street Wodbrook Trinidad West Indies Mikhail K. Ali Tel: 868 622 9588 Email: operations.hsl@gmail.com
Zimbabwe	Zimbabwe	Zimbabwe	Mr. David Birch Lloyd's Principal Officer in Zimbabwe THI House Mount Pleasant Office Park Harare Zimbabwe Tel: +263 4 369913 Fax: +263 (0) 772 236193 Email: dbtobhail@yoafrica.com

CANCELLATION OF YOUR POLICY

Cancelling this Policy and Cooling-off period Cancellation by the Insured Person.

If the policy cover is not suitable and the Insured Person want to cancel within 14 days of receiving the policy documentation and before the start date of the policy, the Insured Person must e-mail or write to:

battleface Insurance Services

Suite 24,
80 Churchill Square, Kings Hill, West Malling, Kent,
ME19 4YU, UK

e: contact@battleface.com

If the Insured Person cancels after 14 days of receiving the policy documentation the premium will be refunded on a pro rata basis from the date their instructions are received or any later date specified by the Insured Person and provided that a claim has not been made.

Cancellation by Us

We may cancel this policy by giving the Insured Person 30 days' notice in writing, which will be sent by post to the last address we hold for the Insured Person. We will only do this for a valid reason such as non-payment of premium.

We may also cancel the policy if the Insured Person commit a fraud which includes doing any of the following:

- making any untrue statements to Us;
- failing to disclose any material facts relevant to the policy or a claim;
- acting fraudulently in any other way.

If We cancel the policy because of fraud, the Policy will become void. If this happens, We will return all the policy premiums paid.

DATA PROTECTION INFORMATION NOTICE

Your personal information notice

Who we are

We are the Lloyd's underwriter(s) identified in the contract of insurance and/or in the Evidence of Insurance.

The basics

We collect and use relevant information about the Insured Person to provide the Insured Person with their insurance cover or the insurance cover that benefits the Insured Person and to meet Our legal obligations.

This information includes details such as the Insured Person's name, address and contact details and any other information that We collect about the Insured Person in connection with the insurance cover from which the Insured Person benefits. This information may include more sensitive details such as information about the Insured Person's health and any criminal convictions the Insured Person may have.

In certain circumstances, We may need the Insured Person's consent to process certain categories of information about the Insured Person (including sensitive details such as information about their health and any criminal convictions the Insured Person may have). Where We need their consent, We will ask the Insured Person for it separately. The Insured Person does not have to give their consent and the Insured Person may withdraw their consent at any time. However, if the Insured Person does not give their consent, or the Insured Person withdraw their consent, this may affect Our ability to provide the insurance cover from which the Insured Person benefits and may prevent Us from providing cover for the Insured Person or handling their claims.

The way insurance works means that the Insured Person's information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose the Insured Person's personal information in connection with the insurance cover that We provide and to the extent required or permitted by law.

Other people's details the Insured Person provides to Us

Where the Insured Person provides Us or the Insured Person's agent or broker with details about other people, the Insured Person must provide this notice to them.

Want more details?

For more information about how We use Our personal information, please see Our full privacy notice, which is available online on Our Website or in other formats on request.

Contacting Us and the Insured Person's rights

the Insured Person has rights in relation to the information We hold about the Insured Person, including the right to access their information. If the Insured Person wishes to exercise their rights, discuss how We use the Insured Person's information or request a copy of Our full privacy notice(s), please contact Us, or the agent or broker that arranged their insurance who will provide the Insured Person with Our contact details at:

Hamilton Managing Agency

Level 3, Fenchurch Place,
London,
EC3M 4AJ

FINANCIAL SERVICES COMPENSATION SCHEME

Underwriters at Lloyd's and battleface Insurance Services Limited are covered by the Financial Services Compensation Scheme (FSCS). The Insured Person may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

battleface Insurance Services Limited, Registered number: 08317678,
Registered Office:
Suite 24, 80 Churchill Square, Kings Hill, West Malling, Kent,
ME19 4YU, UK

battleface Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, FRN 774757.

The above details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).

ACTIVITIES AND SPORTS

We will not cover any Trip where the primary purpose is to:

- a. set or break a speed, distance, endurance or other record;
- b. to participate in a commercial film, documentary or other program;
- c. to test a product;

unless this has been declared in advance to Us and We have agreed in writing to provide cover for such activities.

Please note when participating in any approved sport or activity, cover is accepted provided that:

- a. the Insured Person has not been advised by a doctor against participating in such sport or activity;
- b. the Insured Person wears and/or uses the recommended/recognised safety equipment; and
- c. the Insured Person follows safety procedures, rules and regulations as specified by the activity organisers and/or providers.

Please also refer to the General Exclusions on page 35 and the relevant exclusions under each Section of this insurance, which continue to apply.

Please specifically note the exclusion under Section G - Personal Liability relating to the ownership or use of: airborne craft, horse- drawn, motorised, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms.

AUTOMATICALLY INCLUDED ACTIVITIES AND SPORTS

Provided the Insured Person is 65 years or under at the date of buying this Policy, cover is available for the activities and sports listed below at no extra charge:

Abseiling	Overlanding
Administrative or clerical occupations	Paddle Boarding (within half a mile, 1 kilometre, of the coast)
Aerial Safaris (with a licensed operator)	Paint balling (wearing eye protection)
Aerobics	Parachuting (static line or tandem with a licensed operator)
Angling	Paragliding (tandem with a licensed operator)
Archery (supervised)	Parasailing (towed by boat by a licensed operator)
Badminton	Pedalo
Banana Boating	Pony trekking
Baseball	Pony Trekking (protective headgear must be worn)
Basketball	Quad Biking (non-competitive, booked with a licensed operator. Protective headgear must be worn)
Beach Games	Quad biking (wearing a helmet)
Bmx biking (wearing a helmet and no stunting)	Racket Ball
Boccia	Rambling
Body boarding (boogie boarding)	Refereeing and Umpiring
Bowls - indoor and crown green	Rifle range shooting
Boxing Training (no contact)	Ringos
Bungee jumping (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment)	River Canoeing, Kayaking and Rafting (in calm water excluding the sea or white water grade 4 or above)
Camel Riding	Roller skating and blading (wearing pads & helmets)
Canoeing (up to grade 2 rivers)	Rounders
Catamaran sailing (if qualified)	Rowing (inland waters)
Clay Pigeon Shooting (supervised)	Running (non-competitive and not marathon)
Climbing (on indoor climbing wall only)	Safaris (provided that the Insured Person will not be using firearms or bow and arrows and it is booked with a licensed operator)
Cricket	Sail Boarding
Croquet	Sailing (if qualified or accompanied by a qualified person)

Curling	Sand dune surfing/skiing
Cycling / mountain biking (wearing a helmet – casual or off-road only and not endurance, downhill or racing)	Sand yachting
Deep sea fishing	Sandboarding
Dinghy sailing	Scuba diving to max depth 18 metres below sea level (if qualified scuba diver and not diving alone, or accompanied by qualified instructor)
Driving any motorised vehicle for which the Insured Person are licensed to drive in their Home Country (other than in motor rallies or competitions)	Shooting/small bore target shooting (within organisers guidelines) skateboarding (wearing pads & helmets)
Elephant Riding/Trekking (supervised)	Snorkelling
Eton Fives	Softball
Fell Running	Squash
Fell Walking	Students working as counsellors or university exchanges for practical course work (non manual)
Fencing	Surfing
Fishing (excluding Deep Sea Fishing)	Swimming
Football (amateur only and not main purpose of Trip)	Swimming with dolphins
Glacier walking	Sydney harbour bridge walk
Go karting (within organisers guidelines)	Table tennis
Golf hiking	Ten pin bowling
Horse riding (wearing a helmet and excluding competitions, jumping and hunting)	Tennis
Hot air ballooning (organised pleasure rides only)	Trampolining
Hydro zorbing	Trekking up to 2,500 metres (8,202 feet) altitude
Jet boating	Tug of war
Jet skiing	Volleyball
Jogging	Wake boarding
Kayaking (up to grade 2 rivers)	Walking
Korfball	War games (wearing eye protection)
Mechanics	Water polo
Netball	Water skiing
Obstacle Course Racing	Whale watching
Octopush	Wind surfing
Open water swimming (professionally escorted tours only)	Yachting (if qualified)
Orienteering	Zorbing

ACTIVITIES AND SPORTS UPGRADE

The following additional Activities and Sports are only covered if the Insured Person has paid the appropriate additional premium for the Activities and Sports Upgrade and it is shown in the Evidence of insurance.

Abseiling (within organiser's guidelines)	Karate
American football	Kayaking (up to grade 3 rivers)
Bamboo rafting	Lacrosse
*Blokarting (no personal liability cover)	Marathon running
Bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment)	Microlighting
Canoeing (up to grade 3 rivers)	Motorcycle touring off road (no racing)
Canyoning	Off road 4x4 driving (no racing)
Caving	Paragliding
Cycling (racing)	Parascending - over water
Expeditions up to 6,000m (19,685 feet) above sea level (professionally escorted tours only)	Power boating
Flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)	Rap jumping (within organiser's guidelines)
Football (amateur only and main purpose of the trip)	Rugby
Gliding	Scuba diving to max depth 30m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
Gorilla trekking (professionally escorted tours)	Scuba diving to max depth 40m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
Gymnastics (non-competitive)	Street hockey (wearing pads and helmets)
Hang gliding	Trekking between 2,501 (8,205 feet) to 3,500m (11,482 feet) above sea level
Heptathlon	Trekking between 3,501 (11,486 feet) to 6,000m (19,685 feet) above sea level (professionally escorted tours only)
High diving	Triathlons
Hockey	Via ferrata
Judo	White water rafting up to level 4 (within organiser's guidelines)

EXCLUDED ACTIVITIES AND SPORTS

Any organised competitive or professional sporting event or activity	Parascending over land
Abseiling (without a licensed operator)	Rock or Ice climbing
Big game hunting	Safaris (where the Insured Person will be using a firearm)
BMX stunt riding	Sailing (cross ocean)
Boxing	Scuba diving below 50 metres or when flying within 24 hours of last dive
Bungee jumping (without a licensed operator)	Show jumping
Extreme downhill mountain biking	Sky diving (unless tandem with licensed operator)
Free climb mountaineering	Sky surfing
Freediving	Stunt events
Gymnastics (competitive)	Trekking above 6,000 metres, 19,265 feet
High diving (other than from a purpose built diving board over a man made swimming pool, maximum 5 metres)	Underground activities (other than as part of an organised excursion or tour)
Horse riding involving jumping, trials, hunting, racing or jousting	Water-ski jumping
Martial arts (other than those shown as covered in the relevant categories)	White water rafting (in sea or grade 6 or above)
Outdoor endurance sports	Wrestling

battleface[®]

battleface Insurance Services

Suite 24

80 Churchill Square, Kings Hill

West Malling, Kent, ME19 4YU United Kingdom

t: +44 (20) 8089 5338

e: contact@battleface.com