

Your travel insurance

All insurance policies contain restrictions and exclusions, which you should be aware of. It is important that you read this policy carefully because it is the basis upon which Fortis settles any claim. Please

make sure that the cover meets your needs and that you can make the declaration below, and agree to condition 1 of 'General conditions' (see page 10). If you need more advice, please contact Perkins Slade on 0121 698 8000 who will contact us for you.



CONTRACT OF INSURANCE

Arranged by:

Perkins Slade Limited

3 Broadway, Broad Street, Birmingham, B15 1BQ

In conjunction with:

Fortis Insurance Limited

Registered address – Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA

Registered number: 354568 England

Policy No.A/21/PS

Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7	Section 8
Cancellation & Curtailment	Medical expenses	Hospital benefit	Personal accident	Personal belongings	Temporary loss of belongings	Money & documents	Loss of passport
£5,000 Excess £50	£10,000,000 Excess £50	£500	£25,000	£3,000 Excess £50	£300	£500 Excess £50	£250
Section 9	Section 10	Section 11	Section 12	Section 13	Section 14	Section 15	Section 16
Personal liability	Missed departure	Hijacking	Legal expenses	Delay	Catastrophe	Mugging	Green Fees
£2,000,000 Excess £100	£1,000	£1,000	£25,000	£100	£1,000	£500	£500

Assistance International – 24-hour worldwide emergency service

This service is only for real emergencies – If you need help in a medical emergency, please call: **+44 23 8064 4633**
The fax number is +44 23 8064 4616

If you or your personal representative need to make a claim – please ring and ask for a claim form as soon as possible after an event which you may want to claim for. The phone number is **0845 122 3280** (+44 23 8031 2323 if you are calling from overseas). The phone line is open 24 hours a day, 365 days a year if you need to make a claim.

We may record or monitor calls for training purposes or to improve the quality of our service.

Declaration

This policy contains health restrictions. **You** must be able to make the following declaration for yourself, anyone travelling with **you, a close relative or business associate** who the trip will depend on.

For you or any insured person

As far as I know the following apply:

- Nobody is waiting for an operation, hospital consultation (other than for regular check ups), or other hospital treatment or investigations.
- Nobody has received treatment, other than regular medication, in the last 12 months for:
 - any blood disorder;
 - any psychiatric illness;
 - a transplant;
 - dialysis treatment;
 - any form of cancer leukaemia or tumour;
 - dementia.
- Nobody, diagnosed as HIV positive, has required treatment for HIV or any HIV related illness.
- Nobody has any breathing or heart problem, which has needed hospital treatment in the last 12 months.
- Nobody has been seen by a specialist in the last three months (other than for regular check ups) or been admitted to a hospital overnight.
- Nobody has been given a terminal prognosis by a registered doctor.
- I do not know of any reason (medical or otherwise) why the trip is likely to be cancelled or cut short.

If you, or anyone travelling with you cannot agree with this declaration when you take out the insurance, you must phone the Fortis Health Line on **0845 260 1574** quoting scheme code PS2.

Do this at the time of taking out this insurance and they will tell you if we can give cover. If you cannot contact them at the time of buying this insurance, you must contact them within 14 days, but before you travel. They will let you know if they need any more information if there is a change in your medical condition or the medical condition of anyone travelling with you (after you have taken out this insurance, but before you travel) and you can no longer agree with the declaration, you must contact the Fortis Health Line immediately.

For a close relative or business associate who is not an insured person and whose health may affect the trip

If, at the time of taking out this insurance, (or booking the trip if this was later) **your close relative or business associate** had a medical condition for which he or she:

- was receiving treatment at a hospital;
 - was waiting for a hospital consultation or treatment;
 - had been given a terminal prognosis or been told that their condition is likely to get worse in the next 12 months;
- we will not pay for any problem, which has anything to do with that medical condition.

For multi-trip cover, you must agree with this declaration each time you book a trip.

IMPORTANT INFORMATION

Please read this policy carefully and remember the following.

1. **Declaration** - This insurance policy contains a declaration which is set out above. You must tell us about anything we have asked in the declaration which may affect this insurance policy.
2. **Limit of cover** - Each section of the personal insurance cover shows the most you can claim, but other limits may apply. For example, under section 5 (Personal belongings), the overall limit is £3,000 but there is a limit of £500 for any single item and a total limit of £500 for all valuables. We will work out how much we will pay you for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.
3. **Looking after your belongings** - Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.
4. **Cancelling your policy** - You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. No refund of premium is available after the 14 day period. A refund of premium is only available for a single trip policy if the period from the date of issue of the policy to your scheduled return date home is greater than 28 days. If you want to cancel your policy, please contact Perkins Slade who may make a charge to cover their administration costs.
5. **Excesses** - We will take an excess off each claim you make under certain sections of this insurance. The amount you will have to pay towards a claim is shown under each section. If we agree to a medical expenses claim (section 2) which has been reduced by your using an EHC or private health insurance, the section excess will not apply.
6. **Making a claim** - To help us deal with your claim quickly and efficiently, please read the claims procedures on pages 10 to 11 of the general conditions. This explains what documents you will need to support a claim and when you will need this kind of proof. You must collect some of the proof you need, for example a police report, while you are on your trip.
7. **What to do in a medical emergency** - In a medical emergency, contact Assistance International for help. (See back page.)
8. **Date recognition failure** - This policy contains exclusions for losses arising from equipment failing to recognise the correct calendar date, for example the change to the year 2000. Please read the general conditions for further details. (Please note – these exclusions do not apply to section 2 - Medical and other expenses.)

GEOGRAPHICAL LIMITS

Area 1 The United Kingdom

Area 2 Europe including all countries to the west of the Ural mountains, the Channel Islands, Republic of Ireland, Iceland, Madeira, the Canary Islands, the Azores, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea.

Area 3 Worldwide

WHAT TO DO IF YOU HAVE A COMPLAINT

If you have experience a problem with any part of our service, we will sort this out as quickly and fairly as possible.

What you should do first

- If your complaint is about the way your policy was sold to you please call Perkins Slade on 023 9241 9002
- If you have a complaint about a claim call your claim handler first. You will find the claim handler's name and phone number on any letters they have sent you.

If your problem has still not been sorted out

Step 1

Contact our Customer Service Advisor who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or e-mail us through our website at: www.fortisinsurance.co.uk (please include your policy number and claim number if appropriate).

Customer Service Advisor

Fortis Insurance Limited, Fortis House, Tollgate Eastleigh, Hampshire SO53 3YA

Step 2

If this matter has still not been sorted out, you can write to Barry Smith, Chief Executive at the same address.

Step 3

If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR

Fortis Insurance Ltd Service standards

We will respond to any letter you send us within two working days of receiving it. The letter will tell you who will be dealing with your complaint and when you should expect a reply. Please be advised that use of this complaints procedure does not affect your right to take legal proceedings.

FINANCIAL SERVICE COMPENSATION SCHEME

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Service Compensation Scheme. More information can be obtained from Customer Services on **020 7892 7300** or www.fscs.org.uk

About the cover and conditions

This is your contract of insurance. It contains certain conditions in each section and general conditions. You must meet the conditions or we will not accept your claim. This insurance is designed to cover most events which could affect your trip, but there are certain things which are not covered.

Please read all of this policy carefully, especially the declaration on page 1.

This policy is only valid if you also have a travel insurance schedule showing the correct premium. Perkins Slade will give you this schedule. The policy describes the cover provided for you and the conditions, which your cover depends on. You must keep the policy and travel insurance schedule and send them both to us if you make a claim. In return for the correct premium, we will pay you or your personal representative if you make a valid claim. You must keep to the terms, conditions and declaration of this insurance.

One-way trips - This insurance is designed to cover a round trip, which starts and finishes at your usual home in the British Isles. We may arrange insurance for one-way trips of up to 17 days. This is restricted to the cover and conditions that would have applied if you had arranged to return to the British Isles at the end of the period of insurance.

Important information for annual multi-trip insurance

UK trips

Annual multi-trip insurance provides cover for trips in the UK only if the trip includes an overnight stay (excluding staying with friends or relatives), which you have paid for in advance.

Couples and families

Annual multi-trip cover for couples and families allows the adults covered under the policy to travel either together or separately. A child covered under the annual multi-trip family policy can travel without the insured adults, only if he or she is travelling with and under the supervision of an adult who is responsible for their care for the length of the trip.

Declaration

The declaration and limits of cover apply to each trip separately.

Definitions

Wherever the following words and phrases appear in this policy or the schedule they will always have the meanings shown below.

Business associate - Anyone who works at your place of business and who needs to be in work while you are away in order for the business to run properly.

Child - A person aged under 18 years of age. To qualify for the child premium, they must be travelling with an adult insured by us.

Close relative - Your husband, wife, civil partner, common-law partner, parent, grandparent, parent-in-law, child, grandchild, brother, sister, fiancé or fiancée.

Couple - Two adults, under 65, living at the same address who are married or living together as married.

Family - Up to two adults, under 65, living at the same address who are married or living together as married, with any number of children under 18 normally living with them and travelling with them.

Home - The address where you live in the British Isles.

Period of insurance - The period you are covered for. The time that cover for particular sections starts and ends is given in more detail below.

- Other than for annual multi-trip insurance, cancellation cover starts when you pay the premium. All other cover begins when you leave home to go on your trip and lasts until you return home, as long as that is within the period of insurance paid for.
- For annual multi-trip insurance, cancellation cover starts when you book each trip or on the start date shown on your insurance schedule, if this is later. Cover under all other sections begins when you leave home to go on your trip and ends when you return home from that trip.

Annual multi-trip insurance will provide cover from the start date as shown on your insurance schedule. There is no limit to the number of trips you may take, but each trip must be shorter than 32 days (unless you have paid the additional premium to extend the trip limit. The revised trip limit will be shown on your insurance schedule). The start and finish dates of the trip must fall within the 12-month period.

For holidays booked during the 12-month period and that start after the end of the period of insurance, we will provide cancellation cover until the policy ends.

We will extend the period of insurance by up to 30 days, at no extra cost, if you have to stay on your trip longer because of events which you have no control over. If the transport you are on is hijacked, we will automatically provide worldwide cover. The period of insurance will continue for up to 12 months without extra charge.

Schedule - The document attached to this policy which confirms that insurance has been arranged for the named persons on the dates stated and if any additional cover has been arranged.

Acts of terrorism - An act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public, or any section of the public.

Valuables - Audio, visual, video, photographic, computer, television, fax, phone and portable satellite equipment; jewellery; furs; precious metals; watches; binoculars; and electronic games.

We, our, us - Fortis Insurance Limited and the other insurers shown on page 12.

Winter sports - On-Piste basic skiing and snowboarding activities only.

All additional winter sports activities such as, off-piste, telemark, nordic, down-hill, touring, ski mountaineering, ski racing, and ice skating are available via the Ski Club of Great Britain.

Winter sports equipment - snowboards, skis (including bindings), boots and poles.

You, your - Each insured person named on the travel insurance schedule for whom the correct premium has been paid.

Dangerous activities

Any professional or sporting activity or racing except the category shown on the schedule for which cover is provided on your policy. Within the policy, for example under section 2 (Medical and other expenses) you are not covered for claims caused by any dangerous activity unless the schedule shows that you have taken cover for the dangerous activity and you have paid the appropriate premium. The dangerous activities that we can provide extra cover for are as shown below.

LOW - angling, aerobics, archery, badminton, basketball, billiards, bowls, bridge, camping, caravanning, croquet, curling, dancing, darts, golf, gymnastics, handball, jogging, korfbal, keep fit, model aircraft flying, netball, petanque, pool, quoits, racketball, rambling, rowing, snooker, snorkelling, soft ball, stoopball, swimming, table tennis, tennis, tenpin bowling, volleyball, waterpolo, yoga.

MEDIUM - if medium category is taken, you are also covered under low category -, athletics, ballooning, baseball, buggying, canoeing, cricket, cycling, equestrian, fencing, football, dragon-boating, hockey, ice-skating, kite surfing, lacrosse, multi activity courses, modern pentathlon, orienteering, power lifting, rafting, roller hockey, roller, skating, rounders, sail boarding, sailing, sand and land yachting, shooting in a target range including clay pigeon shooting (not hunting), skateboarding, squash, shinty, surfing, ultimate, water skiing, weightlifting, windsurfing, yachting (inland and coastal waters only).

HIGH - if a high category is taken, you are also covered under low and medium categories -abseiling, adventure racing, American football, boxing, caving, climbing, gliding, hang gliding, ice hockey, judo, martial arts, mountaineering, pot holing, paint-balling, parachuting, parascending, polo, power boat sailing, rock climbing, rugby league, rugby union, scrambling, scuba diving, winter sports, wrestling.

CONTRACT OF INSURANCE

COVER AND CONDITIONS FOR EACH INSURED PERSON

SECTION 1A

If your trip is cancelled - up to £5,000

What is covered

We will repay you for expenses you have paid or legally have to pay for travel, accommodation, instructors and course fees which you do not use if you have no choice, but to cancel the trip because of events beyond your control which start after the premium has been paid.

Note - Cancellation insurance starts on the date of issue shown on your insurance schedule. For annual multi-trip cover, each trip is covered when you book it or on the start date on your schedule, whichever is later.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. You are not covered for claims caused directly or indirectly by the following:
 - a) Your deciding you no longer want to travel.
 - b) Labour disputes.
 - c) Government regulations, acts of parliament or currency restrictions.
 - d) Your financial circumstances or unemployment (other than redundancy if you are under 65 and have 2 years' continuous employment with the same employer).
 - e) The tour operator, or anyone you have made travel or accommodation arrangements with, failing to provide the arrangements.
 - f) Pregnancy - if you are expected to give birth before your trip, during your trip or within 8 weeks after the end of your trip.
 - g) You arranging to travel against medical advice or to get medical treatment.
 - h) If you fail to get a valid passport or other travel documents you need.
2. Amounts you can get back from someone or somewhere else.
3. We will not pay the first £50 (£10 for deposit-only claims) of every claim made for each of you.

Conditions

1. You must do all that you can to get to the airport, port or station you are leaving from on time.
2. If you do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.

SECTION 1B

If your trip is cut short: up to £5,000

What is covered

You will be covered for expenses you have paid or legally have to pay for travel and accommodation, which you do not use if you have no choice but to cut short the trip and you return home for one of the reasons given below.

1. One of the following people is injured, falls ill or dies.
 - a) You or the person you had arranged to travel or stay with.
 - b) A close relative.
 - c) A business associate.
2. Your home is damaged and not fit to live in, or the police ask you to return because your home has been burgled.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. You are not covered for claims caused directly or indirectly by the following.
 - a) Your taking part in any dangerous activity (unless you have paid the appropriate premium and cover is shown on the schedule).
 - b) Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c) Your taking part in manual work in connection with a profession, business or trade, unless we have previously agreed this in writing.

- d) Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e) Your motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f) Pregnancy - if you are expected to give birth before your trip, during your trip or within 8 weeks after the end of your trip.
 - g) You travelling against medical advice or to get medical treatment.
2. We will not pay the first £50 of every claim made for each of you.

Conditions

1. If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.
2. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
3. If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.

SECTION 2

Medical and other expenses - up to £10 million

What is covered

1. You will be covered for the following expenses caused by your becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs reasonable.
 - a) Expenses you would have to pay, outside the United Kingdom and the country where you normally live, within 12 months of the start of your illness or injury. The expenses must be for medical, surgical and hospital charges, emergency dental treatment (for pain relief), ambulance (or other rescue service to take you to hospital), nursing homes and nursing.
 - b) Up to £50,000 for the cost of rescuing you from a location outside the United Kingdom whilst participating in an insured activity, whether you are injured or not.
 - c) The extra cost of returning to your home, including returning you by air ambulance if this is medically necessary.
 - d) Extra accommodation (room only) expenses.
 - e) Extra travel and accommodation (room only) expenses for one person who either has to stay with you or has to travel from the British Isles to escort you home if you are seriously ill or injured.
 - f) If you are unable to travel home on the pre-booked return date we will pay up to £200 in total for additional kennel or cattery costs until the date of your return to the British Isles.
 - g) The extra cost of funeral expenses abroad or of bringing your body or ashes home and up to £5,000 for the cost of recovery of your body (from a known location or with the approval of independent experts) in the event of death.
 - h) If you are a member of a team and a registered doctor confirms that you are unable to continue with the trip we will pay up to £1,000 for a replacement to travel to the point at which you are unable to continue. Cover is limited to economy class air fare or standard class rail fare and applies only where it is necessary to fulfill the main objective of the trip.
2. You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill or injured or has died during the period of insurance.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. You are not covered for claims caused directly or indirectly by the following.
 - a) Your taking part in any dangerous activity (unless you have paid the appropriate premium and cover is shown on the schedule).
 - b) Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c) Your taking part in manual work in connection with a profession, business or trade, unless we have previously agreed this in writing.

CONTRACT OF INSURANCE

COVER AND CONDITIONS FOR EACH INSURED PERSON

Section 2 - continued

- d) Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e) Your motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a license which allows them to ride a motorcycle of more than 125cc.
 - f) Pregnancy, if you are expected to give birth before your trip, during your trip or within 8 weeks after the end of your trip.
 - g) You travelling against medical advice or to get medical treatment.
2. You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.
 3. You are not covered for extra costs for a single-room or private accommodation.
 4. You are not covered for any treatment you receive after you have returned home.
 5. We will not pay the first £50 of every claim made for each of you unless you have used an EHC or private health insurance.

Conditions

1. If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.
2. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
3. If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.
4. You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.
5. We may instruct you to return if our medical advisers and the doctors treating you decide that you are fit to travel.

SECTION 3

Hospital benefit - up to £500

What is covered

If you fall ill or are injured during the period of insurance you will receive £35 for each full 24 hours that you spend as an in-patient in a hospital outside the UK and the country where you normally live.

Note - Any amount you receive under this section will be on top of any amount that you receive under section 2. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.

As well as the general conditions on pages 10 and 11, the following exclusions apply.

What is not covered

1. You are not covered for claims caused directly or indirectly by the following.
 - a) Your taking part in any dangerous activity (unless you have paid the appropriate premium and cover is shown on the schedule).
 - b) Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c) Your taking part in manual work in connection with a profession, business or trade, unless we have previously agreed this in writing.
 - d) Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e) Your motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f) Pregnancy, if you are expected to give birth before your trip, during your trip or within 8 weeks after the end of your trip.
 - g) You travelling against medical advice or to get medical treatment.

SECTION 4

Personal accident - up to £25,000

What is covered

If, during the period of insurance, you are accidentally injured and lose your sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, you can claim one of the following amounts.

- | | |
|--|---------|
| a) For death: | £10,000 |
| b) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes: | £25,000 |
| c) For permanent and complete disability which means that you cannot do any kind of paid work: | £25,000 |

Note - For children under the age of 16 the death benefit is limited to £1,000. For people over 64, cover is limited to a and b only.

As well as the general conditions on pages 10 and 11, the following exclusions and condition apply.

What is not covered

1. You are not covered for claims caused directly or indirectly by the following.
 - a) Your taking part in any dangerous activity (unless you have paid the appropriate premium and cover is shown on the schedule).
 - b) Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c) Your taking part in manual work in connection with a profession, business or trade, unless we have previously agreed this in writing.
 - d) Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e) Your motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f) Pregnancy - if you are expected to give birth before your trip, during your trip or within 8 weeks after the end of your trip.
 - g) You travelling against medical advice or to get medical treatment.
2. You are not covered under this section for any claim if:
 - a) it was caused by medical or surgical treatment, unless it was necessary after the accident; or
 - b) at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).
3. You are not covered if the accident was caused by a medical condition that existed before your trip.

Conditions

1. If you make a claim, you must allow our medical advisers to examine you as often as they need to. (We will pay any costs and your expenses for these examinations if we accept your claim.)
2. You are covered only if you are injured directly resulting from an accident involving something violent and visible. This does not include sickness or disease; any natural condition; or the result of anything that happens gradually.

SECTION 5

Personal belongings - up to £3,000

What is covered

If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to £3,000 to replace or repair them. (We will take an amount off for wear and tear and loss of value.) There is a limit of £500 for one item, pair or set. The overall limit for valuables, golf clubs, compact discs and prerecorded audiotapes is £500.

For an additional premium we will increase the sum insured to £5,000 and the limit for any one item to £1,500.

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COVER AND CONDITIONS FOR EACH INSURED PERSON

Section 5 - continued

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. You are not covered for the following.
 - a) Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days.
 - b) Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c) Breakage of or damage to fragile articles; audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act); and any other loss or damage caused by the breakage.
 - d) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - e) Loss of, theft of or damage to contact or corneal lenses, mobile phones, loose precious stones, securities, deeds, documents or property held for business purposes.
 - f) Loss of, theft of or damage to valuables if you leave them in baggage which is checked in to the carrier.
 - g) Loss of, theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe, or a safety deposit box.
 - h) There is no cover for personal belongings left in a vehicle overnight or left in a vehicle at any other time unless placed in a locked boot or out of sight wherever this is possible.
 - i) Loss, theft or damage to prams, pushchairs or baby buggies except while they are being carried by public transport.
2. Winter sports equipment is not covered under this section (see optional winter sports insurance).
3. We will not pay the first £50 of every claim made for each of you.

Conditions

1. You must take proper care of your belongings and act as if you did not have this insurance policy.
2. If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
3. You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

SECTION 6

Temporary loss of personal belongings - up to £300

What is covered

If your personal belongings are temporarily lost for more than 9 hours on your outward journey, you can claim up to £300 for the replacements you need to buy. As well as the general conditions on pages 10 and 11, the following exclusion and conditions apply.

What is not covered

1. You are not covered for claims if you receive compensation from someone else.

Conditions

1. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
2. If your personal belongings are never found and we agree to pay for permanent loss, we will take off any amount already paid for temporary loss.

SECTION 7

Money and documents - up to £500

What is covered

We will repay you if you lose any of the following or they are stolen. Your bank notes, coins, traveller's cheques, travel tickets, admission tickets, meal vouchers and passports. For cash there is a limit of £250 for each adult and £125 for each child under 16. This cover starts from

the time you get the money or documents or 72 hours before you leave home to go on your trip, whichever is later. As well as the general conditions on pages 10 and 11, the following exclusions and condition applies.

What is not covered

You are not covered for the following:

- a) Loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.
 - b) Loss of value or shortages caused by a mistake.
 - c) Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.
2. We will not pay the first £50 of every claim made for each of you.

Condition

1. You must take proper care of your belongings and act as if you did not have insurance.

SECTION 8

Loss of passport - up to £250

What is covered

You will be covered for all necessary and reasonable extra travel and accommodation expenses involved in getting a replacement passport if it is lost or stolen during the period of insurance.

As well as the general conditions on pages 10 and 11, the following exclusion and conditions apply.

What is not covered

You are not covered for loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.

Conditions

1. You must take proper care of your passport and act as if you did not have this insurance.
2. You are not covered for any expenses arising after you have returned to the UK or Channel Islands.

SECTION 9

Personal liability - up to £2 million

What is covered

If you accidentally injure someone or damage someone else's property during the period of insurance, you will be covered for your legal liability:

- a) to people who do not work for you and who are not your travelling companions or members of your family; and
- b) for accidental damage to property which is not owned or being looked after by you or a member of your family.

For accidental damage to rented accommodation, we will pay up to £100,000 for a single incident which you are legally responsible for. This cover includes legal expenses, which you have paid with our permission. As well as the general conditions on pages 10 and 11, the following exclusions and condition apply.

What is not covered

1. This section does not cover liability caused directly or indirectly by your owning or using any aircraft, motorised vehicle, motorised boat or any form of motorised leisure equipment.
2. This section does not cover employer's liability or liability caused by your carrying out contracts, supplying goods and services, or doing your job.
3. You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
4. We will not pay the first £100 of every claim made for each of you, or the first £250 to do with rented accommodation.

Condition

You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

SECTION 10

Missed departure - extra travel and accommodation expenses: up to £1,000

What is covered

If one of the following takes place during the period of insurance you will be covered for the cost of reasonable extra accommodation and travel expenses to allow you to carry on with your trip.

1. Labour dispute, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services including booked connecting flights.
2. An accident or breakdown involving the car in which you are travelling in the British Isles and which causes you to arrive at the airport, port or station you are leaving from too late to start the journey you have booked.

As well as the general conditions on pages 10 and 11, the following conditions apply.

Conditions

1. You must do all that you can to arrive at the airport, port or station you are leaving from on time.
2. In the case of a labour dispute, you will only be covered if the dispute is announced and begins during the period of insurance.
3. If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's report or police accident report.

SECTION 11

Hijacking – up to £1,000

What is covered

You will receive £50 for each period of 24 hours during which you are unable to reach your destination or get home because of hijacking. As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

Conditions

1. You will only receive compensation if the delay is as a direct result of the hijacking and there is no other cause.
2. Compensation will start from the scheduled arrival time of the aircraft.

SECTION 12

Legal expenses: up to £25,000

Definitions which apply to this section only.

We, us, our Representative	DAS Legal Expenses Insurance Company Limited The lawyer, or other suitably qualified person, who we have appointed to act for you in line with the conditions of this section.
Legal costs	All reasonable and necessary costs charged by the representative on a standard basis. It also includes the opponent's costs in civil cases if you have to pay them, or if you pay them with our agreement.
Date of the incident	The date the incident which may lead to a claim happened. If there is more than one event arising at the same time or from the same cause, the date of the incident is the date of the first of these events.
Insured incident	An event which causes the death of, or bodily injury to, you.

What you are covered for

Under this section, we will negotiate for your legal rights after an insured incident. We will also help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal. Before we pay legal costs for appeals, we must agree that it is always more likely than not that the appeal will be successful. If you use a representative, we will pay the legal costs for this. The most we will pay for all claims for an insured incident resulting from one or more event arising at the same time or from the same cause is £25,000. We agree to provide legal expenses cover, keeping to the conditions and exclusions, as long as:

- any legal proceedings will be dealt with by a court or other body which we agree to; and

- in civil claims it is always more likely than not that you will recover damages (or other legal remedy) or make a successful defence; and
- the insured incident happens during the period of insurance

As well as the general conditions on pages 10 to 11, the following exclusions and conditions apply.

What you are not covered for

1. Any claim reported to us more than 180 days after the date you should have known about the insured incident.
2. Any legal costs before we agree to pay them.
3. Any claim relating to the following.
 - Any illness which develops gradually or is not caused by a specific or sudden accident.
 - You driving a motor vehicle for which you do not have valid motor insurance.
 - An application for Judicial Review.
4. Defending your legal rights, but defending a counter claim is covered.
5. Any disagreement with us that is not in condition 18 of this section.
6. Any legal action you take which we or the representative have not agreed to or where you do anything that has a negative effect on us or the representative.
7. Any legal action against the travel agent, tour operator, carrier or any of the insurers listed on page 8.
8. Fines, damages or other penalties which you are ordered to pay.
9. Any legal costs that are you have to pay under a contingency fee arrangement, (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee.)
- 10 Any insured incident intentionally brought about by you.
- 11 Any claim relating to your alleged dishonesty or alleged violent behaviour.
- 12 Any claim relating to written or spoken comments, which damage your reputation.

Conditions

You must do the following.

1. Send everything we ask for in writing and give us full details of any claim, and any information we need, as soon as possible.
2. We can take over in your name, any claim or legal proceedings at any time. We can negotiate any claim on your behalf.
3. You are free to choose a representative (by sending us a suitably qualified person's name and address) if
 - i) We agree to start court proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - ii) there is a conflict of interest.
4. We may choose not to accept your choice, but only in exceptional circumstances. If there is a disagreement over the choice of representative in these circumstances, you may choose another suitably qualified person.
5. In all circumstances except those in 3 above, we are free to choose a representative.
6. We will appoint a representative to represent you according to our standard conditions of appointment. The representative must co-operate fully with us at all times.
7. We will have direct contact with the representative.
8. You must co-operate fully with us and the representative and must keep us up-to-date with the progress of the claim.
9. You must give the representative any instructions that we ask for.
- 10 You must tell us if anyone offers to settle the claim.
- 11 If you do not accept a reasonable offer to settle a claim, we may refuse to pay further legal costs.
- 12 You must not negotiate or agree to settle a claim without our approval.
- 13 We may decide to pay you the amount of damages that you are claiming or is being claimed against you instead of starting or continuing legal proceedings.

CONTRACT OF INSURANCE

COVER AND CONDITIONS FOR EACH INSURED PERSON

Section 12 - continued

14. If we ask, you must tell the representative to have legal costs taxed, assessed or audited.
15. You must take every step to recover any legal costs that we have to pay and must pay us any legal costs that you recover.
16. If your representative refuses to continue acting for you or if you dismiss your representative, the cover we provide will end immediately, unless we agree to appoint another representative.
17. If you stop a claim without our agreement, or do not give suitable instructions to your representative, the cover we provide will end immediately and we will be entitled to reclaim any legal costs we have paid.
18. If we and you disagree about the choice of representative, or about how a claim is handled, we and you can choose another representative to decide the matter. We and you must both agree to this in writing. If we cannot agree with you about the choice of second representative, we will ask the president of a relevant national law society to choose a representative. Whoever loses the disagreement will have to pay the costs of settling it.
19. We may ask you to get (at your own expense) an opinion from a barrister chosen by you and us about whether a claim or proceedings will be successful. If the barrister believes that it is more likely than not you will recover damages (or reach a solution that we have agreed to) or make a successful defence, we will pay the cost of getting the opinion.
20. We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

SECTION 13

Delay - up to £100 (£5,000 for cancellation)

What is covered

If the transport you are booked to travel on for your outward or return journey is cancelled or delayed for reasons which you (or the tour operator) cannot control, you will receive one of the following

1. Compensation of £20 for the first full 12-hour period that you are delayed and a further £10 for each further full 12 hours of delay, up to a limit of £100. We will work out the length of the delay based on the difference between your scheduled time of arrival and your actual arrival time at your final destination.
2. Your cancellation charges (up to £5,000) if, after a 12 hour delay to the departure of your outward journey from the British Isles, you decide to cancel the trip.

As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. You are not covered for the following.
 - a) Any claims if you took this insurance out within 4 weeks of the date you are due to leave and it is public knowledge that the journey could be delayed.
 - b) Claims caused by the tour operator, or any other provider of transport and accommodation, stopping trading.
 - c) Amounts you can get back from someone or somewhere else if you decide to cancel the trip.

Condition

1. You must ask the airline or transport company to confirm in writing:
 - a) the cause of delay or cancellation;
 - b) the period of the delay;
 - c) the scheduled time of departure and arrival; and
 - d) the actual time of departure and arrival.

SECTION 14

Catastrophe Cover - up to £ 1,000

What is covered

If fire, flood, earthquake or storm during the period of insurance prevents you from using your accommodation, you will be covered for the reasonable extra cost of accommodation and travel, to move to other accommodation.

As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply.

What is not covered

1. You are not covered for the following.
 - a) Costs which may be refunded from someone or somewhere else;
 - b) Costs which you would have had to pay during your trip if the problem had not occurred;

- c) Any claim where you do not produce a receipt for the costs you have incurred.

Conditions

1. The accommodation that you move to must be near to the accommodation that you had originally booked and of a similar standard.
2. You must provide written confirmation from the police or the company you had booked the original accommodation with confirming that you were unable to use it and stating the reason.

SECTION 15

Mugging - up to £ 500

What is covered

If during the period of insurance you are mugged and injured and you have a valid claim under section 3 – Hospital benefit, you will receive a further £100 for each full 24 hours that you spend as an inpatient in a hospital outside the United Kingdom and the country where you normally live. As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply.

What is not covered

1. You are not covered if you do not report the mugging to the police and get a report from them

SECTION 16

Green Fees - up to £ 500

What is covered

If you fall ill or are injured during the period of insurance, or if adverse weather prevents you playing golf at a pre-booked course, you will be covered for the costs of the pre paid green fees which you are not able to use, up to £50 per day. As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply.

What is not covered

1. You will not be covered for any amount you can get back from someone or somewhere else.
2. You will not be covered if you take out this insurance within 14 days of going on holiday, unless you booked the holiday on the same date.

Condition

You must get written confirmation from the appropriate authority to confirm that the golf course was closed, if due to adverse weather.

EXTRA OPTION

Winter sports

This cover is provided only if you have paid the appropriate premium for high risk cover. The following changes are made to the policy where cover is added for winter sports. (You are not covered for winter sports equipment under section 5 (Personal belongings) of the policy. Please see below for details of winter sports equipment cover.)

Ski lift passes up to £200 are added to the cover provided by section 7 (Money and documents). The following extra cover is also included.

Section A - Winter sports equipment - up to £700

What is covered

You will be covered for the replacement cost (after allowing for wear and tear, and loss of value) of replacing your snowboard or skis (including bindings), boots and poles, if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £300.

Section B - Winter sports equipment hire - up to £300

What is covered

If your own equipment is lost, stolen or damaged, you will be covered for the reasonable cost of hiring a snowboard or skis (including bindings), boots and poles up to £20 a day.

Conditions applying to Sections A and B

As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply:

What is not covered

1. You are not covered for the following.
 - a) Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline.

CONTRACT OF INSURANCE

COVER AND CONDITIONS FOR EACH INSURED PERSON

Conditions applying to Sections A and B - continued

If you cannot report the loss, theft or damage to the carrier straight away, you must do so in writing within seven days.

- b) Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d) Loss of or theft of or damage to property left in a vehicle overnight.
2. You are not covered for claims for which you receive compensation from someone else.
 3. You are not covered for more than £250 for any one snowboard, pair of skis, boots or poles.
 4. We will not pay the first £50 of every claim made for each of you. This does not apply to claims for temporary loss or hire of winter sports equipment under section B.

Conditions

1. You must take proper care of your belongings and act as if you did not have this insurance policy.
2. The following condition applies to claims for temporary loss of personal belongings.
As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
3. You must keep any damaged property so we can inspect it. When we make a payment for that property, it will then belong to us.

Section C - Ski pack (lessons, hire, lift pass) - up to £250

What is covered

If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the ski pack which you are not able to use. As well as the general conditions on pages 10 and 11, the following exclusion applies.

What is not covered

1. Your taking part in any dangerous activity (unless you have paid the appropriate premium and cover is shown on the schedule).

Section D - Piste closure - up to £300

What is covered

This cover is only available for holidays starting after 10 December and ending before 30 April. If the weather prevents you from skiing at the resort you are booked into, you will be covered for reasonable transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £30 for each whole day's skiing lost. As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply.

What is not covered

1. You will not be covered for any amount you can get back from someone or somewhere else.
2. You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

Conditions

1. Cover will only apply for as long as there are poor snow conditions at your resort.
2. You must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Section E - Avalanche closure: up to £300

If your arrival at, or departure from, your resort is delayed due to avalanche, landslide or landslip, you will be covered for reasonable additional travel and accommodation expenses. As well as the general conditions on pages 10 and 11, the following exclusions and conditions apply:

What is not covered

1. You will not be covered if the tour operator pays for your additional travel and accommodation costs.

2. If you receive compensation from someone or somewhere else, this will be deducted from your claim.

Conditions

1. You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed, due to avalanche, landslide or landslip.
2. You will only be covered if the avalanche, landslide or landslip happens during the period of insurance.

EXTRA OPTION

Wheelchair cover

This cover is provided only if you have paid the appropriate premium. The following changes are made to the policy where cover is added for wheelchairs. (You are not covered for wheelchairs under section 5 (Personal belongings) of the policy. Please see below for details of wheelchair cover.)

Section A - Wheelchairs - up to £3,000

What is covered

You will be covered for the replacement cost (after allowing for wear and tear, and loss of value) of replacing or repairing your wheelchair, if it is lost, stolen or damaged.

Section B - Wheelchair hire - up to £100

What is covered

If your own wheelchair is lost, stolen or damaged, you will be covered for the reasonable cost of hiring a wheelchair up to £100.

Conditions applying to Sections A and B

As well as the general conditions on pages 10 and 11 the following exclusions and conditions apply.

What is not covered

1. You are not covered for the following.
 - a) Loss of, theft of or damage to your wheelchair during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss, theft or damage to the carrier straight away, you must do so in writing within seven days.
 - b) Loss or theft of your wheelchair at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d) Loss of or theft of or damage to property left in a vehicle overnight.
2. You are not covered for claims for which you receive compensation from someone else.
3. We will not pay the first £50 of every claim made for each of you.

Conditions

1. You must take proper care of your belongings and act as if you did not have this insurance policy.
2. The following condition applies to claims for temporary loss of wheelchairs.
As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
3. You must keep any damaged property so we can inspect it. When we make a payment for that property, it will then belong to us.

General conditions applying to all sections

1. The information you give us

You must tell us any facts we ask for in the declaration and which could affect this insurance. If you do not, you may not be fully covered. In particular, you must give us any information, which may influence our decision to provide or continue your cover or the way we work out your premium (for example, your health or the health of a close relative). If you cannot agree the declaration, you must call the Fortis Health Line. If you are not sure whether we need to know a particular fact (not relating to a medical condition), please contact Perkins Slade.

2. If you or your personal representative need to make a claim please ring and ask for a claim form as soon as possible after an event which you may want to claim for.

The phone number is 0845 122 3280

The phone line is open 24 hours a day, 365 days a year if you need to make a claim.

We may record or monitor calls for training purposes or to improve the quality of our service.

Fill in the claim form and return it with:

- the relevant proof we need
- this policy and
- your travel insurance schedule

All the certificates, accounts, receipts, information and evidence you send must be in the form we ask for. Always send originals and not photocopies. You must pay any costs involved in providing these documents.

Please do not send any documents until you send in your claim form. We will answer all correspondence within five working days of receiving it.

Proof you must provide

If you cancel the trip - Please give the reason for cancelling the trip and send us your booking invoice or receipt and your cancellation invoice. We will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

Cutting the trip short - Please give the reason you cut your trip short, confirming that you had to come home early. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel. You must then send this with your claim form.

Hijacking - Please send written confirmation of the delay from the carrier or tour operator.

Medical and other expenses - Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

Personal accident - Please send full details of the accident and injury.

Personal belongings and temporary loss - Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their values or bills for the cost of repairs. For loss or theft claims, you must also send a police report.

If your belongings were lost, stolen or damaged while in the care of an airline, you must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave you when you checked in. For temporary loss claims, please send receipts for the replacement items you have bought and a 'property irregularity report'.

Money and documents - Please send full details together with a police report and cash withdrawal slips or similar proof of the money you withdrew.

Loss of passport - Please send a police report and any bills or receipts for travel and accommodation expenses.

Personal liability - You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written permission.

Missed departure - extra travel and accommodation expenses - Please send confirmation of the delay from the carrier or tour operator. You must also send receipts or bills for your expenses.

For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the port or airport.

Legal expenses - Please send full details of the accident and your injury.

Delay - When you claim you must ask the airline or transport to confirm in writing:

- a. the cause of the delay or cancellation;
- b. the period of the delay;
- c. the scheduled time of departure and arrival; and
- d. the actual time of departure and arrival.

Winter sports equipment hire - Please send receipts for the cost of the snowboard or ski hire and full details of what was lost, damaged or stolen.

Piste closure - Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass.

Ski pack (lessons, hire, ski pass) - Give the reason for cutting short the use of your ski pack and a medical certificate confirming that this was necessary.

Avalanche closure - You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed, due to avalanche, landslide or landslip

Green Fees - Please ask the relevant authority to confirm in writing that the golf course was closed.

3. You will not be covered for the following.

- a) Any other loss resulting directly or indirectly from the cause of your claim.
- b) Any claim which you could make under any other insurance or any amount you can get back from someone or somewhere else. This does not apply to section 4 – Personal accident.
- c) Any claim caused directly or indirectly by the following.
 - i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from a nuclear device or other nuclear equipment.
 - ii) Your property being held, taken, destroyed or damaged under the order of any government or other authority.
 - iii) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
 - iv) War, invasion, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 2 – Medical expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.)
 - v) Acts of Terrorism (This does not apply to Section 2 – Medical expenses, Section 3 – Hospital Benefit, Section 4 – Personal accident, Section 5 – Personal belongings, Section 6 – Temporary loss of belongings, Section 7 – Money & documents, Section 8 Loss of passport, Section 11 – Hijacking and the extra Winter sports and Wheelchair options while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance).

General conditions applying to all sections – continued

- vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent.
- vii) Any equipment, whether or not you own it, failing to recognise, deal or work correctly beyond the date change to the year 2000 or any other date change, or from anyone's fear of the equipment failing to recognise these changes. (This does not apply to section 2 – Medical expenses.)
- 4. You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
- 5. If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.
- 6. If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
- 7. We may take action in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
- 8. If we have to pay any amounts under the law of another country and we would not usually have to pay these amounts under the policy, you must repay the amounts to us.
- 9. All the sums insured and limits set out in this policy include VAT.
- 10. All claims under the insurance will be governed by English law. Any legal disputes will be heard in an English court.
- 11. We will provide the terms and conditions of this policy and any communications between us in English.
- 12. The premium for this insurance includes insurance premium tax where necessary.
- 13. If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.

Signed for the insurers



B.D. Smith
Chief Executive
Fortis Insurance Limited

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our means the Fortis Group which includes Fortis Insurance Limited and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

By taking out this insurance policy, you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with your insurance policy as it will also apply to them.

How we use your personal information

We will use your personal information to manage your insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to your agent. We also may use your personal information and information about your use of our products and services to carry out research and analysis. We may have to share your personal information with other insurers, regulatory authorities or agents providing services on our behalf.

We will only release your personal information to others if:

- we need to do this to manage your policy with us;
- you have given permission to receive promotional material;
- we need to prevent fraud;
- we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); or
- there are any other circumstances where you have given your permission.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

Sharing information to prevent fraud

We may share your personal information with operators of registers used by the insurance industry to check information that is given to us and prevent fraudulent claims. These include the Claims and Underwriting Exchange register, run by Insurance Database Services Limited and the Motor Insurance Anti-Fraud and Theft Register and the Motor Insurance Database. We may pass information relating to your insurance policy and any incident (such as an accident or theft), to these registers.

Dealing with others on your behalf

To help you manage your insurance policy, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

Sensitive information

Some of the personal information that we ask you to provide is known as sensitive personal data. This will include information relating to your health, race, religion and any criminal convictions that you have. We will only use sensitive personal data about you to manage your policy and to provide the services described in your policy documents.

Monitoring and recording calls

We may monitor and record telephone calls to monitor and improve our service and to prevent or detect fraud.

Further information

You are entitled to receive a copy of the information we hold about you. Please contact our Data Protection Officer, giving your name, address and insurance policy number. We are entitled to charge you a small administrative fee for this.

LEGAL ADVICE SERVICE

During your trip outside the UK, and for up to 7 days following your return home, we will provide you with 24-hour access to a Legal Advice Helpline. The helpline can do the following.

- Provide confidential advice and help on any legal problem which arises in connection with a trip, or in connection with your home.
- Refer you to a lawyer, or to the appropriate Embassy or Consulate if necessary.
- Arrange for payment of reasonable emergency legal expenses or bail, if you previously deposited funds with us in the UK.

To get help, phone 0117 934 0171. When phoning, please tell us your policy number. Please do not phone us to report a claim under other sections of this policy. We will always try to make sure this service is available. However, we will not accept responsibility if the helpline service fails for reasons we cannot control. This helpline is provided using the services of DAS Assistance Limited.

ASSISTANCE INTERNATIONAL - 24-HOUR WORLDWIDE EMERGENCY SERVICE

This service is only for real emergencies. If you need help in a medical emergency, please call: **+44 23 8064 4633**
The fax number is +44 23 8064 4616

We may record or monitor calls for training purposes or to improve the quality of our service.

When you contact Assistance International you will need to give the following information.

For medical emergencies:

- your name;
- your address, phone or fax number abroad;
- the name of the agent who arranged this insurance;
- policy number A/21/PS;
- the date of your outward journey; and
- the type of help you need.

If you go into a hospital abroad and you are likely to be in for more than 48 hours or you have to return home early, someone must contact Assistance International for you immediately.

Confirming payment of medical fees

If possible, you should pay for your medical treatment and then claim these costs when you return home. If you cannot pay the medical costs out of your own funds, contact Assistance International.

Getting you home

If you are too ill to return home using your return travel tickets, Assistance International can arrange other travel for you. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is medically necessary for you to return home and that you are fit to travel. The conditions of section 2 - 'Medical and other expenses' and condition 5 of the general conditions applying to all sections also apply to the service provided by Assistance International.

INSURERS

The insurers are: Fortis Insurance Limited and for section 12 - Legal Expenses the insurer is DAS Legal Expenses Insurance Company Ltd.

Fortis Insurance Limited and DAS Legal Expenses Insurance Company Ltd are both authorised and regulated by the Financial Services Authority.