

YOUR TRAVEL INSURANCE FOR YOUR PEACE OF MIND



PLEASE take a little time to read and understand what **we** will cover and what **we** will not cover along with what **you** should do in the event of a claim to avoid any frustration or disappointment.

We would also like to draw **your** attention to restrictions on this policy in terms of age and **pre-existing medical condition(s)** as outlined in this policy document.

After reading this document, if **you** decide the terms of the insurance contract does not meet **your** requirements **you** can, WITHIN 14 DAYS OF THE DATE YOU RECEIVED THIS DOCUMENT, return it to the seller from whom you purchased the cover, for a full refund of premium.

Steve Tighe
General Manager

TRAVEL INSURANCE

This travel insurance has been arranged on behalf of Big Blue Cover and is underwritten by White Horse Insurance Ireland Limited.

Big Blue Cover is a trading style of Rock Insurance Services Limited whose registered address is 6 Magellan Terrace, Gatwick Road, Crawley, West Sussex, RH10 9PJ.

The Insurer for this policy is:

White Horse Insurance Ireland Ltd
Registered Office:
14 Clyde Road, Ballsbridge, Dublin 4, Republic of Ireland.

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number **WHIL/Big Blue/11/2009**

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation **certificate** issued between 01 November 2009 and 31 October 2010.

All travel must commence prior to 31 October 2011.

GEOGRAPHICAL LIMITS

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Area 2 - Europe – The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and Non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya and Israel)

Area 3 - Australia & New Zealand.

Area 5 - Worldwide – All Countries including USA & Canada

POLICY AGE LIMITS

Single Trip - 79 years at time of purchasing **your** insurance

Annual Multi Trip - 74 years at time of purchasing **your** insurance

READ ME FIRST

EVIDENCE OF COVER

You should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and Insurer to Insurer.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions, exclusions and warranties will apply to individual sections of **your** evidence of cover while general exclusions, conditions and warranties will apply to the whole of **your** evidence of cover. It is a condition of this evidence of cover that all material facts must be disclosed to **us** at the time of taking out this insurance. Failure to do so may result in **our** non-liability for claims.

DANGEROUS SPORTS OR PASTIMES

You are only covered under the evidence of cover for claims arising from certain **hazardous activities**. If **you** require cover for activities not listed within this booklet please contact Big Blue Cover on 0844 482 0680.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. An allowance for wear, tear and depreciation will be deducted. Certain items of **personal possessions** are not covered.

PERSONAL LIABILITY

There is no cover for personal liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft or any mechanically propelled conveyance.

POLICY LIMITS

All sections of **your** policy have limits on the amount the **Insurer** will pay under that section. There are also specific limits under the **Personal Possessions** section for: any **single item**; **valuables**, items for which an original receipt, proof of purchase or an insurance valuation is not supplied.

POLICY EXCESSES

Under most sections of the policy, claims will be subject to an **excess** per person. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent **illness**, injury or loss or damage to **your** property, as if uninsured. There is no cover for property left **unattended** in a place to which the general public has access. There is no cover for loss of **cash** which was not carried on the **Insured's** person unless placed in a safety deposit box or similar locked, fixed receptacle.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the relevant section of this document for the complaints procedure to follow.

CANCELLATION PERIOD

If, after reading this policy **you** are not satisfied with it for any reason, **you** must return the **certificate** to the seller from whom you purchased the cover within 14 days of receipt in order to receive a full refund of premium, provided that a claim does not exist and that travel has not taken place.

INFANTS - please note that any person under the age of 3 years old at the time of inception of this insurance, will be insured for free when travelling with an insured adult.

MATERIAL FACTS

You MUST disclose all material facts. A material fact is one that is likely to influence the **Insurer** in accepting **your** insurance. If **you** are in any doubt as to whether a fact is 'material', **you** should tell **us**. If the fact is considered to be material, **you** should seek written confirmation. If **you** do not disclose material facts, it may result in **your** claims being invalid.

LAW APPLICABLE UNDER THIS CONTRACT

The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of England and Wales and, in the absence of any agreement to the contrary, the laws of England and Wales shall apply.

IMPORTANT CONDITIONS RELATING TO HEALTH

Please note that no cover is afforded under any section of this insurance **policy** if:

- the claim relates to a medical condition or any illness related to a medical condition which you, a **relative**, a **travelling companion**, a **close business associate** or anyone else upon whom your travel is dependent knew about, or could have reasonably been expected to have known about, before **you** bought this insurance (not including the conditions below);
- you** are travelling or acting against the advice of a **medical practitioner** or would be had it been sought;
- you** are travelling for the purpose of obtaining medical treatment or advice;
- you** are on a waiting list or have knowledge of the need for out or in-patient PMT or investigation at a hospital, clinic or nursing home;
- you** are awaiting the results of medical tests or investigations;
- you** have been given a terminal diagnosis.

NB: In the case of a non-travelling **relative**, subject to all the other terms and conditions, pre-existing conditions are covered if the **relative's** doctor is prepared to state that at the date **you** bought this **policy**, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, any claim arising as a result of a **pre-existing medical condition** will be excluded.

Accepted Medical Conditions

Important Condition (a) above does not apply if the **ONLY** medical condition(s) suffered appears in the following list:

- | | | |
|--|---|---|
| ■ Achilles tendon injury | ■ Dyspepsia | ■ Myalgic Encephalomyelitis (if only symptom is fatigue) |
| ■ Acne | ■ Eczema | ■ Nasal polyps |
| ■ Allergy-not requiring prescriptive treatment | ■ Epididymitis | ■ Neuralgia, Neuritis |
| ■ Anal fissure/fistula | ■ Fungal nail infection | ■ Nut allergy |
| ■ ADHD (Attention Deficit Hyperactivity Disorder) | ■ Essential tremor | ■ Osteochondritis |
| ■ Benign prostatic enlargement | ■ Gastric reflux | ■ Pelvic inflammatory disease |
| ■ Blindness | ■ Glandular fever (not within 3 months of the planned Trip) | ■ PMT (pre-menstrual tension) |
| ■ Broken bone (not head or spine) | ■ Glaucoma | ■ Pregnancy (no complications) |
| ■ Carpal tunnel syndrome | ■ Gout | ■ Psoriasis |
| ■ Cataracts | ■ Haemorrhoids | ■ Reflux oesophagitis |
| ■ Chicken pox | ■ Hay fever | ■ Retinal detachment |
| ■ Colitis (no hospital admissions in the last 12 months) | ■ Hernia (not hiatus) | ■ Rheumatism |
| ■ Common cold/influenza | ■ Hip replacement | ■ Rhinitis |
| ■ Corneal graft | ■ HRT (hormone replacement therapy) | ■ RSI (repetitive strain injury) |
| ■ Cosmetic surgery | ■ Hypert thyroidism (overactive thyroid) | ■ Shingles |
| ■ Cuts and abrasions (non self inflicted) | ■ Hypothyroidism (underactive thyroid) | ■ Shoulder injury |
| ■ Cyst-breast | ■ Hysterectomy | ■ Sinusitis |
| ■ Cyst-testicular | ■ IBS (Irritable Bowel Syndrome) | ■ Sleep Apnoea |
| ■ Cystitis | ■ Impetigo | ■ Tendon injury |
| ■ Deafness | ■ Macular degeneration | ■ Urticaria |
| ■ Diarrhoea and/or vomiting | ■ Menorrhagia | ■ Varicose veins-legs only (if GP has confirmed that client is fit to travel) |
| ■ Dislocated hip (not replacement hip) | ■ Migraine (confirmed diagnosis, no ongoing investigations) | ■ Tinnitus |
| | | ■ Tonsillitis |

PREGNANCY

As is consistent with the treatment of all **pre-existing medical conditions** under the **policy**, the **policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **policy** does, however, cover **you** should complications arise with **your** pregnancy due to **accidental bodily injury** or unexpected **illness** which occurs while on **your** trip.

POLICY CONTRACT PERIOD

Contract Period - Single Trip

A single return **trip**, as defined in the **period of insurance**, beginning and ending in the **United Kingdom**, subject to a maximum limit of 122 days.

Contract Period - One way Trip

A single outward **trip**, as defined in the **period of insurance**, beginning in the **United Kingdom**. The **period of insurance** shall expire normally or in any event no later than 72 hours after the time the **Insured** first leaves the immigration control of their final destination country and subject to a maximum limit of 122 days.

Contract Period - Annual Multi-Trip

Any number of return **trips** as defined subject to the following:

- A maximum duration on any one **trip** of 45 days.
- Cover for overnight **trips** within England, Scotland, Wales, Northern Ireland, Isle of Man or Channel Islands applies when accommodation is pre-paid & pre-booked for a minimum of two consecutive nights and a booking form confirming **your** reservation obtained.

SCHEDULE OF BENEFITS

| Section | Bronze | Silver | Gold | Excess* |
|--|---------------------------|---------------------------|----------------------------|---------|
| 1 Cancellation and Curtailment** | £750 | £1,500 | £5,000 | £75 |
| 2 Emergency Medical Expenses and Repatriation | £10,000,000 | £10,000,000 | £10,000,000 | £75 |
| 3 Hospital Benefit | No Cover | £20 per 24hrs up to £500 | £25 per 24hrs up to £2,000 | Nil |
| 4 Personal Possessions** | £500 | £1,000 | £2,000 | £50 |
| Single Article Limit | £100 | £150 | £200 | £50 |
| Valuables Limit | No Cover | £100 | £200 | £50 |
| Travel Documents | No Cover | £100 | £150 | £50 |
| Baggage Delay | No Cover | No cover | £100 per 12 hrs up to £300 | Nil |
| 5 Personal Money** | £150 | £150 | £200 | £50 |
| Cash | £100 | £100 | £150 | £50 |
| 6 Personal Accident (up to) | £10,000 | £15,000 | £25,000 | Nil |
| Permanent Total Disablement | £10,000 | £15,000 | £25,000 | Nil |
| Loss of limb/eye | £10,000 | £15,000 | £25,000 | Nil |
| Death | £5,000 | £5,000 | £5,000 | Nil |
| Death (Insured's under 16) | £1,000 | £1,000 | £1,000 | Nil |
| 7 Missed Departure | No Cover | £500 | £1,000 | £50 |
| 8 Delayed Departure | No cover | £20 per 24hrs up to £100 | £25 per 24hrs up to £100 | Nil |
| Holiday Abandonment | £750 | £1,500 | £5,000 | £50 |
| 9 Personal Liability | £1,000,000 | £1,000,000 | £2,000,000 | £250 |
| 10 Legal Expenses | No Cover | £15,000 | £15,000 | Nil |
| Wintersports Cover (on payment of additional premium) | | | | |
| 11 Ski Equipment (owned/hired) | £350 | £350 | £1000 | £50 |
| 12 Ski Hire | £35 per 24 hrs up to £525 | £35 per 24 hrs up to £525 | £50 per 24 hrs up to £1000 | Nil |
| 13 Ski Pack | £35 per 24 hrs up to £350 | £35 per 24 hrs up to £350 | £50 per 24 hrs up to £500 | Nil |
| 14 Piste Closure | £20 per 24hrs up to £200 | £20 per 24hrs up to £200 | £20 per 24hrs up to £300 | Nil |
| 15 Delay Due To Avalanche | £20 per 24hrs up to £200 | £20 per 24hrs up to £200 | £20 per 24hrs up to £200 | Nil |
| Golf Cover (on payment of an additional premium) | | | | |
| 16 Golf Equipment | £1,000 | £1,000 | £1,000 | £50 |
| 17 Golf Equipment Hire | £30 per day up to £300 | £30 per day up to £300 | £30 per day up to £300 | N/A |
| 18 Hole in One Cover | £150 | £150 | £150 | N/A |
| 19 Non-refundable Golfing Fees | £75 per day up to £300 | £75 per day up to £300 | £75 per day up to £300 | N/A |
| Business Cover (on payment of additional premium) | | | | |
| 20 Business Equipment | No Cover | No Cover | £1,000 | £50 |
| - Single Item Limit | No Cover | No Cover | £500 | £50 |
| - Computer Equipment | No Cover | No Cover | £1,000 | £50 |
| Delayed Business Samples | No Cover | No Cover | £250 | Nil |
| Delayed Business Equipment | No Cover | No Cover | £500 | Nil |
| 21 Replacement Employee | No Cover | No Cover | £3,000 | £50 |
| 22 Business Money | No Cover | No Cover | £250 | £50 |
| 23 Hazardous Activities | Please see section 23 | | | |

*The excess is the first amount you and each person named under the insurance certificate have agreed to pay towards a claim under each section of this policy. If you have chosen to double or reduce your excess, this will be shown on your insurance certificate.

** If you have chosen to remove cancellation and curtailment or personal possessions and money cover, these sections will not apply.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in your policy in bold print. These definitions have been listed in alphabetical order.

Accident, Accidental: A sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical **bodily injury**.

Act of Terrorism: An act, including but not limited to the use of force or violence and/ or the threat of any person or group of persons whether acting alone, or on behalf of, or in connection with any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or the public, or any section of the public in fear.

Assistance Company: AXA Assistance, Tel:+44(0)845 271 2457, 24 hours a day, 365 days a year.

Bodily Injury: Means an identifiable physical injury sustained by you caused by sudden, unexpected, external and visible means.

Business Equipment: means communication devices and other business related equipment that is carried by you in the course of your business. It incorporates business goods or samples, presentation materials, packaging/cases, technical materials/equipment directly associated with your trade or profession. It does not include laptop computers or their accessories.

Cancellation Costs: Travel, accommodation, car hire and excursions paid or contracted to be paid by you in respect of your trip.

Cash: Bank currency notes and coins.

Certificate: An insurance validation certificate issued by the seller which describes you and the Insured person(s) who are covered under this policy.

Claims Handler: White Horse Administration Services Ltd, Tel: 0871 664 7995 quoting reference WHIL/Big Blue/11/2009

Close Business Associate: A person in the same employment as you in your country of residence, whose absence from work or place of employment for one or more complete days at the same time as you, prevents the effective continuation of that business.

Common-Law Partner(s): Any couple (including same sex) in common law relationship or who have co-habited in your country of residence for at least 6 months prior to the commencement of your trip.

Country of Residence: The country of permanent residence in which you live, for no less than 6 months of the year.

Curtailment Costs: Travel costs necessary to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of your trip.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

Excess: The first amount you and each person named under the insurance certificate have agreed to pay towards a claim under each section of this policy, as outlined within the Schedule of Benefits or on your insurance certificate.

Family: Up to 2 adults and 4 dependent children under the age of 18.

Fragile Articles: Means any item(s) carried as your personal possessions which could be easily damaged or destroyed.

Golf Equipment: Golf Clubs, Golf Bags, Golf Shoes, Golf Trolley.

Hazardous Sports & Activities: The following activities are included within the cover as standard, as long as they are amateur activities, conducted under adequate supervision and on an incidental basis.

Archery, badminton, baseball, basketball, banana boat rides, beach games, black water rafting (Grade 1 to 4), bowls, bum boarding, bungee jumping (maximum of three jumps), canoeing(Grade 1-3), clay pigeon shooting, cricket, curling, cycling (excluding BMX or mountain biking), dinghy sailing, fell running/walking, fencing, fishing (excluding wade fishing), football, golf, hiking (under 2,000 metres altitude), horse riding (up to 7 days excluding jumping, hunting, polo and racing), hot air ballooning which has been booked in the United Kingdom prior to departure, hot dogging (Grade 1-3), ice skating (not ice hockey), inner tubing, jet boating, jet skiing, jogging, kayaking in calm waters, marathon running, motorcycling up to 125cc (providing rider holds a full driving license and is wearing a crash helmet), narrow river and canal boat cruises, netball, non manual work (administrative or clerical duties only), orienteering, outward bound pursuits, paintballing (providing protective eye-wear and clothing worn), parasailing (over water), passenger sledge (horse and carriage), pedalos, pony trekking, racquetball, rambling/trekking between 2001-4000m, rifle range, river canoeing (Grade 1-3), roller skating, roller blading, rounders, rubber ring rides, rowing, running (sprinting/long distance), safari/gorilla trekking (if pre-booked through United Kingdom operator, excluding the use of firearms), sail boarding, sailing (including flotilla) within territorial waters, scuba diving up to 15 metres (if qualified or accompanied by a qualified instructor, excluding solo dives and no dives less than 24 hours before departure), snorkelling, squash, surfing (less than 14 days), swimming with dolphins, table tennis, ten pin bowling, tennis, track events, trekking (under 2,000 meters altitude), triathlon, tubing, volleyball, wake boarding, war games, water polo, water skiing, white water rafting (up to grade 4), wide river boat cruises, windsurfing, work abroad (bar working and fruit picking), yachting (racing/cruising inside territorial waters).

Hijack: Means when control of the vehicle, aircraft or vessel you are travelling in has been seized by force.

Home: Your usual place of residence in the United Kingdom, for no less than 6 months of the year.

Insurer: White Horse Insurance Ireland Ltd.

Illness: Any disease, infection or **bodily injury** which is unexpectedly contracted by you prior to your trip or unexpectedly manifests itself for the first time during your trip.

Insurance Premium Tax (IPT): A Government tax which must be paid by you in addition to the insurance premium.

Medical Practitioner: A registered practicing member of the medical profession who is not related to you or any person with whom you are travelling.

Mugging: A violent attack on you that takes place with a view to theft, and is made by person(s) not previously known to you.

Pair or Set: Two or more items of personal possessions, which are complimentary or used or worn together.

Personal Money: Bank currency notes, coins and travellers cheques.

Personal Possessions: Luggage, clothing, valuables and personal items which are owned by you and have been either taken or purchased on the trip. The following are not included in the definition:

Animal skins, antiques, bicycles, binoculars, bonds, buggies, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, ipods, marine and craft equipment, mobile phones, money, motor vehicles, MP3 players, musical instruments, prams, radios, sailboards or related equipment or fittings of any kind, securities, stamps, surfboards, tape recorders, television sets, travellers cheques, video equipment or DVD equipment of any kind.

Period of Insurance:

Single trip cover – The trip duration as shown in your certificate.

Cover under the Cancellation section of your policy starts from the date the certificate is issued and ends:

- at the start of your trip or
- if a claim is made under the Cancellation cover.

The cover under all other sections of your policy starts at your trip departure and ends at:

- if a claim is made under the Cancellation cover or
- on your return home, place of business, hospital, nursing home in the United Kingdom or
- the expiry of the policy or
- following your refusal and/or failure to return home following confirmation from the treating doctor that you are fit and able to return home or
- your trip exceeding the maximum trip length for single trips.

One-way trip cover - ends on the expiry of the policy, or 72 hours after the time you first leave the immigration control of your final destination country, whichever is earlier.

Annual Multi Trip cover – The period starting and ending on those dates shown on your certificate.

Cover under the Cancellation section of your policy, starts from the later of either:

- the date of inception of your certificate, or
- the time at which the trip is booked; and ends at whichever happens first;
- the start of your trip, or;
- the expiry of the policy contract period.

The cover under all other sections of **your policy**, starts at **your trip** departure and ends on either;

- your return home**, or
- the expiry of this **policy**, or;
- your trip** exceeding the maximum **trip** length of 45 days for any one **trip**;
- following **your** refusal and/or failure to return **home** following confirmation from the treating doctor that **you** are fit to return **home**; whichever happens first.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **policy** when the return is necessarily delayed as a result of ill-health of **you** or failure of **public transport** provided that the **Assistance Company** has been notified and agreed this.

Policy Age Limits:

Single **Trip** - 79 years at time of purchasing **your** insurance

Annual Multi **Trip** - 74 years at time of purchasing **your** insurance

Policy: **Your certificate**, this **policy** and endorsements.

Pre-existing medical condition: means any medical condition or any illness related to a medical condition which **you** or anyone else upon whom **your** travel is dependent knew about, or could have reasonably been expected to have known about, before **you** bought this insurance (not including those conditions listed as Accepted Medical Conditions within the Important Information Relating To Health Section on page 1 of this **policy** document).

Public Transport: A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant: **You** becoming unemployed under the Protection of Employment Act. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**.

Relative: Brother, step brother, brother-in-law, **common law partner**, daughter, step daughter, adopted daughter, daughter-in-law, fiancé(e), grandchild, grand parents, legal guardian, parent, step parent, parent-in-law, sister, step sister, sister-in-law, son, step son, adopted son, son-in-law, foster child or spouse.

Single Item: Any one article, pair, set or collection owned by **you**.

Single Parent Family: One adult and up to 4 of his/her dependent children under the age of 18.

Ski Equipment: Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by **you**.

Sports Equipment: Those items that are usually worn, carried, used or held during the participation in a sporting activity.

Territorial Waters: All waters within the jurisdiction of the country **you** are visiting during **your trip**.

Total Disablement: Means **you** are prevented from engaging in paid employment or paid occupation of any and every kind, except any occupation normally reserved for the disabled.

Travel Documents: Means passport, green cards, travel tickets and accommodation vouchers owned by **you**.

Travelling Companion: Any named person on **your** insurance **certificate** and/or booking invoice.

Trip: Any journey made by **you** within the area shown in the **certificate** which begins and ends in the **United Kingdom** during the **period of insurance**.

The policy will also cover a one way trip commencing in the **United Kingdom** but ends 72 hours after the time **you** first leave the immigration control of **your** final destination country.

If annual multi **trip** cover is selected any such **trip** over 45 days are not insured and any **trip** solely within England, Scotland, Wales, Northern Ireland, Isle of Man or the Channel Islands, is only covered where **you** have pre-booked at least two nights accommodation and a booking invoice is obtained.

United Kingdom: England, Scotland, Wales, Northern Ireland and the Isle of Man.

Unattended: Means when **you** are not in full view of and not in a position to prevent unauthorized interference with **your** property or vehicle.

Valuables: Articles made of or containing gold, silver or other precious metals, jewellery, leather goods, furs, camcorders, photographic equipment, precious or semi-precious stones, silks, telescopes, binoculars, watches, computer equipment, computer games & computer game consoles, cameras, compact disc players, MP3 players & iPods, sunglasses, spectacles, Mini-Disc players, owned by **you**.

Winter sports: Guided cross-country skiing (Nordic Skiing), mono skiing, off-piste skiing or snowboarding (in areas designated safe by resort management), recreational racing, skiing, snowboarding and snow sledging. The following are not included in the definition, but not limited to:

Freestyle skiing, heli-skiing, ice hockey, luge, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski-doing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobilizing, tobogganing.

We/Us/Our: White Horse Insurance Ireland Ltd

You/Yours/Insured: Any person named on the **certificate**.

SECTIONS OF COVER

The **Insurer** hereby agrees to the extent and in the manner hereinafter provided, to indemnify the **Insured** against loss or damage sustained or legal liability for accidents happening during the period stated in the **certificate**. After such loss, damage or liability are proved provided always that the liability of the **Insurer** shall not exceed the limits of liability as expressed in the terms, conditions and Schedule of Benefits or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed on behalf of the **Insurer**.

SECTION 1 - CANCELLATION AND CURTAILMENT

What You Are Covered For:

If **your trip** is cancelled or curtailed due to any one of the reasons listed below during the **period of insurance**, the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits:

1. Cancellation

For travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your own trip** (prior to any occurrence giving rise to a claim under this section) which are not recoverable elsewhere.

2. Curtailment

Travel costs necessary to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of **your trip** which is foregone and which are not recoverable (excluding pre-paid or contracted costs for transportation to return **home** and used travel ticket costs).

Reasons for Cancellation and Curtailment:

- death, **accidental bodily injury** or unexpected **illness** during the **period of insurance** of **you**, **your travelling companion**, or the person with whom **you** have arranged to stay whilst on the **trip**, **your relative** or **your close business associate**;
- you** being called for jury service, witness call or compulsory quarantine;
- your** posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;
- your redundancy** notified during the **period of insurance** which qualifies for payment under the current **redundancy** payments legislation
- fire, flood or burglary at **your home** or place of business occurring or becoming apparent within 5 days prior to the commencement of the journey or holiday or during the course of **your** holiday;
- your** presence being required by the police following burglary at **your home** or **your** place of business.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate**;
- claims arising directly or indirectly as a result of a **pre-existing medical condition** to **you**, **your travelling companion**, **your relative** or **your close business associate**, or the person with whom **you** have arranged to stay whilst on the trip. In the case of a non-travelling **relative**, subject to all the other terms and conditions, such claims are covered if the **relative's** doctor is prepared to state that at the date **you** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, **your** claim is not covered;
- claims arising if:
 - you** are travelling or acting against the advice of a **medical practitioner** or would be had it been sought;
 - you** are travelling for the purpose of obtaining medical treatment or advice;
 - you** are on a waiting list or have knowledge of the need for out or in-patient treatment or investigation at a hospital, clinic or nursing home;
 - you** are awaiting the results of medical tests or investigations;
 - you** have been given a terminal diagnosis.
- claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing cancellation or curtailment;
- claims for any costs associated with unused timeshare property;
- claims arising where **you** have not received the necessary inoculations or vaccinations or obtained necessary passports and/or visas;
- claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to **your** initial International departure from or return to **your country of residence**;
- claims arising from where **you** will not and/or cannot travel to an area subject to disease of epidemic or pandemic proportions.

SPECIAL CONDITION

- It is a condition of this section that any claim for Cancellation be advised to the **claims handlers** within 48 hours. Curtailment must be authorised by the **Assistance Company** if the cost of **your trip home** is more than £250, following confirmation from the treating doctor that it is medically necessary that the **Insured** curtails their **trip**. If **you** curtail **your trip** due to an **illness**/death of a **travelling companion**, a **relative**, or a **close business associate**, then **you** must also contact the **Assistance Company**, otherwise **your** claim may be declined. **You** must always mitigate **your** costs.

SECTION 2 - EMERGENCY MEDICAL EXPENSES AND REPATRIATION SPECIAL CONDITION

IN AN EMERGENCY

In the event of **your** death, incurring medical expenses in excess of £250, or **you** being involved in an **accident**, being admitted to hospital, or curtailing for medical reasons, the **Assistance Company** must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the **Assistance Company** could prejudice the **Insurer** and could result in the **Insurer's** non-acceptance of liability of such claims.

What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of **you** sustaining **accidental bodily injury**, unexpected **illness** or **your** death:

1. Emergency Medical Expenses

- cost of medical, surgical or hospital treatment (including emergency dental treatment up to the amount shown in the Schedule of Benefits for the immediate relief of pain only). The **Insurer** reserves the right to repatriate when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, the **Insured** is fit to travel;
- cost of transporting **your** remains back to the **United Kingdom** or the reasonable cost of a funeral in the country where death occurs; if other than **your** usual **country of residence**, up to the amount shown in the Schedule of Benefits;
- reasonable additional transportation and accommodation costs incurred by **you** and any one of **your travelling companions**, as a result of **you** receiving medical advice from the doctor in attendance and the **Insurer's** medical advisors that **your** originally planned return journey to the **United Kingdom** is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date, at the **Insurer's** discretion).

2. Emergency Repatriation

- the cost of return to the **United Kingdom** of an injured or sick **Insured** by medically appropriate means where, in the opinion of the **Insurer's** medical advisors, such return is medically necessary.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- the **excess** (unless **you** use an EHC (European Health Insurance Card) which successfully reduces the amount of the claim) as shown in the Schedule of Benefits or on **your** insurance **certificate**;

2. claims arising directly or indirectly as a result of a **pre-existing medical condition** of **you** or **your travelling companion**;
3. claims arising if:
 - i) **you** are travelling or acting against the advice of a **medical practitioner** or would be had it been sought;
 - ii) **you** are travelling for the purpose of obtaining medical treatment or advice;
 - iii) **you** are on a waiting list or have knowledge of the need for out or in-patient treatment or investigation at a hospital, clinic or nursing home;
 - iv) **you** are awaiting the results of medical tests or investigations;
 - v) **you** have been given a terminal diagnosis;
4. claims arising for treatment or surgery which, in the opinion of the **Insurer's** medical advisors, is not essential or can reasonably be delayed until **your** return home;
5. claims arising from the additional costs of single or private hospital room accommodation;
6. claims arising from medical treatment of any kind received after **you** have returned to the **United Kingdom**;
7. claims arising from medical treatment of any kind not authorised at the time by a recognised registered **medical practitioner**;
8. claims arising from medical treatment of any kind occurring after **you** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, **you** are fit to travel;
9. claims arising in respect of elective medical treatment, physiotherapy treatment and other associated therapies;
10. claims arising out of **your** failure to contact the **Assistance Company**.

SPECIAL CONDITION

- a) Should **you** require medical treatment in Australia, **you** should enrol with MEDICARE. It is not necessary to enrol on arrival. **You** can simply do this at the first occasion on which **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Should **you** be admitted to hospital, immediate contact must be made with the **Assistance Company** and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

SECTION 3 - HOSPITAL BENEFIT**What You Are Covered For:**

The **Insurer** will pay **you** the amount shown in the Schedule of Benefits for each and every completed period of 24 hours for which **you** are an inpatient in a hospital abroad, as a direct result of **you** sustaining **accidental bodily injury** or unexpected **illness** which is covered under the Emergency Medical Expenses and Emergency Repatriation section.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. claims where the **Assistance Company** has not been contacted and a recommended hospital has been appointed.

SECTION 4 - PERSONAL POSSESSIONS**What You Are Covered For:****1. Lost, Stolen or Damaged**

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for the value of **personal possessions** taken or purchased on the trip by **you** which are accidentally lost, stolen or damaged. The maximum payment for any **single item** is shown as a sub-limit in the Schedule of Benefits. The maximum payment for **valuables** is shown as sub-limit in the Schedule of Benefits. The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £60 subject to a maximum of £300 for all such items.

2. Travel Documents

The **Insurer** will reimburse **you** up to the maximum as shown in the Schedule of Benefits for the value of **travel documents** held by **you** which are lost or stolen (and reasonable expenses directly consequential upon any such loss whilst abroad).

3. Baggage Delay

The **Insurer** will reimburse **you** for the cost of emergency purchases, up to the maximum as shown in the Schedule of Benefits should **personal possessions** be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of any claim arising if the **personal possessions** are permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate**;
2. claims arising from breakage of **fragile articles** unless caused by fire or **accident** to a vehicle;
3. claims arising from damage caused by leakage of powder or liquid carried within **personal possessions**;
4. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
5. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required;
6. claims arising for breakage of **sports equipment** (unless **ski equipment** and appropriate **wintersports** cover has been effected) whilst in use;
7. claims arising from delay, detention, seizure or confiscation by customs or other officials;
8. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
9. claims arising for loss of or damage to dentures or bridgework.
10. claims arising for **personal possessions** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including, theft or damage occurring on a beach or in or around a swimming pool;
11. claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a written police report;
12. claims arising for loss or damage to items carried on a vehicle roof rack;
13. claims arising for loss, theft or damage to **valuables** which at the time of such loss, theft or damage were located in checked-in luggage or a motor vehicle;

SPECIAL CONDITION:

- a) The **Insurer's** liability for articles owned by the **Insured** shall be further limited to take into account wear and tear, as follows:

Up to 1 year old - 90% of purchase price
 Up to 2 years old - 70% of purchase price
 Up to 3 years old - 50% of purchase price
 Up to 4 years old - 30% of purchase price
 Up to 5 years old - 20% of purchase price
 Over 5 years old - Nil

SECTION 5 - MONEY**What You Are Covered For:**

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits in respect of loss of **cash** which is the property of **you** and carried on **your** person or placed in a safety deposit box or similar locked, fixed receptacle. Cover for **personal money** is limited to the **personal money** limit as shown in the Schedule of Benefits.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate**;
2. claims arising for theft which have not been reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
3. claims for loss which have not been reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained);
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
5. claims arising from shortages due to error, omission or depreciation in value;
6. claims arising for loss or theft of **personal money** which at the time of such loss or theft was located in checked-in luggage or an **unattended** motor vehicle at any time;
7. claims arising for **personal money** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property including loss or theft occurring on a beach or in or around a swimming pool.

SECTION 6 - PERSONAL ACCIDENT**What You Are Covered For:**

The **Insurer** will pay **you** or **your** estate the sum insured as shown in the Schedule of Benefits for losses resulting from an external **accident** resulting in **your** death, loss of limb(s), loss of sight or permanent **total disablement**. Loss must occur within 180 days of the date of **accident**. No benefits shall be paid for more than one loss suffered.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**;
2. any benefit as a result of participating in a hazardous sport or leisure activity, not detailed as covered in this **policy** document, unless **you** have paid the additional premium prior to travel, for that specific **hazardous activity** and cover is confirmed on **your** **certificate**;
3. any benefit if **you** cannot prove to the **Insurer** that the permanent **total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life;
4. more than one lump sum under this section.

SECTION 7 - MISSED DEPARTURE**What You Are Covered For:**

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation necessarily incurred if **you** are unable to reach the international point of departure of the booked travel itinerary on the initial outward journey or the final return journey to or from **your** home country only, as a consequence of the failure of **public transport** services or the accident/breakdown of a motor vehicle in which **you** are travelling.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate**;
2. claims arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time;
3. claims arising from the failure of **public transport** services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point;
4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown;
5. claims arising from an accident/ breakdown of a motor vehicle, where no written evidence of such accident/ breakdown has been supplied;
6. claims arising from delay/cancellation of **public transport**, where no written evidence of such delay/cancellation has been supplied;
7. claims arising where missed departure is caused as a result of a delay in a prior connecting flight.

SECTION 8 - DELAYED DEPARTURE AND HOLIDAY ABANDONMENT**What You Are Covered For:**

If departure of the **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure as a result of strike or industrial action, adverse weather conditions or mechanical breakdown, the **Insurer** will compensate **you** as follows:

1. Delayed Departure

The amount shown in the Schedule of Benefits for the first full 12 hour period of delay, up to the maximum amount shown in the Schedule of Benefits, provided always that **you** obtain in writing from the carrier a statement confirming the length and exact nature of the delay.

2. Abandonment

If **you** choose to cancel **your** trip following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits for travel, accommodation, car hire & excursions paid or contracted to be paid by **you** in respect of **your** own trip (prior to any occurrence giving rise to a claim under this section) and which are not recoverable elsewhere.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate** for Holiday Abandonment;
2. claims arising for delay caused by strike or industrial action, if the strike or industrial action was notified at the time the insurance was purchased;
3. **your** failure to check in as per **your** original itinerary;
4. any claim payable that can be paid under the section Missed Departure.

SECTION 9 - PERSONAL LIABILITY

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits for the legal liability of the **Insured** for **accidental** injury to third parties and/or **accidental** damage to their property within the geographical limits of their policy. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under the laws of England and Wales (whichever is applicable to the case in point).

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- the **excess** shown in the Schedule of Benefits of **your** insurance **certificate**;
- claims arising directly or indirectly from, happening through or in consequence of:
 - employer's liability, contractual liability, or liability to a member of **your** family or **your travelling companion**;
 - animals belonging to, or in the care, custody or control of the **Insured**;
 - willful, malicious or unlawful acts or the use of firearms;
 - the pursuit of trade, business or profession;
 - ownership or occupation of land or buildings (other than **your** temporary **trip** accommodation); or
 - you** being under the influence of intoxicating liquor or drugs;
- claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance;
- claims for legal fees and costs resulting from any criminal proceedings;
- any claim where you have cover under another insurance policy.

SPECIAL CONDITION

- No liability shall be admitted and no discovery, arrangement, offer, promise or payment shall be made by the **Insured** without the written consent of the **Insurer**, who shall be entitled, if they so desire, to take over and conduct, in the name of the **Insured**, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The **Insurer** shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and the **Insured** shall, wherever possible, give all such information and assistance as the **Insurer** may require.

SECTION 10 - LEGAL EXPENSES

What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for legal costs incurred by **you** in pursuit of legal proceedings against third parties (excluding any member of **your** or **your travelling companion's** family, **your travelling companion**, **close business associate** or employer) for any compensation owed to **you** arising directly from physical **bodily injury** or **your** death during the **period of insurance**.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- claims arising for any legal expenses incurred without prior written authorisation by the **Insurer**;
- claims arising where the **Insurer** considers **your** prospects of success in achieving a reasonable benefit to be insufficient;
- claims arising pursuant to a contingent fee agreement between **you** and **your** counsel/lawyer;
- claims arising for any additional travel and accommodation expenses incurred over the amount shown in the Schedule of Benefits, whilst in pursuit of legal proceedings;
- claims arising from **you** pursuing legal proceedings as part of and/or on behalf of a group or organisation;
- claims incurred for any legal costs in pursuing legal proceedings against a Travel Agent, Tour Operator, Carrier, Broker, the **Insurer**, the **Claims Handlers**, the **Assistance Company**;
- claims occurring under criminal law;
- claims occurring or where the case is brought to court in more than one country.

SPECIAL CONDITIONS

The **Insured** must comply with the following procedures:

- the **Insured** shall apply to the **Insurer** for a written acknowledgement by the **Insurer** of the existence of a potentially viable claim;
- if an acknowledgement in (a) is granted, the **Insurer** shall initially pay up to 5% of the amount shown in the Schedule of Benefits for legal costs incurred by the **Insured** to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant;
- the **Insurer** shall not be responsible for any legal expenses incurred prior to its issuing the **Insured** with a written acknowledgement of the existence of a potentially viable claim;
- in the event that the **Insured** is awarded compensation (by judgement or settlement), the **Insurer** shall be entitled to recover from the **Insured** or on behalf of the **Insured** any sum paid under any section of this policy on account of the same incident for which compensation is received.

WINTER SPORTS COVER

Provided only when the appropriate additional premium has been paid & detailed on your certificate.

SECTION 11 - SKI EQUIPMENT

What You Are Covered For:

The **Insurer** will indemnify **you** in respect of loss or breakage of **ski equipment** up to the amount as shown in the Schedule of Benefits for owned or hired **ski equipment**.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate**;
- claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
- claims arising for **ski equipment** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of property;
- claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am to 8pm local time and there is evidence of damage or forced entry which is confirmed by a written police report;
- breakage, loss or theft of **ski equipment** over 5 years old;

SPECIAL CONDITION

- The **Insurer's** liability for **ski equipment** owned by the **Insured** shall be further limited to take into account wear and tear, as follows :

Up to 1 year old - 90% of purchase price
 Up to 2 years old - 70% of purchase price
 Up to 3 years old - 50% of purchase price
 Up to 4 years old - 30% of purchase price
 Up to 5 years old - 20% of purchase price
 Over 5 years old - No cover provided

SECTION 12 - SKI HIRE

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits for the cost of necessary hire of **ski equipment** following:

- loss, theft or breakage of **your ski equipment**; or
- the misdirection or delay in transit of **your ski equipment**.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate**;
- claims arising for theft which are not reported to the appropriate police authority within 24 hours of discovery and an official written report obtained;
- claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
- claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
- claims arising for property left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a written police report;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION 13 - SKI PACK

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits, for the proportionate value of any ski pass, ski hire or tuition fee unused due to the following:

- you** being involved in an **accident** or due to **your illness**.
- loss or theft of ski pass.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate**;
- claims arising from a medical condition which are not substantiated by a written report from the treating doctor confirming your inability to ski;
- claims arising directly or indirectly as a result of **your pre-existing medical condition**;
- claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
- claims arising for property left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- claims arising for loss or theft of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written police report.

SECTION 14 - PISTE CLOSURE

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits in the event that, due to lack of snowfall or adverse weather in the pre-booked **winter sports** resort between the months of December to March and no alternative being available, **you** are unable to ski for a period in excess of 24 hours.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- claims arising which are not substantiated by a written report from the resort management.
- claims arising due to lack of snow fall in a **winter sports** resort which does not possess skiing facilities above 1,000 metres.

SECTION 15 - DELAY DUE TO AVALANCHE

What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits for additional travel and accommodation expenses in the event that **your** outward or return journey is delayed for at least 12 hours beyond the scheduled departure time as a direct result of avalanche.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits or on **your** insurance **certificate**;
- claims arising which are not substantiated by a written report from the resort management.

GOLF COVER

Provided only when the appropriate additional premium has been paid & detailed on your certificate.

SECTION 16 – GOLF EQUIPMENT

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for loss, theft or breakage of your golf equipment owned by you.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

- the excess as shown in the Schedule of Benefits or on your insurance certificate;
- claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
- claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims arising for loss, theft or damage to golf equipment shipped as freight or under a Bill of Lading;
- claims arising for golf equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- claims arising for loss, theft or damage of golf equipment from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report;
- breakage of golf equipment over 5 years old.

SECTION 17 – GOLF EQUIPMENT HIRE

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for each 24 hour period, for the cost of necessary hire of golf equipment following:

- Loss or breakage of an Insured's golf equipment; or
- The misdirection or delay in transit for at least 12 hours of an Insured's golf equipment.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

- the excess as shown in the Schedule of Benefits or on your insurance certificate;
- claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
- claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims arising for loss, theft or damage to golf equipment shipped as freight or under a Bill of Lading;
- claims arising for golf equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- claims arising for loss, theft or damage of golf equipment from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report.

SECTION 18 – HOLE IN ONE COVER

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for customary celebratory expenses you incur within the golf club premises immediately following you achieving a hole-in-one during a competition round.

SPECIAL CONDITIONS

You must comply with the following procedures:

- You must obtain a written report from the golf club secretary confirming the competition details counter signed by your playing partner together with a certified copy of your score card.
- Receipts from the golf club for expenditure incurred immediately following your hole-in-one must be retained as these will help you to substantiate your claim.

What You Are Not Covered For:

The Insurer shall not be responsible for anything mentioned in the General Exclusions.

SECTION 19 – NON REFUNDABLE GOLFING FEES

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for the proportionate value of any non-refundable, pre-paid green fees, golf equipment hire or tuition fees necessarily unused due to the following:

- Accident or sickness of an Insured; or
- Loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

- the excess as shown in the Schedule of Benefits or on your insurance certificate;
- claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
- claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims arising for loss, theft or damage to golf equipment shipped as freight or under a Bill of Lading;
- claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- claims arising for loss, theft or damage of golf equipment from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report;
- claims arising directly or indirectly from a pre-existing medical condition;
- claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf;
- claims arising from weather conditions resulting from the failure to protect items;
- property more specifically insured elsewhere.

BUSINESS COVER

Provided only when the appropriate additional premium has been paid & detailed on your certificate.

SECTION 20 – BUSINESS EQUIPMENT

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for accidental loss, theft of or damage to your business equipment. The amount payable will be the value at today's prices less a deduction for wear and depreciation, (or we may at our option replace, reinstate or repair the lost or damaged business equipment).

The maximum we will pay for the following items is:

- For any single item is as shown on the Schedule of Benefits.
- For computer equipment as shown on the Schedule of Benefits.

2. We will also pay you up to the amount shown on the Schedule of Benefits for:

- the purchase of essential items, if your business equipment or business samples are delayed or lost in transit on your outward journey for more than 12 hours. This also includes any emergency courier expenses you have incurred, in obtaining any business equipment, which is essential to your intended business itinerary.

SPECIAL CONDITIONS

You must comply with the following procedures:

- If your business equipment is delayed you must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay.
- You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.
- Our liability for business equipment shall be further limited as follows:

Age of Item

| | |
|---------------------|-----------------------|
| Up to 1 year old - | 90% of purchase price |
| Up to 2 years old - | 70% of purchase price |
| Up to 3 years old - | 50% of purchase price |
| Up to 4 years old - | 30% of purchase price |
| Up to 5 years old - | 20% of purchase price |
| Over 5 years old - | Nil Payment |

What You Are Not Covered For:

In addition to the General Exclusions of the policy, we will not pay for:

- the excess as shown in the Schedule of Benefits or on your insurance certificate;
- Claims arising for loss or theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
- Claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
- Claims arising for damage to business equipment whilst on your trip if you do not obtain an official report from an appropriate retailer detailing the damage.
- Loss, theft of or damage to business equipment contained in or stolen from an unattended vehicle:
 - overnight between 9 p.m. and 8 a.m. (local time); or
 - at any time between 8 a.m. and 9 p.m. (local time); unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
- Claims arising for business equipment left unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an insured person or your travelling companion.
- Claims arising from business equipment and valuables whilst in the custody of a carrier.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- 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.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or business equipment.
- Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Any loss or damage arising out of you engaging in manual work.
- Interruption of your business or any other consequential loss.

SECTION 21 – REPLACEMENT EMPLOYEE

What You Are Covered For:

We will pay you up to the amount shown in the Schedule of Benefits for reasonable additional transport (economy class) and accommodation expenses incurred for a business colleague to replace you in your location abroad, where necessary, in the event that you have a valid claim for repatriation under Section 2 Emergency Medical Expenses and Repatriation or die during a trip.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, we will not pay for:

- the excess as shown in the Schedule of Benefits or on your insurance certificate;
- Any loss or damage arising from you engaging in manual work.
- Any financial loss, costs or expenses incurred arising from the interruption of your business.
- Anything mentioned in the General Exclusions on pages 8 and 9.

SECTION 22 – BUSINESS MONEY

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for the accidental loss or theft of business money.

SPECIAL CONDITION

You must comply with the following procedure:

- Receipts for items lost or stolen including foreign currency exchange receipts or statements from your business bank accounts showing the amounts withdrawn must be retained as these will be needed for you to substantiate your claim.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, we will not pay for:

1. the **excess** as shown in the Schedule of Benefits or on **your insurance certificate**;
2. Claims arising from theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. Claims for loss or theft which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained).
4. Claims arising from delay, detention, seizure or confiscation by Customs or other officials;
5. Claims arising from shortages due to error, omission or depreciation in value;
6. Claims arising for loss or theft of **business money** which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle at any time;
7. Claims arising for **business money** left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property, including loss or theft occurring on a beach or in or around a swimming pool.

SECTION 23 – HAZARDOUS ACTIVITIES

The following activities are included within the cover as standard, as long as they are amateur activities, conducted under adequate supervision and on an incidental basis.

Table 1

| | |
|--|--|
| Archery | Pony trekking |
| Badminton | Racquetball |
| Baseball | Rambling on recognized routes up to 2,000m |
| Basketball | Rifle range |
| Blade skating | River canoeing up to grade 3 |
| Beach games | River kayaking up to grade 3 |
| Black water rafting grade 1-4 | Roller skating |
| Bowls | Roller blading |
| Bum boarding | Rounders |
| Bungee jump (up to 3 jumps) | Rubber ring rides |
| Clay pigeon shooting | Rowing |
| Curling | Running-sprinting/long distance |
| Cricket | Safari / gorilla trekking (UK/Ireland organised) |
| Cycling excluding BMX and mountain biking | Sail boarding(territorial waters only) |
| Dinghy sailing | Sailing (inc flotilla) European territorial waters only |
| Fell running | Scuba diving up to 15 metres- if qualified and not diving alone or accompanied by a qualified instructor |
| Fell walking | Sea canoeing in calm waters when in sight of land |
| Fencing | Sea kayaking in calm waters when in sight of land |
| Fishing (river only) | Snorkelling (incidental or frequent during the trip – up to a maximum of 10 metres) |
| Football | Snow shoeing |
| Golf/Surfing under 14 days | Squash |
| Hiking on recognized routes up to 2000m altitude | Swimming with dolphins |
| Horse riding (no polo, hunting, jumping - up to 7 days) | Table tennis |
| Hot air ballooning (organized in the UK prior to departure) | Table tennis |
| Hot dogging (Grades 1-3) | Ten pin bowling |
| Ice skating | Tennis |
| Jet boating | Tour operator safari |
| Jet skiing (incidental or frequent during the trip) | Track events |
| Jogging | Trekking on recognised routes up to 2,000 metres altitude |
| Marathon running (amateur) | Triathlon |
| Motorcycling up to 125cc(safety helmet and appropriate license required) | Volleyball |
| Narrow river and canal boat cruises | Wake-boarding |
| Netball | War games |
| Non manual work (administrative or clerical duties only) | Water polo-amateur |
| Orienteering | Water skiing (amateur only - incidental or frequent during the trip) |
| Outward-bound pursuits | White water rafting grades 1 to 4 |
| Paintballing | Wide river boat cruises |
| Parasailing (over water – incidental or frequent during the trip) | Windsurfing - (incidental or frequent during the trip) |
| Passenger sledge (horse and carriage) | Work abroad (bar work + fruit picking) |
| Pedaloes | Yachting (racing/crewing inside territorial waters) |

The following sports and activities are available on payment of an additional premium:

Table 2

| | |
|--|--|
| Boxing training (no contact) | Hydro zorbing |
| Camel riding(incidental or frequent during the trip) | Indoor climbing |
| Cycle touring | Jeep/car trekking |
| Deep sea fishing | Judo (training only) |
| Dry skiing | Martial arts (training only) |
| Dog sledging | Mountain biking |
| Elephant riding(incidental or frequent during the trip) | Quad biking up to 125cc |
| Flying as a passenger in a private plane or small aircraft) | Rugby |
| Go karting (specific use) | Safari/gorilla trekking (non-UK/Ireland organised) |
| Gymnastics | Scuba diving up to 30 metres- if qualified and not diving alone or accompanied by a qualified instructor |
| Heptathlon | Sea fishing |
| Hiking on recognised routes between 2000m and 6000m altitude | Snow mobiling |
| Hockey | Street hockey |
| Horse riding (no polo, hunting, jumping – 7 to 14 days) | Surfing over 14 days |
| Hot Air Ballooning (organized outside of the UK) | Weight lifting |
| | Zorbing |

Table 3

| | |
|--|--|
| Abselling | Parasailing over land |
| American football | Sand boarding |
| Black water rafting (grade 5-6) | Sand yachting |
| Catamaran sailing (European territorial waters only) | Tubing |
| Gliding | White water canoeing/kayaking(grades 4-5) |
| Hobie catting(European territorial waters only) | White water rafting (grades 5-6) |
| Hydro speeding | Yachting – racing and crewing inside/outside territorial waters – European waters only |
| Inner tubing | |
| Outdoor endurance events | Zip lining/zip lining into water |

Table 4

| | |
|---|--|
| Animal riding | Kite boarding on land |
| BMX biking | Kite surfing |
| Bob sleighing | Land yachting |
| Canyoning | Lugging/tobogganing |
| Cat skiing | Micro lighting |
| Gorge walking | Rock climbing under 2000m |
| Hang gliding | Rock scrambling under 4000m |
| Heli-skiing | Scuba diving up to 40 metres- if qualified and not diving alone or accompanied by a qualified instructor |
| High diving under 5 metres excluding cliff diving | Show jumping |
| Horse jumping (no polo, hunting) | Wrestling |
| Ice hockey | |

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The Insurer shall not be responsible for claims which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim;

- i) **act of terrorism**; this exclusion will not apply to losses under the Emergency Medical Expenses and Repatriation Section, nor the Hospital Benefit Section nor the Personal Accident Section unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any trip in which case the exclusion will apply.
- ii) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- iii) seizure or illegal occupation; or
- iv) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- v) discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
- vi) chemical or biological release or exposure of any kind; or
- vii) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- viii) threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
- ix) any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.
2. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from;
 - i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
3. from **you** engaging in any illegal or criminal act;
4. from any other loss, damage or additional expenses following on from the event for which **you** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, cost incurred in preparing a claim or loss of earnings following bodily injury or illness. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;
5. wilful exposure to areas known to be infected with;
 - i) Severe Acute Respiratory Syndrome (S.A.R.S);
 - ii) Avian Influenza, Asian Birdflu, and/or HSN1, Swine Influenza A/H1N1
 - iii) or any other Influenza A viruses.
6. directly or indirectly out of **your** financial incapacity, except in the circumstance of **redundancy**;
7. which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by **you** from private health insurance, EHC Card payments, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by **you** which is the basis of a claim;
8. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation;
9. from any **hazardous activity** including but not limited to all **winter sports** (except where cover has been confirmed and any appropriate premium has been paid);
10. **your** suicide or attempted suicide or **your** wilful exposure to danger (except in an attempt to save human life);
11. **you** being under the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;
12. from **you** being in, entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger
13. from **your** wilful exposure to a peril. **You** must exercise reasonable care to prevent **illness**, injury or loss or damage of **your** property as if uninsured;
14. directly or indirectly from **you** being engaged in any manual employment after the commencement of the **trip**;
15. which have not been proven and the amount thereof substantiated.
16. **you** travelling against the advice of a **medical practitioner**
17. **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. All material facts must be disclosed to the **Insurer** at the time of taking out this Insurance. Failure to do so may result in the **Insurer's** non-liability for claims. A material fact is any fact known to the **Insured** which is likely to influence the **Insurers** in the acceptance or assessment of the insurance. If **you** are in any doubt as to whether a fact is material then for **your** own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract.
2. All **certificates**, information and evidence required by the **Insurer** shall be furnished at the expense of the **Insured** or **your** legal personal representatives and shall be in such form and of such nature as the **Insurer** may prescribe. The **Insured** shall as often as required submit to a medical examination on behalf of the **Insurer** at the **Insured's** expense.
3. In the event of the death of the **Insured**, the **Insurer** shall be entitled to have a post-mortem examination at their own expense.
4. Any items which become the subject of a claim for loss or damage shall be retained for **Insurer** inspection and shall be forwarded to **our Claims Handlers** upon request at the expense of the **Insured** or **your** legal personal representatives. All such items shall become the property of the **Insurer** following final settlement of the claim.
5. In the event of any occurrence which may give rise to a claim under this insurance, the **Insured** shall take all reasonable steps to minimise any loss arising out of such claim.
6. This insurance is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever other than those set out in the Cancellation section of the **policy** then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.

7. The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of England and Wales and, in the absence of any agreement to the contrary, the laws of England and Wales shall apply.
8. The **Insurer**, at its own expense is entitled to take proceedings in the name of the **Insured** to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **Insurer**.
9. In the event that the **Insured** recovers by any means, damages from any third party in respect of personal accident, all benefits paid to the **Insured** shall be repaid to the **Insurer**.
10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit or compensation under this **policy**, all benefits thereunder shall be forfeited as well as all premiums paid.
11. In the event that the **Insured** experiences a problem with the **policy** or the claims process, please refer to the Complaints Procedure.

COMPENSATION SCHEME

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Limited cannot meet their obligations **you** may be entitled to compensation from The Financial Services Compensation Fund. The Financial Services Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less. **You** can get more information about compensation fund arrangements from the Financial Services Authority.

DATA PROTECTION

We collect information about **you** and any other **insured** person(s) in order to effectively administer **your** Insurance **policy**. **We** may disclose this information to any agent acting on **our** behalf as may be necessary for the administration of **your** plan. In particular, **we** will share information about **you** with any Company that may have introduced **you** to us, so that they can keep their records up to date. **We** may also send the information, in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area. **We** follow the rules in the Data Protection Act 1998 when dealing with **your** personal information, and that of any insured person. All of this personal information is protected against unauthorised people obtaining access to it, and each of **you** has a right to see personal information about **you** that **we** hold. There is a charge if **you** wish to do this. For more details, **you** should write to **us**. **You** should ensure that all **insured** person(s) are aware of the information set out in this paragraph.

COMPLAINTS PROCEDURE

Should **you** have any query or complaint regarding the way **your** claim has been dealt with, in the first instance please write to:

The Claims Manager
White Horse Administration Services Ltd
PO Box 5633
Walsall
WS6 9BB
England

If **you** are still not satisfied that **we** have dealt with **your** complaint, please write to:

The General Manager
White Horse Insurance Ireland Ltd
14 Clyde Road
Ballsbridge
Dublin 4
Republic of Ireland

If **you** are still not satisfied with our decision after following the above procedure, **you** may then write to:

The Financial Services Ombudsman's Bureau
Third Floor Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland

LoCall: 1890 882090
 Tel: 00353 (1)6620 899
 Fax: 00353 (1)6620 890

Please note the Ombudsman will not consider **your** case until **you** have followed the complaints procedure, as outlined above. Please quote **your** insurance reference number and **your** claim number in all **your** correspondence to all parties involved with this procedure. This procedure is intended to provide **you** with a prompt and practical service with any complaints that **you** may have, and does not affect **your** legal rights.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE

Please telephone AXA Assistance
 Tel: 0845 271 2457
 24 hours a day, 365 days a year.

FOR CLAIMS

Please telephone White Horse Administration Services Ltd on
 Tel: 0871 664 7995

Please note that it is a condition of **your** policy that **you** notify **us** of **your** intention to make a claim within 45 days of **your** return date.

Our postal address is:

White Horse Administration Services Ltd
PO Box 5633
Walsall
WS6 9BB
England

When **you** contact us please ensure that **you** have the following information available to **you** as **we** will require it to process **your** claim:

- Master policy reference of **WHIL/Big Blue/11/2009**
- Your policy** number
- Date of purchase of **your policy**
- Travel itinerary
- Country and resort **you** visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of **your** claim
- Value of **your** claim

Please note that **your** claim may be delayed if **you** are unable to provide **us** with the above information.

WE WANT YOU TO FULLY ENJOY YOUR TRIP SO WE HAVE INCLUDED A FEW HELPFUL HINTS

Never leave **your** belongings **unattended** or with strangers, especially at airports or on the beach, nor in view within vehicles.

Leave in plenty of time to get to the airport/port by the earliest stated check-in time, allowing for the time of day, weather and the latest available travel information.

If **you** are taking **valuables** such as jewellery or camcorders on holiday, **you** should insure them under an All Risks insurance or **your** household contents insurance.

Do not pack **valuables, cash** and **fragile items** in the baggage that **you** intend to check-in at the airport, etc. Keep them with **you** at all times during **your** journey.

If **you** need regular medication, take enough with **you** to last **your** holiday. **You** should also take an extra supply that should be packed separately in case **you** lose **your** first supply.

Check **your** baggage for damage each time **you** reclaim it.

Think before **you** dive into water, check the depths of swimming pools and the sea and only dive if **you** are sure the water is deep enough and never after alcohol or a heavy meal.

The sun abroad can be much more powerful than **you** are used to at **home**, particularly if **you** are on the water. To prevent sunburn and sunstroke, use plenty of high factor sun cream and take care not to stay out in strong sunlight too long.

Check that the tap water is safe to drink. Unless **you** know it is safe, always drink bottled water. Avoid ice in drinks, or cold food such as salads that may have been washed in tap water.

Remember simple first aid remedies and medications can reduce or eliminate **your** need to take up valuable holiday time seeking treatment.

Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary **travel documents** with **you**.

USEFUL NUMBERS

| | |
|-------------------------------|----------------------|
| Emergency Medical Assistance: | +44 (0) 845 271 2457 |
| Claims Handlers : | 0871 664 7995 |
| Travel Helpline | 0844 482 0680 |