



Travel Insurance

For participants in HITCH 2012



Arranged by Infinity Insurance Solutions Limited

This cover is for residents of the United Kingdom and the Channel Islands only

PRE-TRAVEL AND TRAVEL INSURANCE POLICIES

Master Policy No ITSHI 40023 - 99 - A&B

Underwritten by Union Reisersversicherung AG

Please read the whole of this Insurance before you travel and make sure you understand what and what is not covered.

If you have any questions contact Infinity Insurance Solutions 0845 230 7130.

Details of how to make a claim are shown below and on Page 3

POLICY INFORMATION: Your insurance is covered under master policy numbers ITSHI40023 -99 - A&B specially arranged for HITCH 2012 by Infinity Insurance Solutions Limited and insured by Union Reiseversicherung AG.

Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the premium receipt issued by HITCH 2012. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, premium receipt with your alternative insurance policy to the place where you purchased it within 14 days of purchase for a refund to be considered

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS: Your policies may not cover claims arising from your pre-existing medical conditions so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

We are unable to provide cover for a known pre-existing medical condition of a close relative or close business associate who is not travelling with you or any recognised complication caused by the pre-existing medical condition.

Pre-existing medical conditions - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:

Have you or anyone travelling with you ever had treatment for:

- any heart or circulatory condition,
- a stroke or high blood pressure.
- a breathing condition (such as asthma).
- any type of cancer.
- any type of diabetes.

YES →

If you have answered 'Yes' to any of the questions opposite you must tell us, we may be able to offer some cover and may be able to cover your medical condition, although an increased premium may be required.

To enable us to consider your medical condition please contact Travellers HealthCheck on 08456 582 999 this will be charged as a local call from wherever you are calling in the United Kingdom or the Channel Islands. All calls will be treated in the strictest confidence.

You need to keep copies of all letters we send you for future reference.

Your failure to disclose any material facts may mean that your policy will not cover you and it may invalidate it altogether.

We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us.

Should we require any additional premium, and you accept our offer, this should be paid within 14 days of receipt.

Should you decide not to pay the additional premium the declared medical condition will not be covered.

Full confirmation of our terms and conditions will be sent out to your address after your call.

Any additional medical conditions not declared to us will not be covered.

NO



In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

YES →

NO



Are you waiting for tests or treatment of any description?
Has your doctor altered your regular prescribed medication.

YES →

NO



Full Cover is available under this policy.
If your answers change to YES during the period of insurance please contact us on 08456 582 999

IMPORTANT TELEPHONE NUMBERS

HEALTHCHECK
08456 582 999

TO DECLARE A PRE-EXISTING MEDICAL
CONDITION

EMERGENCY ASSISTANCE
+ 44 (0) 845 2603 260

IF YOU NEED ASSISTANCE WHILST ABROAD
Please also refer to Page 8

CLAIMS DEPARTMENT
08453 707 133

IF YOU NEED TO MAKE A CLAIM
Please also refer to Page 3

SCHEDULE OF POLICY COVERS AND EXCESSES

PRE-TRAVEL POLICY

Policy section	Cover provided	Excess
A. Cancellation charges	up to £2,500	Nil

TRAVEL POLICY

Policy section	Cover provided	Excess
B1. Departure delay (Flights, ferries and International trains only)	£20 after first 12 hours £20 after following 12 hours up to a maximum of £200	Nil
Missed departure	up to £500	Nil
Abandonment after 24 hours	up to £2,500	Nil
B2. Personal possessions	up to £250 for each individual item up to an overall total of £300 for valuables up to a maximum of £1,000 in total	Nil
B3. Personal money	up to £200 in cash on your person	Nil
Loss of travel documents	travel and accommodation costs necessary to replace your lost travel documents up to £200	Nil
B4. Emergency medical expenses	up to £5,000,000 outside your home country	Nil
Emergency dental expenses	up to £100	Nil
State Hospital benefit	up to £20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £200	Nil
B5. Curtailment (cutting short trip)	unused portion of costs up to £2,500	Nil
B6. Personal liability	up to £2,000,000	Nil
B7. Personal accident	£5,000 for your accidental death £15,000 for loss of arms or legs £15,000 if you are permanently unable to work after an accident on your trip	Nil Nil Nil
B8. Legal advice and expenses	up to £25,000	Nil
B9. Hijack	£50 per day up to a maximum of £500	Nil
B10. Mugging	£50 for each 24 hours spent in hospital up to a maximum of £500	Nil

THIS POLICY COVERS YOU FOR HITCHHIKING WHILST PARTICIPATING IN HITCH 2012 PROVIDED IT IS LEGAL TO HITCHHIKE IN THE COUNTRY THROUGH WHICH YOU ARE TRAVELLING.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL & TRAVEL POLICIES

Listed below are certain words that appear throughout the policies. These will always be shown in bold type and in all cases will have the meanings shown below.

Insured-person/ you/your We/our/us	means any person named on the premium receipt. means Union Reiseversicherung AG.
Business associate	means a business partner, director or employee of yours who has a close working relationship with you .
Close relative	means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e).
Channel Islands	means Jersey, Guernsey, Alderney, Sark, Herne, Jethou, Brecqhou, and Lihou
Curtailment	means the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country . Payment will be made on the number of full days of your trip that are lost from the day you are repatriated.
Excess Flight(s)	means the amount you have to pay towards a claim means a service using the same airline or airline flight number.
Hazardous activity	please see the list of hazardous activities on page 11 of this document that are covered for free under this insurance. If you are taking part in any sport not listed please contact Infinity Insurance Solutions to ensure you are covered.
Hijack	means detention by the illegal seizure of mode of transport through violent and forcible means
Home	means one of your normal places of residence in the United Kingdom or the Channel Islands .
Home country	means both the country you live in within the United Kingdom or the Channel Islands and your country of nationality.
International departure point	means the airport, international rail terminal or port where the outward flight , international train or sea vessel is boarded to take you from the United Kingdom or the Channel Islands to your destination and the return flight , international train or sea vessel is boarded to start the final part of your journey to the United Kingdom or the Channel Islands .
Manual labour	means work involving the lifting or carrying of heavy items in excess of 25kgs , work at a higher level than two storeys or any form of work underground.
Material fact(s)	means a piece of important information that would increase the likelihood of a claim under your policy.
Mugging	means the theft or attempted theft involving an act of violence against you which results in your injury and hospitalisation
Pair or set	means two or more items of personal possessions that are complementary, purchased as one item or used or worn together.
Personal money	means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have a monetary value, travel tickets and ski pass, all of which are for your private use.
Personal	means each of your suitcases and possessions containers of a similar nature and their contents and articles you are wearing or carrying including your valuables and your passport.
Pre-existing medical condition	means any serious or recurring medical condition which has condition been previously diagnosed, investigated or treated in any way at anytime prior to travel, even if this condition is currently considered to be stable and under control.
Public transport	means buses, coaches, internal flights or trains that run to a published scheduled timetable.
Redundancy	means being an employee where you or, in the case of a student, your parent/guardian qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.
Resident	means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.
Travel documents	means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form E112.

Trip(s)	means a holiday or journey that begins when you leave home and ends on your return to either (i) your home , or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover.
Unattended	means left away from your person where you are unable to clearly see and are unable to get hold of your personal possessions.
United Kingdom	means England, Wales, Scotland, Northern Ireland, and the Isle of Man.
Valuables	means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.
Winter sports	means skiing, snow blading, snow boarding and ice skating.

GEOGRAPHICAL AREAS (as shown on **your** booking confirmation)

Area 1 - Europe, including Spain, and all countries west of the Ural Mountains, Egypt, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

OUR PLEDGE TO YOU

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

WHERE TO OBTAIN A CLAIM FORM

We have appointed Travel Claims Facilities to look after **your** claim. If **you** require a claim form please advise the section of the insurance on which **you** want to claim and scheme reference to:

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE
Telephone: 08453 707 133, Fax: 0870 620 5001

Or obtain from the internet at: www.travel-claims.net

FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT EMERGENCY ASSISTANCE FACILITIES ON

+ 44 (0) 845 260 3 260

Please also refer to pages 8 & 9

Link Community Development trading as Hitch 2012 is an Appointed Representative of Infinity Insurance Solutions Limited. Infinity Insurance Solutions Limited is authorised and regulated by the Financial Services Authority. If you have any queries regarding this insurance please contact:
Infinity Insurance Solutions Limited
PO Box 48, Woking, Surrey, GU21 8ZW
Tel: 0845 230 7130 Fax: 01483 730 969

POLICY A - PRE-TRAVEL POLICY

HOW YOUR PRE-TRAVEL POLICY WORKS

This part of **your** insurance document shows details of the pre-travel policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay:'. Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

(Please see Section A)

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home** to start **your trip**. Any further **trips** once **you** have returned **home**, are not covered.

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING :

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident or injury as if **you** had no insurance cover.
- (c) producing **your** premium receipt confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (g) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (h) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (i) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (l) disclosing all **material facts** as soon as possible after the policy is issued.

2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (c) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.

- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- (g) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

SECTION A - CANCELLATION CHARGES.

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover for your proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** necessary cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the sudden and unforeseen death, injury or illness of:
 - **you** or a friend with whom **you** are travelling.
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to temporarily stay,
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- (iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover :

- the **excess** shown in the schedule of cover of any loss, charge or expense made on each claim under this section.
- any **trip** where there is no pre-booked return date.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- compensation in regard to lost days of holiday.
- the cost of Air Passenger Duty or equivalent, airport charges and credit card fees.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport or visa or ESTA
 - **your** carriers refusal to allow **you** to travel for whatever reason
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by :
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last few years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- any claim due to a known **pre-existing medical condition** of a **close relative** or **business associate** who is not travelling with **you** or any recognised complication caused by the **pre-existing medical condition**.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.

- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any other financial loss unless it is specified in the policy
- (iv)- any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

What **you** need to do if **you** wish to make a claim under this section of the policy:
 Notify Hitch 2012 immediately, by telephone and in writing that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** General Practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office.
 If **your** cancellation is due to the health of a non-travelling **close relative you** will need to obtain a medical report from the patient's General Practitioner (medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

POLICY B - TRAVEL POLICY

HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted.

(Details of wear and tear deductions are available at www.travel-claims.net/deductions)

Your policy covers treatment of medical conditions in an emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to repatriate **you** to **your home country**. All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay.' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts at the beginning of **your trip** and ends on **your** return **home** or the expiry of the policy, whichever is first. Any further **trips** once **you** have returned **home** are not covered.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** on-going medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on 08451 300 340 as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the **excess**, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING :

In respect of all sections of the policy

- being a **resident** of the **United Kingdom** or the **Channel Islands**.
- taking all possible care to safeguard against accident, injury, loss or damage as if **you** had no insurance cover.
- producing **your** premium receipt confirming **you** are insured before a claim is admitted
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- not admitting liability for any event or offering to make any payment without **our** prior written consent.
- accepting that **your** policy cannot be extended once it has expired.
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.

In respect of sections, B4, emergency medical expenses and B5, curtailment, only.

- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
 - not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
 - not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
 - not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
 - not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
 - disclosing all **material facts** as soon as possible after the policy is issued.
 - obtaining any recommended vaccines, inoculations or medications prior to **your trip**.
- ##### In respect of sections B2, personal possessions and B3, personal money, only
- providing full details of any House Contents and All Risks insurance policies **you** may have.
 - retaining **your** tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
 - complying with the carrier's conditions of carriage.
 - not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO :

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.

- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for **curtailment** of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- (h) not make any payment under section **B6** for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5** and **B8** where there is other insurance in force covering the same risk and to require details of such other insurance.
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF YOUR TRAVEL POLICY

A. This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (3) any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last few years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (4) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason
- (5) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (6) **curtailment** due to a known **pre-existing medical condition** of a **close relative** or **business associate** who is not travelling with **you** or any recognised complication caused by the **pre-existing medical condition**.
- (7) **curtailment** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- (8) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (9) **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- (10) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (11) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (12) any deliberate or criminal act by an **insured-person**.
- (13) **manual labour**.
- (14) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) any **trip** where there is no pre-booked return date.
- (2) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other financial loss unless it is specified in the policy.
- (3) any loss due to currency exchanges of any and every description.
- (4) Cruises

SECTION B1 - DEPARTURE DELAY

(Applicable to **trips** outside **your home country**.)

For each insured-person this insurance will pay:

1. **You** the amount shown in the schedule of cover as compensation if **you** are at **your international departure point** and the departure of **your international flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time. If the delay continues **we** will pay a further sum as shown in the schedule of cover for each complete period of **12** hours **up to the maximum amount shown in the schedule of cover;**
2. **up to the amount shown in the schedule of cover** for the cancellation of **your trip** if **you** are at **your international departure point** and after 24 hours delay **you** wish to abandon the trip;
3. **up to the amount shown in the schedule of cover** for alternative transport to get **you** to **your** destination if:
 - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1&2- any compensation unless **you** are at **your international departure point** and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
- any compensation when **your** tour operator has rescheduled **your flight** itinerary.
- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
- 1- missed connections outside **your home country**
- 2- the **excess** shown in the schedule of cover
- any claim outside **your home country**
- 3- any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
- any claim on **your** return journey to **your home country**

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12** hours.

SECTION B2 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:
up to the total amount shown in the schedule of cover for your personal possessions to cover:

- either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear,
or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover of each and every incident giving rise to a claim.
- more than the amount shown in the schedule of cover for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than the amount shown in the schedule of cover in total for valuables whether solely or jointly owned.
- more than £100 in respect of sunglasses, spectacles or prescription glasses.
- more than £100 for items lost or stolen from a beach or lido.
- more than £250 in respect of items accidentally left in a vehicle in you have been travelling whilst participating in Hitch 2012.
- any claim for loss or theft where you have not notified the police, your carrier or tour operator's representative and obtained a written report.
- any claim where you are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £150.
- any claim that is the result of a domestic dispute.
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
- the cost of replacing or repairing dentures.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
- personal possessions left unattended away from your personal holiday or trip accommodation except personal possessions (but not valuables) left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- property that does not belong to you or any member of your family.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when we will pay up to the maker's latest list price.
- duty free items such as tobacco products, alcohol and perfumes.
- perishable goods, bottles, cartons and any damage caused by them or their contents.
- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried on public transport.
- sports equipment whilst in use.
- valuables carried in any suitcases, trunks or similar containers when left unattended.
- valuables left unattended except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation.
- contact or corneal lenses or artificial limbs.
- any items more specifically insured elsewhere

What you need to do if you wish to make a claim under this section of the policy:

For all claims for loss or damage during transit you need to (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. For all damage claims you should retain the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. You should keep receipts or vouchers for any items lost or damaged as these will help to prove your claim.

For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.

SECTION B3 - PERSONAL MONEY

For each insured-person this insurance will pay:

- (a) up to the amount shown in the schedule of cover for the loss or theft of your personal money during your trip
- (b) up to the amount shown in the schedule of cover for additional travel and accommodation expenses necessarily incurred to obtain replacement travel documents whilst on your trip if your travel documents are lost or stolen during your trip.

For each insured-person this insurance will not cover:

- (a) - the excess shown in the schedule of cover of each and every incident giving rise to a claim
- more than the amount shown in the schedule of cover in total in cash or currency, whether solely or jointly owned
- loss or theft of personal money due to depreciation in value, currency changes or shortage caused by any error or omission
- loss or theft of travellers' cheques where the bank provides a replacement service.
- any financial loss suffered as a result of your debit/credit card being lost or stolen
- more than the unused portion of your passport
- (a)&(b)- loss or theft of personal money or travel documents that are not :
 - on your person.
 - held in a safe or safety deposit box where one is available.
 - left out of sight in your locked personal trip accommodation.
- any claim for loss or theft where you have not notified the Police, your carrier or tour operator's representative and obtained a written report.
- (b)- the cost of the replacement travel documents.
- any costs incurred before departure or after you return home.
- any costs which are due to any errors or omissions on your travel documents.
- your failure to obtain the required passport, visa or ESTA.
- any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy:

For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money we will also require (a) confirmation from your home country currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen travel documents you will also need get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.

SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Please note : If you are admitted to hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours if your medical bill is likely to exceed £500.

For each insured-person this insurance will pay :

to you or your legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness

- (a) up to the amount shown in the schedule of cover for reasonable:
 - (i) fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.
 - (ii) additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.
 - (iii) either (a) up to £2,500 to cover charges following your death outside your home country for your burial or cremation in the locality where your death occurs and the cost of returning your ashes home or (b) the return of your body to your home when arranged by us
- (b) up to the amount shown in the schedule of cover to cover emergency dental treatment only to cure sudden pain.
- (c) the amount shown in the schedule of cover for each full day that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under 1 (a) above.

For each insured-person this insurance will not cover:

- (a)- the excess shown in the schedule of cover of each and every incident giving rise to a claim except when you have used the European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.
 - any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- any claim that is caused by:
 - you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - you driving a motorcycle for which you do not hold a full licence to ride in your home country.
 - you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - your suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed.
 - the cost associated with the diversion of an aircraft due to your death injury or illness.
- (a)(i)- any services or treatment received by you within your home country.
 - any services or treatment received by you, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return to your home country.
 - any services or treatment received by you after the date on which in the opinion of the emergency assistance service, you can safely return home, that would exceed the cost of your repatriation.
 - any routine non-emergency tests or treatment.
 - repairs to or for the provision of dentures, artificial limbs or hearing aids.
 - any dental work involving the use of precious metals.
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
 - any extra costs for single or private accommodation in a hospital or nursing home.
 - repatriation unless this is deemed medically necessary by our appointed emergency medical assistance service.
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- (a)(iii) - your burial or cremation in your home country.
- (b) -more than the amount shown in the schedule of cover for emergency dental work.
- (c) -any payment when you are in a private hospital or clinic.
 - more than the amount shown in the schedule of cover in total for hospital in-patient benefit.

PLEASE NOTE:

1. If travelling within Europe you should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to save costs.
2. If travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

What you need to do if you wish to make a claim under this section of the policy:

Full details of what to do in the event of a medical emergency are given below. For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep all receipts accounts and medical certificates.

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

IN CASE OF SERIOUS EMERGENCY first call an ambulance using the local equivalent of a 999 call. While you wait for the ambulance contact our medical assistance service which is open 24 hours a day and 7 days a week to offer you advice in this emergency situation. We strongly suggest you put their telephone number +44 (0) 845 2603 260 into your mobile phone before you travel so that it is to hand should you need it. Speak to the ambulance driver and get details of the hospital you are being taken to so that our medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when you call our medical assistance service in an emergency you need to have some basic information for them to hand:

- your telephone number so you can be contacted on in case you are cut off
- the name and age of the patient and as much information about the medical situation as you are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if you have them
- tell them that you have a Hitch 2012 policy, the premium receipt number, the date you bought it and your booked travel dates
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

MINOR ILLNESS OR INJURY - If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or tour operator representative for the address of the nearest public medical facility. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private medical treatment in these countries if this is approved in advance by our medical assistance service on +44 (0) 845 2603 260. Elsewhere it is advisable to seek advice on where to go for treatment from our medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin your trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for our medical assistance service to move you to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than £500 should be paid at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If you are admitted to a medical facility then you may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to **Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK.** Our medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of your claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? Don't worry, provided you have contacted our medical assistance service your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our medical assistance service will liaise with your treating doctor and you and once you are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers you to come home early because you are ill only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact our medical assistance service on +44 (0) 845 2603 260 for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your particular circumstances are included in the cover then call **Travel Claims Facilities on +44 8453 707187** between 9.00 am and 5.00 pm UK time for advice.

SECTION B5 - CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover for **you** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** necessary curtailment of **your** trip due to :

- (a) the **trip** being cut short by **your** early return **home** because of :
- (i) the sudden and unforeseen death, injury or illness of:
 - **you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a **close business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to stay,
 - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
 - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the **home** in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

Please Note: **your** unused portion of costs will be calculated in full days lost from the date of **your flight home**

For each insured-person this insurance will not cover :

- the **excess** shown in the schedule of cover of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- **curtailment** due to a known **pre-existing medical condition** of a **close relative** or **business associate** who is not travelling with **you** or any recognised complication caused by the **pre-existing medical condition**.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any claim where the **trip** is of 2 days duration or less or is a one-way **trip**.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a **close business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the **curtailment** of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - **your** loss of enjoyment of the **trip** however caused.
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
 - the fear of an epidemic or pandemic
 - **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
 - **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

SECTION B6 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover plus costs agreed between us in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in :

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- the **excess** shown in the schedule of cover in respect of each and every event that causes a claim.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for loss of or damage to property or injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically or electrically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation. Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

SECTION B7 - PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:
the amount shown in the schedule of cover for your accidental bodily injury, that independently of any other cause, results in your:

- (a) death
- (b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet
- (c) permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening.

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in your home country.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) more than £1,000 death payment when **your** age is under sixteen (16) years or is seventy-six (76) years or over at the time of the incident.
- (c) any payment when **your** age is seventy-six (76) years or over at the time of the incident.

*NB. Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

SECTION B8- LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:
up to the amount shown in the schedule of cover for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the trip provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover in respect of each and every event that causes a claim.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than £500.
- any legal expenses where we consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another insured-person or member of your family.
- any claim for damage to a motor vehicle.

PLEASE NOTE

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an accident abroad and require legal advice **you** should telephone: Pannone LLP, 123 Deansgate, Manchester, M3 2BU
They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer.
To obtain this service **you** should Telephone 0161 228 3851 or fax 0161 909 4444

SECTION B9 - HIJACKING

For each insured-person this insurance will pay:
up to the amount shown in the schedule of cover for each full day **you** are confined as a result of hijack up to the maximum amount shown in the schedule of cover.

For each insured-person this insurance will not cover:

- any compensation unless **you** have obtained confirmation from the airline, carrier or their handling agents confirming period of delay

What you need to do if you wish to make a claim under this section of the policy:

Obtain a written report from the airline, carrier or their handling agents confirming the period of delay along with any supporting documentation such as press cuttings

SECTION B10 – MUGGING

For each insured-person this insurance will pay:
up to the amount shown in the schedule of cover for each full day **you** are hospitalised following a mugging attack up to the maximum amount shown in the schedule of cover.

For each insured-person this insurance will not cover:

- any claim where a claim has not been reported under section B4, Emergency medical and associated expenses and section B2, personal possessions and/or section B3, personal money
- claims not supported by a written report from the appropriate authorities

What you need to do if you wish to make a claim under this section of the policy:

Obtain a written report from the appropriate authorities stating the time and circumstances of the event.

HAZARDOUS ACTIVITIES

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed below.

PLEASE NOTE all of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us and we can discuss your individual requirements.

Activities covered free of charge

Absailing, Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics,

Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping,

Camel/Elephant Riding/Trekking, Camping, Canoeing, Canoeing (excluding white water), Caravanning, Catamaran Sailing (In-shore), Chess, Clay Pigeon Shooting, Climbing, Cricket, Croquet, Curling, Cycle Touring, Cycling,

Dancing, Darts, Deep Sea Fishing, Diving, Driving Any Motorised Vehicle,

Elephant Trekking (UK-Booked), Expeditions,

Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as passenger (private/small aircraft), Flying ex crew/pilot, Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking,

Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics,

Highland games, Hiking/Trekking/Walking, Hill Walking up to 2000m, Historical Research, Horse Riding, Hot Air Ballooning,

Indoor Skating,

Jet Boating, Jet Skiing, Jet Skiing (non incidental), Jogging,

Kayaking (up to grade 2 rivers only), Keepfit, Kiting, Korfbal,

Low Ropes,

Manual Labour, Marathons, Model Flying, Motorcycling with appropriate UK licence, Mountain Biking,

Netball,

Orienteering, Overland Trips,

Petanque, Pigeon racing, Pony Trekking, Pool, Power lifting,

Quarts,

Rackets, Rafting, Rambling, Rambling under 1,000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range, Ringos, River

Walking, Rock Scrambling (under 4,000m), Rounders, Rowing, Running,

Sprint/Long Distance, Safari (UK Organised), Safari Trekking, Sail Boarding,

Sailing, Sailing/Yachting inshore (recreational), Scuba Diving to 9m,

Scuba Diving to 18m, Scuba Diving to 30m, Sea Fishing, Shinty, Shooting,

Shooting (target range-not hunting), Small Bore Target Shooting, Snooker,

Snorkelling, Softball, Squash (amateur), Surfing (amateur), Swim Trekking,

Swimming, Swimming with Dolphins, Sydney Harbour Bridge,

Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking 1000m, Triathlon,

Tubing, Tug of War,

Volleyball,

Walking, Water Skiing (amateur), Waterskiing/Windsurfing/Snorkelling,

Weight Lifting, Whale Watching, White Water Rafting + Canoeing (grade 1 to 3),

Windsurfing, Working,

Yachting (inland and coastal waters), Yoga

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

APPEALS PROCEDURE

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** complaint is regarding the selling of **your** policies:
The Managing Director, Infinity Insurance Solutions Ltd
PO Box 48, Woking, Surrey
GU21 8ZW
2. If **your** appeal is regarding policy cover or the claims or assistance service or medical screening:
The Claims Manager, Travel Claims Facilities,
PO Box 420, Tonbridge, Kent, TN9 9DE

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below

COMPLAINTS PROCEDURE

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU,

who will review the claims office decision.

If **you** are still not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case.

Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Their telephone advice line is +44 (0) 845 080 1800.

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