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Your travel insurance policy. Take me on holiday with you!

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YOUR TRAVEL INSURANCE POLICY

Reference Number: ROCKMAP26022015

10 THINGS YOU MAY WANT TO DO BEFORE YOU GO

1. Check the Foreign and Commonwealth Office (FCO) travel advice online at www.gov.uk/knowbeforeyougo.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know the place you are going to. Find out about local laws and customs.
4. Make sure you have a valid passport and any visas you need.
5. Check what vaccinations you need at least six weeks before you go.
6. Check to see if you need to take extra health precautions (visit www.nhs.uk/travelhealth).
7. Make sure whoever you book your Trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
8. Photocopy your passport, insurance policy, 24-hour emergency numbers and your ticket details and leave copies with family and friends.
9. Take enough money for your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
10. Tell your family or friends where you will be staying and what you plan to do, and give them a way of contacting you (such as an e-mail address).

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POLICY A - YOUR TRAVEL INSURANCE POLICY

This document is only valid when issued with a ROCK Insurance Group validation certificate, as long as you have paid the appropriate insurance premium. Please keep these documents in a safe place and carry them with you when you travel. ROCK Insurance Group act as agents of the Insurer in collecting premiums, such monies are deemed to be held by the insurers with which your insurance is arranged.

INSURERS

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS Company number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance.

We (MAPFRE Asistencia) are authorised by Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor 24a Lime Street, London EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

HEALTH AGREEMENTS

When you are travelling to a country in the European Union (EU), you should complete an application form for a European Health Insurance Card via www.ehic.org.uk.

This allows European citizens to benefit from the health agreements there are between countries in the EU. (This used to be known as the E111).

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

TRAVEL INSURANCE CONTRACT

This is your insurance contract. It contains certain conditions and exclusions in each section, and general conditions and exclusions apply to all the sections. You must meet these conditions or we may not accept your claim.

PERSONAL INFORMATION

We will only share the personal information you have given us with other organisations for administration purposes and to deal with any claims on your policy.

ELIGIBLE PEOPLE

Family policies: you, your husband or wife (or a partner you have lived with for six months or more) and any child up to a maximum of 5 named on the policy certificate, under the age of 18.

Independent travel on annual multi-trip policies: Everyone on an annual multi-trip policy is entitled to travel independently, but children under 18 who travel alone must be dropped off and picked up by a responsible adult aged over 21.

Group travel: If there is a group of adults who are not related and on one certificate under a single-trip policy, all members of the group must travel together. The scheme will allow up to six children for each adult, but any other children must pay a full adult premium. Children under 18 must be travelling with a relative, guardian or person who has a legal duty to care for them.

Age limits: Policies are only available for people aged up to 85 (at the date you buy the policy) and 64 if purchasing an Annual multi-trip policy.

Residence limits: you must have lived in the United Kingdom or the Channel Islands for at least 6 of the last 12 months, before you bought or renewed your policy.

CONTACT NUMBERS

Customer Services Helpline	0844 482 3067
Medical Emergency Helpline	00 44 (0) 203 362 2410
Claims Helpline	0203 362 2411

IMPORTANT - MEDICAL HEALTH DECLARATION

This travel insurance operates on the basis that all insured persons are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover you if you have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, and where the underlying cause has not been established).

No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless you declare ALL conditions to Our Medical Screening Helpline (if not already included in the Waived Conditions list and acceptance criteria in this section), prior to the commencement of the Trip and they are accepted for insurance in writing.

For the purposes of this insurance, a Pre-existing Medical Condition is considered to be:

- **any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow up/ check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and**
- **any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.**

Has ANYONE travelling under this policy:

- been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for ANY medical or psychological conditions in the last 2 years? Yes No
- EVER been prescribed medication, received treatment or had investigations, for: a heart attack, angina, chest pain(s), or any other heart condition? Yes No
- Blood clots, aneurysm or circulatory disease? Yes No
- Any form of stroke, TIA (transient ischaemic attack), or brain haemorrhage? Yes No

If you have answered 'Yes' to any of the above questions in respect of Yourself or anyone travelling under this policy, you must contact Our Medical Screening Helpline by telephone on 0844 482 9639 to declare the condition(s) and ensure that the cover will meet your needs.

You will be asked further questions about the condition(s) and an additional premium may be payable to cover the declared condition(s), and/or further terms may be imposed.

labelling Cancellling and cutting short your holiday

It is important to note that the policy contains conditions and exclusions relating to non-insured travelling companions, Close Relatives or persons with whom you intend to stay whilst on your Trip in the event of any need to cancel or curtail a Trip.

Please refer to Important Limitations - Cancellling and cutting short your holiday.

labelling Waived Conditions

The medical conditions listed in the Waived Conditions table are covered subject to the normal terms and conditions of this insurance, **provided** the insured person can meet **ALL** of the following criteria:

- a) has **NO other Pre-existing Medical Condition(s)** which is not listed within the Waived Conditions table; and
- b) is not awaiting surgery for the condition; and
- c) has been fully discharged from any post-operative follow-up.

IF THE INSURED PERSON DOES NOT MEET **ALL** OF THE CRITERIA SHOWN ABOVE THEN A FULL AND COMPLETE DECLARATION OF ALL PRE-EXISTING MEDICAL CONDITIONS (INCLUDING ANY LISTED BELOW) MUST BE MADE TO THE MEDICAL SCREENING HELPLINE.

If you have any other Pre-existing Medical Condition or your Medical Condition does not meet the above criteria, you must contact the Medical Screening Helpline on 0844 482 9639 to declare ALL your Medical Conditions and ensure that the cover will meet your needs.

IMPORTANT - WAIVED CONDITIONS

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronyx (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell's Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (fully recovered, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast - Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement/Reduction
- Broken Bones (other than head or spine) – (no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion
- Chicken Pox (fully resolved)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Colitis (simple)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (fully recovered, no hospital admissions)
- Cystocele (fully recovered, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocated Hip
- Dislocations
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hay Fever
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)
- Hip Replacement (no subsequent arthritis)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)
- Impetigo
- Indigestion
- Influenza
- Ingrowing Toe-nail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia
- Intertrigo
- Irritable Bowel Syndrome (IBS)
- Keimboeck's Disease
- Keratoconus
- Knee Injury - Collateral/cruciate ligaments
- Knee Replacement (no subsequent arthritis)
- Kohlers Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Mastoidectomy (resolved - must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia, Neuritis
- Nosebleed(s)
- Nystagmus
- Obstructive Sleep Apnoea
- Osgood-schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatitis
- Piles
- Pityriasis Rosea
- Post Viral Fatigue Syndrome (if the only symptom is fatigue)
- Pregnancy (provided no complications)
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea
- Ruptured Tendons
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease
- Sebaceous Cyst
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence
- Synovitis
- Talipes (Club Foot)
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles - Epididymitis
- Testicles - Hydrocele
- Testicles - Varicocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid - Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (fully recovered, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vertigo - provided no disabling episodes
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Why Neck (Torticollis)

IMPORTANT NOTES

We would like to draw your attention to important features of your policy including:

• **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If you are in any doubt as to whether you would be covered by the policy please call the Medical Screening Helpline.

• **Changes in health or medication:** you must contact Us and declare any changes in your health or your medication that occur between the date you take Our this policy and the date you start any Trip.

• **Cruising:** If you intend living on a cruise ship and travelling for extended periods of time during your Trip then you must purchase the Cruise Cover.

• **Cancelling and cutting short your holiday:** It is important to note that the policy contains conditions and exclusions in relation to non insured travelling companions, close relatives or persons with whom you intend to stay whilst on your Trip, in the event of any need to cancel or curtail a Trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancelling and cutting short your holiday' section for full details.

• **Pregnancy and Childbirth:** we provide cover under this policy if something unexpected happens. In particular, we provide cover under section 2 for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections 1, 2 and 4 of this policy, for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth' in the 'Definitions' section.

• **Excesses:** Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies. For a reduced premium your policy can include a double excess, in which case all excesses will be doubled.

• **Hazardous Activities:** you may not be covered when you take part in certain sports or activities where there is a high risk you will be injured. Please see "Optional Hazardous Activities" on page 18 of this booklet for information about hazardous or sporting activities that are covered at no extra premium under this policy (that you do not have to tell ROCK Insurance Group about), as well as those which you need to tell ROCK Insurance Group about and those you need to pay an extra premium for.

• **Law:** The laws of England and Wales govern this insurance, unless we agree otherwise.

• **Conditions, Exclusions and Warranties:** Conditions and exclusions will apply to individual sections of your policy, while general exclusions, conditions and warranties will apply to the whole of your policy.

• **Property Claims:** we pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you will not get back all of the money you paid for the item.)

• **Reasonable Care:** you need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

• **Policy Limits:** Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example, for any one item or for valuables in total. You should check your policy if you plan on taking expensive items with you, we suggest you insure them separately under a household all-risks policy.

IMPORTANT LIMITATIONS – CANCELLING AND CUTTING SHORT YOUR HOLIDAY

This policy will not cover any claims under section 1 (Cancelling and cutting short your holiday) that result directly or indirectly from any medical condition you knew about before the policy started, or at the time of booking any trips and that affects:

- a close relative who is not travelling and is not insured under this policy;
- someone travelling with you who is not insured under this policy; or
- a person you plan to stay with on your trip.

You will not be covered if during the 90 days before this policy started, they:

- needed surgery, inpatient treatment or hospital consultations;

- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started or at the time of booking any trips; or
- had been diagnosed with a terminal condition (that will cause their death) before this policy started or at the time of booking any trips.

You should also refer to the general exclusions on page 7.

MEDICAL AND OTHER EMERGENCIES

We will help you immediately if you are ill or injured outside the home area you live in (or the final country of your journey if you are on a one-way trip). We provide a 24-hour emergency service 365 days a year, and you can contact us on the following numbers:

Emergency phone number: 00 44 (0) 203 362 2410

Emergency fax number: 00 35 391 501619

When you contact us you will need to say where you bought the policy from and give the following information:

- Your name and address.
- Your policy number shown on your validation certificate.
- Your phone number abroad.
- The date you left and the date you are due to come back.

HOSPITAL TREATMENT ABROAD

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately. If they do not, we may not provide cover and we may also reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from Rock Insurance Travel Claims when you return to the UK or the Channel Islands. If your outpatient treatment is likely to cost more than £500, you must contact us immediately.

RETURNING EARLY TO YOUR HOME AREA

We must agree for you to return to your home area (or your final country of a one-way trip) under section 2 (Medical and other expenses) or section 1 (Cancelling and cutting short your holiday). If we do not agree, we will not provide cover and we may reduce the amount we pay you to return to your home area (or the final country of a one-way trip).

A NOTE TO ALL INSURED PEOPLE, DOCTORS AND HOSPITALS

This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information.

In addition to this:

Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you will be liable for the cost.

CANCELLATIONS & 'COOLING-OFF' PERIOD

If this cover is not suitable for you and you want to cancel your policy, you must write (either by e-mail or letter, which you can post or fax to the number below) to ROCK Insurance Group within 14 days of buying your policy or the date you receive your policy.

In line with the conditions below, they will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy.

For all single trip policies that have an end date within one month of the date of purchase, there will be no cancellation cooling off period applicable and no refund will be payable on these policies at any time.

If you are a single-trip policyholder whose cover ends more than one month after the date of purchase, they will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.

If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

If you are an annual multi-trip policyholder and you have travelled or made a claim before you asked to cancel the policy, ROCK Insurance Group may only refund part of the premium.

If you have not travelled or made a claim and you wish to cancel the policy within 14 days of receiving your policy documentation a full refund will be given.

If you cancel after 14 days of receipt of your policy documents no premium refund will be made. To request cancellation of your policy, please contact ROCK Insurance Group by writing to:

Customer Service Department, ROCK Insurance Group
Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ

DEFINITIONS

Wherever the following words or phrases appear in this policy, they will always have the meanings shown under them.

Business associate

Any person who works at your place of business and who, if you were both away from work at the same time, would stop the business from running properly.

Civil partner

A civil partner is someone who has entered into a formal agreement with the insured person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

Close relative or relative

Husband, wife, civil partner or partner, common-law partner (as long as they have lived together for six months or more), parent, parent-in-law, step-parent, legal guardian, children (including legally-adopted children, stepchildren and daughter and son-in-laws), sibling (including step-siblings and sister and brother-in-laws), grandparent, grandchild and a fiancé or fiancée of any insured person.

Complications of pregnancy and childbirth

In this policy 'complications of pregnancy and childbirth' will only include the following.

- Toxaemia (toxins in the blood)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date

Hazardous Activities

The activities listed under the Hazardous Activities cover section of this policy.

Family

A person and their husband, wife or partner (as long as they have lived together for six months or more) and any child up to a maximum of 5 named on the policy certificate, under the age of 18.

Geographical Destination zones

Zone 1: Your home area (see Definitions), England, Scotland, Wales, Northern Ireland and the Isle of Man

Zone 2: Europe, including countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon and Libya) See full countries list detailed below.

Zone 3: Worldwide excluding USA, Canada and the Caribbean.

Zone 4: Australia and New Zealand (see note 1 below)

Zone 5: Worldwide. All countries worldwide including USA, Canada, and the Caribbean.

Note 1: If you buy single trip cover of 90 days or more for areas 3 and 4 (as described above), you are covered to spend up to 15% of your time (of the whole trip covered) in area 5 (as described above).

Caribbean

Anguilla, Antigua and Barbuda, Bahamas, Barbados, Bermuda, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Netherlands Antilles, Puerto Rico, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands (British) and Virgin Islands (US).

Europe

Albania, Andorra, Austria, The Azores, The Balearic Islands, Belarus, Belgium, Bosnia, Bulgaria, The Canary Islands, The Channel Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldavia, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (Moscow), San Marino, Sardinia, Serbia, Sicily,

Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine (Kiev) and The Vatican City.

Home Area

The area you normally live in which in accordance with our eligibility requirements would need to be within England, Scotland, Wales, Northern Ireland and the Isle of Man. (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

Manual labour

Manual labour is work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three meters above the ground, and cover for personal accident and personal liability is not included. If you injure yourself during voluntary work, the policy excess under section 2 (Medical and other expenses) will be increased to £250 and an excess waiver will not delete this increased excess.

Medical Condition

Any medical or psychological disease, sickness, condition, illness or injury that has affected you or any close relative, travelling companion or person with whom you intend to stay whilst on your Trip.

Medical Health Declaration

Medical information that needs to be declared to Us before each period of insurance by any insured person who has suffered from a Pre-existing Medical Condition.

Mobile phone and mobile phone accessories

All devices which the manufacturer describes as a mobile phone, cell phone or smart phone. This includes BlackBerrys' and iPhones. The main function, as described by the manufacturer is for mobile telephone calls and texting although it may also include other functions such as a camera, music player, emailing, games, net browsing and so on. Mobile phone accessories are any items designed to work in conjunction with a mobile phone - for example, covers, chargers and headphones.

Motorcycle accessories

Panniers, 'divvy' boxes and padlocks.

Motor vehicle accessories

Wheels, hubcaps, radio and CD players, CD multi-changers, in-car televisions and DVD players, tools, keys, alarms and satellite navigation equipment.

Pair or set of items

A number of items that are similar or used together, for example, a pair of earrings.

Permanently disabled

A disability caused by an accident during your trip that:

- stops you from working in any job you are qualified for;
- lasts for 12 months; and
- our medical advisor believes is not going to improve at the end of those 12 months.

Pre-existing Medical Condition

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

Public transport

Using a publicly licensed aircraft, train, bus, ferry or coach to join the booked holiday.

Redundancy, Redundant

You becoming unemployed under the Protection of Employment Act. You must have been given a Notice of Redundancy and qualify for 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.

Search and rescue costs

Costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include the costs of medical evacuation (by the most appropriate transport) from a medical emergency which is covered under section 2 (medical and other expenses).

Strike or Industrial Action

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

Trip

Cover under section 1 – Cancelling and cutting short your holiday, starts at the time that you book the trip or pay the insurance premium, whichever is later. If you have arranged an annual multi-trip policy, cover under section 1 starts at the time that you book the trip or the start date shown on your validation certificate, whichever is later.

Your holiday or journey starts when you leave the place you usually live or work (whichever is later), or from the start date shown on your validation certificate, whichever is later. The end of your trip is the date that you go back to the place you usually live or work (whichever is earlier), or at the end of the period shown on your validation certificate, whichever is earlier. Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after you get back. Your cover cannot start after you have left your home area (unless you are asking for an extension).

If, once you have left your home area and before the end of the policy, you decide that you want to extend your policy, you can ask ROCK Insurance Group to extend your cover by phoning 0844 482 3067. We can consider this if your medical condition (or that of a close relative or business associate) has not changed, you are not waiting for a claim to be settled or you do not know a reason why you might make a claim. If your medical condition has changed or any claims have been made, we may still be able to extend your policy as long as you give us the full details.

We can only consider extending your policy if your overall trip does not last longer than:

- 12 months - single trip if you are aged 75 or under
- 31 days - single trip if you are aged 76 and over
- Annual multi-trip - policy can be extended to cover 62 days per trip

Single trip

A single return holiday or journey of up to 365 days if you are aged 75 or under, beginning and ending in your home area. We provide cover for holidays in your home area if you have booked accommodation for two or more nights in a row. We will only cover you for up to 31 days for each trip if you are aged 76 and over.

Important notice (Single Trip policies only)

Please remember that it does not matter how long you buy cover for, it ends when you return to your home area.

One-way trip

A single outward holiday or journey beginning in your home area. Cover ends 24 hours after you leave immigration control in the final country you go to or at the end of the period shown on your validation certificate, whichever is earlier.

Annual multi-trip

Only available if you are aged 64 or under at the time of purchase. This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 31 days on the Silver cover (unless you have paid the additional premium to extend these limits, see below), 62 days on the Gold level of cover and the overall number of days travelled during the policy period does not exceed 183. We provide cover for holidays in your home area if you have booked accommodation for two or more nights in a row.

Extended Maximum Trip Duration to 62 days

Upon an additional premium the Annual Multi-trip coverage on the Silver cover level can be extended so this gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 62 days and the overall number of days travelled during the policy period does not exceed 183. We provide cover for holidays in your home area if you have booked accommodation for two or more nights in a row.

Unattended

When you cannot see and are not close enough to your property or vehicle to stop it being damaged or stolen.

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man. For the purpose of this insurance the UK does not include the Channel Islands.

Validation certificate

The document that shows the names and other details of all the people insured under this policy. The validation certificate proves you have the cover shown in this document.

Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, computer equipment, binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment and musical instruments.

War

War, whether declared or not, or any warlike activities, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A.
5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS

Winter sports

Air boarding, Big Foot Skiing, Blade Skating, Bum boarding, Cross Country/ Nordic Skiing, Dog Sledging, Dry Skiing, Glacier Walking, Huskey Dog Sledging (organised and non-competitive), Ice Karting, Ice Skating, Ice Windsurfing, Kick Sledging, Langlauf, Ski – blading, Skiing – alpine, Skiing off piste with a guide, Skiing on piste, Sledging, Sledging pulled by horse or reindeer as a passenger, Snow boarding, Snow mobiling, Snow Show Walking, Snow Tubing, Tobogganing, Winter Walking (using crampons and ice picks only).

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings or ice skates.

You, your

Each insured person named on the validation certificate issued with this document. Each person must have lived in the UK or the Channel Islands for at least six of the last 12 months and have paid the appropriate premium.

IMPORTANT INFORMATION ABOUT CLAIMS

Medical claims

If you receive medical treatment for an injury or illness, you must get a medical certificate that shows the details of the injury or sickness and any bills you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately.

Claims for delayed baggage, losing or damaging money, personal belongings and so on

You must tell the relevant transport company if your personal belongings are delayed, lost, stolen or damaged.

You must also get a property irregularity report (PIR) from the transport company. If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. If you lose any money or personal belongings or if they are stolen, you must report this to the police (and hotel management if this applies). You must also get an official written report from the police, airline, transport company and so on. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

Claims for cancelling your trip

You must tell the carrier or travel agent immediately if you know the trip will be cancelled, so you lose as little as possible. If you do not tell the carrier or travel agent as soon as you find out that you have to cancel the trip, we will only pay the cancellation charges due at the date you found out you had to cancel the trip, not from the date you tell them.

Claims under the Travel Disruption Cover Upgrade

We will require (at your own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling.
- Booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
- In the case of Curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the Trip.
- Your unused travel tickets.
- A letter from the Carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in times.
- Written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that you could not use your accommodation and the reason for this.

- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to your claim under this section that we may ask you for.

Our rights

We can, at any time, do the following:

- Take over the defence or settlement of any claim.
- Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

Rights of third parties

A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.

General

You must register any claim to Rock Insurance Travel Claims within 31 days of your trip ending. If you do not, we may not be able to pay your claim. If you need to make a claim, please send a brief description of your claim to:

Rock Insurance Travel Claims
PO Box 5775
Southend-on-Sea
Essex
SS1 2JY
Phone: 0203 362 2411

Rock Insurance Travel Claims are open Monday to Friday from 9am until 5pm, and will send you a claim form as soon as you tell them about your claim. To help us prevent fraud (people making claims that they are not entitled to) we keep your personal details on a central system.

DATA PROTECTION ACT 1998 NOTICE

We will collect certain information about You in the course of considering Your application and conducting Our relationship with You. This information will be processed for the purposes of underwriting Your insurance cover, managing any insurance issued, administering claims and fraud prevention. We may pass Your information to a qualified Medical Practitioner, other insurers, reinsurers, other parties who provide services under this policy and loss adjusters for these purposes. This may involve the transfer of Your information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about You. Please contact Our Compliance Officer to exercise either of these rights, at the following address:

Compliance Officer
Rock Insurance Services Limited
135 High Street
Crawley
West Sussex
RH10 1DQ
or e-mail: admin@rockinsurance.com

Some of the information may be classified as sensitive – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain Your explicit consent before the information may be processed. By finalising Your insurance application, You consent to the processing and transfer of information described in this notice. Without this consent We would not be able to consider Your application.

CUSTOMER SERVICE

ROCK Insurance Group do everything they can to make sure that you receive a high standard of service. If you are not satisfied with the service you receive for sales issues, such as how our sales staff dealt with your call, please write to:

The Customer Relations Manager
ROCK Insurance Group
Griffin House
135 High Street
Crawley
West Sussex
RH10 1DQ
Phone: 0844 482 0660

If you have a complaint about a claim please write to:

The Customer Relations Manager
Rock Insurance Travel Claims

PO Box 5775
Southend-on-Sea
Essex
SS1 2JY
Phone: 0844 888 1591

If you are still not satisfied with the way we have handled your complaint, you may take your complaint to the Financial Ombudsman Service who will investigate your complaint.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4 567
E-mail: complaint.info@financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

ROCK Insurance Group Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

MAPFRE Asistencia is covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. 90% of the claim will be met with no upper limit. Compensation is only available to commercial customers in limited circumstances.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU

AUTO RENEW

To make sure You have continuous cover under Your policy, ROCK Insurance Group will aim to automatically renew (auto-renew) Your annual multi-trip policy when it runs out, unless You tell them not to. Each year ROCK Insurance Group will contact You 21 days before the renewal date of Your policy, and tell You about any changes to the premium or the policy terms and conditions. If You do not want to auto-renew Your policy, just call them on the telephone number provided on Your Certificate. Otherwise they will collect the renewal premiums from Your credit card or debit card.

You should also note that Your renewed policy will only be valid when:

- You have told them about any changes to Your policy details (including any changes in health conditions);
- and Your credit card or debit card details have not changed.

In some cases ROCK Insurance Group may not be able to automatically renew Your policy. They will let You know at the time if this is the case. ROCK Insurance Group is entitled to assume that Your details have not changed and You have the permission of the card holder unless You tell them otherwise. ROCK Insurance Group does not have Your payment details. They will tell the relevant processing bank that have Your payment details to charge the relevant premium to Your debit card or credit card on or before the renewal date.

You can tell ROCK Insurance Group about any changes to Your policy details or opt out of automatic renewal at any time by phoning them on the telephone number provided on Your Certificate.

GENERAL CONDITIONS

The following conditions apply to this insurance.

1. You must have lived in your home area for at least six of the last 12 months before you bought or renewed your policy.
2. You must tell ROCK Insurance Group if you know about anything which may affect their decision to accept your insurance (for example, hazardous activities or health conditions). If you are not sure whether to tell ROCK Insurance Group, tell them anyway.
3. You must act in a reasonable way to look after yourself and your property.
4. You must take all reasonable steps to get back any lost or stolen items, and you must help the authorities to catch and charge any guilty people.
5. You must take all reasonable steps to avoid losing any item which may mean that you have to make a claim under this insurance.
6. You must keep to all the conditions and endorsements of this insurance. If you do not, we may not pay your claim.
7. You must help us get back any money that we have paid from anyone or from other insurers (including the Benefits Agency) by giving us all the details we need and by filling in any forms.
8. If you try to make a fraudulent claim (a claim you are not entitled to), you may be prosecuted, we will not cover your claim and your policy may be cancelled.
9. You must give Rock Insurance Travel Claims all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.

10. You must keep any items which are damaged and send them to Rock Insurance Travel Claims if they ask. You must pay any costs involved in doing this.
11. You must agree to have a medical examination if we ask you to. If you die, we are entitled to have a post-mortem examination.
12. You must pay us back any amounts that we have paid to you which are not covered by this insurance, within one month of us asking.
13. If you have a valid claim, you must let us see any relevant travel documents you are not able to use because of the claim.
14. If you have a valid claim under section 6A, you must send us any damaged items we have paid for under the claim. You must pay any costs involved in doing this. If any item is found and returned to you after we have paid your claim, you must send it to us. You must pay any costs involved in doing this.
15. You must pay the appropriate premium for the number of days of your trip. If you travel for more than the number of days you have paid cover for, you will not be covered after the last day you have paid for.
16. We can, at any time, do the following:
 - Take over the defence or settlement of any claim.
 - Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.
 - Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.
17. A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.
18. During each period of insurance and before you depart on each Trip you must declare to the Medical Screening Helpline any change in your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is relevant, you should contact the Medical Screening Helpline

GENERAL EXCLUSIONS

We will not cover the following:

1. We will not pay claims if at the time you take out this insurance and/or, for annual multi trip policy prior to the booking of any individual trip, each insured person, who by reason of the Important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has not declared ALL Pre-existing Medical Conditions to Us and they have not been formally accepted by Us in writing.
2. You must make sure that you tell ROCK Insurance Group about any change in your circumstances that happen after the policy has been issued and before you travel. We have the right to change the conditions of your policy in line with the change in risk.
3. Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section 1 or section 2).
4. Any claim that happens as a result of war, civil war, invasion, revolution or any similar event.
5. Any property that is legally taken or damaged by any government or public or local authority.
6. Any claim that happens as a result of civil riots, strikes or industrial action (except for any which the public did not know about at the time of purchase of this insurance and/or for annual multi trip policies prior to the booking of any individual trip).
7. Costs to replace or restore any property that is lost or damaged because of:
 - ionising radiation or contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
8. All the costs for an item that is lost or damaged if:
 - there is other insurance covering it at the time you claim under this policy; or
 - under the EU travel directives, you are able to get money from the airline you travelled with. We will only pay our share.
9. Any item that is lost or destroyed or damaged by pressure waves from any aircraft or other flying object travelling at or above the speed of sound.
10. Any claim that results from you being in, entering or leaving any aircraft other than as a paying passenger in a fully-licensed passenger-carrying aircraft.
11. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after

injury or illness you suffered from while on a trip, and replacing locks if you lose your keys.

12. Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to you.
13. Any claim that results from you being involved in any malicious, reckless, illegal or criminal act.
14. Motor racing or vehicle racing of any kind.
15. Any claim that results from you taking part in winter sports (unless we provide cover as shown on your validation certificate and you have paid the appropriate premium or have purchased Annual Multi-trip cover, which includes cover for one trip of up to 17 days of winter sports).
16. Any hazardous activity (unless we have agreed in writing to cover the activity, as shown on an endorsement with your validation certificate, and you have paid the appropriate premium).
17. Any claim that results from you travelling to a country or an area where the Foreign and Commonwealth Office have advised you not to go.
18. Any claim that results from you doing manual labour in connection with your trade, business or profession, unless we have approved this.
19. Any claim that results from:
 - your suicide or attempted suicide;
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save someone's life); or
 - you fighting (except in self-defence).
20. We do not expect you to avoid alcohol on your trips or holidays, but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, excessive alcohol consumption has caused the illness or injury).
21. Any claim that results from you being affected by any sexually transmitted disease or condition.
22. Any claim that results from you not getting the vaccinations you need.
23. Any claim that results from you acting in a way which goes against the advice of a medical practitioner.
24. Any search and rescue costs.
25. Any items (not including money or valuables) stolen from unattended motor vehicles, unless the item was in a locked boot, a locked and covered luggage compartment of the vehicle or a secured storage box that is part of your vehicle, and there is evidence that someone forced their way into the vehicle.
26. Any money or valuables that you lose or have stolen from an unattended motor vehicle.
27. Any items stolen from motor vehicles left unattended between 10pm and 8am.
28. Any claim that you already have a more specific insurance for.
29. Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
30. For sections 1 and 6 to 32, we will not pay for any claims or costs that result from an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear, and the event leading to the claim happens before you leave the UK or the Channel Islands. We will not pay claims where a loss is caused by, results from or is connected to any action taken in trying to control or prevent any of the above.
31. Any claim that results from you riding a motorcycle with an engine over 125cc (as either the driver or a passenger) unless we have agreed in writing to cover the activity, as shown on an endorsement with your validation certificate, and you have paid the appropriate premium.
32. Any claim involving a fall from a building or balcony, except:
 - where the building or balcony itself is shown to be defective or does not comply with safety standards; or
 - In circumstances where your life is in danger or you are attempting to save human life.
33. Any claim if you are unable to travel as a result of ash or other debris arising from a volcano unless the appropriate travel disruption cover premium has been paid. You should direct any claim in this event to the transport operator involved.
34. Any claims under the optional golf cover section unless the appropriate golf extension premium required has been paid.
35. Any claims under the business cover section unless the appropriate business extension premium has been paid.
36. Any claims on a cruise unless the appropriate cruise extension premium has been paid.
37. Any claims under the optional Wedding/Civil Partnership section unless the appropriate extension premium required has been paid.

UPGRADES

This policy contains different levels of cover, some of which do not apply unless you have paid the appropriate additional premium. Any extra benefit you have purchased is shown on your Validation Certificate. Please read the wording and ensure the cover reflects your requirements.

Upon the payment of an additional premium, you may upgrade your travel insurance coverage by purchasing any of the following upgrades prior to commencement of your Trip:

- **Excess Waiver**

Excess is reduced to nil when you have paid the premium for Excess Waiver except where stated.

 - Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical and other expenses) will be increased to £250 and application of Excess Waiver will not delete this increased excess.
- **Double Excess**

All policy excesses specified on the Summary of Cover are doubled per insured person when you have selected the Double Excess option. Selecting the Double Excess option will reduce your policy premium.
- **Optional Cruise Upgrade**

Your policy can be extended to cover cruise holidays upon payment of the appropriate additional premium.
- **Optional Wedding/Civil Partnership Cover**

Your policy can be extended to cover rings, gifts, wedding attire and photographs/video recording upon payment of the appropriate additional premium.
- **Optional Winter Sports Cover**

Your policy can be extended to cover Winter Sports. (Please refer to the Optional Winter Sports Cover Section in this policy for full details).
- **Optional Golf Cover**

Your policy can be extended to cover golf equipment and Non-refundable golfing fees. (Please refer to the Optional Golf Cover Section in this policy for full details).
- **Optional Business Cover**

Your policy can be extended to cover business equipment. (Please refer to the Optional Business Cover Section in this policy for full details).
- **Optional Hazardous Activities Cover**

Some Hazardous Activities are automatically covered within the policy. Your policy can be extended, subject to certain limitations, to cover additional Hazardous Activities. Please refer to the Optional Hazardous Activities cover section in this policy for full details.
- **Optional Travel Disruption Cover**

Your policy can be extended to improve the cover on cancellation, travel delay, missed departure and disaster cover on the payment of an additional premium. Please see sections 33 - 36 of this wording.

SECTION 1 - CANCELLING AND CUTTING SHORT YOUR HOLIDAY

What you are covered for

If you have to cancel or cut short your trip because of one of the reasons listed below we will pay up to the amount shown in the Summary of Cover on page 22 for:

- travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back, including any local prepaid excursions, tours or activities, if it is necessary and you cannot avoid cancelling or cutting short your trip; and
- reasonable extra travel costs if it is necessary and you cannot avoid cutting short your trip.

The following are reasons we will accept for you cancelling or cutting short your trip.

1. You die, become seriously ill or get injured.
2. A relative, business associate, a person you have booked to travel with or a relative or friend living abroad who you plan to stay with, dies, becomes seriously ill or gets injured.
3. You have to go to court to be a witness or be on a jury (but not as an expert witness) or you are put in quarantine.
4. There is an accident involving a vehicle you were planning to travel in, which happens within seven days before the date you planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays.
5. You are a member of the armed forces, police, fire, nursing or ambulance services and you have to stay in your home area because of an emergency or you are posted overseas unexpectedly.
6. You are made redundant, as long as you are entitled to payment under the current redundancy payments law and, at the time of booking your trip, you had no reason to believe you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.
7. It is necessary for you to stay in/return to your home area after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.

8. It is necessary for you to stay in/return to your home area after a fire, storm, flood or burglary at your home or place of business. We will need a written statement from a relevant public authority confirming the reason and necessity.
9. You cannot travel because of government restrictions after an epidemic, for example, the Foreign and Commonwealth Office (FCO) advise you not to go to the destination because there has been an outbreak of avian flu.
10. If you become pregnant after we have sold you this policy, and you will be more than 32 weeks pregnant at the start of, or during, your trip. Or, your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth. If you will be more than 32 weeks pregnant at the start of, or during, your trip and you still choose to travel, you may not claim for cutting short your trip unless as a result of the complications of pregnancy or childbirth.

Special exclusions which apply to section 1

We will not cover the following.

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. You not wanting to travel.
3. Any extra costs that result from you not telling the holiday company as soon as you know you have to cancel your holiday.
4. Cancelling or cutting short your trip because of a medical condition or any illness related to a medical condition you knew about at the time of taking out this insurance and/or, for annual multi trip policy, prior to the booking of any individual trip. This applies to you, a relative, business associate or a person you are travelling with, and any person you were depending on for the trip.
5. Any claim that comes from pregnancy or childbirth, except as provided for under the benefits in section 2, unless a qualified medical practitioner confirms that the claim comes from the complications of pregnancy or childbirth.
6. The cost of your original return trip, if you have already paid this and you need to cut short your journey.
7. The cost of going back to the original destination to finish your trip and the costs of more accommodation there.
8. You cutting short your trip and not returning to your home area.
9. You not getting the passport or visas you need.
10. The cost of visas you need for your trip.
11. Civil commotion, strikes, blockades, actions taken by the government of any country or the threat of an event like this.
12. Airport taxes and administration fees charged as a result of refund of airport taxes included in the cost of your flights.
13. Annual membership or maintenance fees for time share properties or holidays.
14. The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip you have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, you should claim against the provider.
15. Compensation for any airmiles or holiday points you used to pay for the trip in part or in full.
16. Any claim as a result of your passport or travel documents being lost or stolen.

Please remember

We will work out claims for cutting short your holiday from the day you return to your home area (or your final country if you are on a one-way trip), or from the day you have to go into hospital as an inpatient to the day you are discharged. Your claim will only be based on the number of full days you have not used.

Special conditions which apply to section 1

1. You must get our permission if you have to cut your holiday short and return early to your home area (or your final country if you are on a one-way trip) for an insured reason.
2. We will only consider the unused expenses of a person who has taken out insurance cover with ROCK Insurance Group. For example, if you are travelling with someone who is not insured, we only pay your proportion of costs, not theirs.
3. If you cancel the trip because of an illness or injury you must get a medical certificate immediately from the general practitioner saying that this prevented you from travelling.

Please read the general conditions and exclusions.

SECTION 2 - MEDICAL AND OTHER EXPENSES

Please remember

This section does not apply if you become ill or are injured during trips in your home area (or your final country if you are on a one-way trip).

If you go into hospital, you must tell us immediately.

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the following. We will pay any costs that are necessary and reasonable as a result of you being unexpectedly injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to £5,000 for the cost of returning your body or ashes to your home area (or your final country if you were on a one-way trip), or for the cost of a funeral in the country where you die if this is outside your home area (or your final country if you were on a one-way trip).
3. Up to £1,000 for the cost of returning your body or ashes to your home if you die in your home area, (or your final country if you were on a one-way trip).
4. Extra accommodation (a room only) and travel expenses to allow you to return to your home area (or your final country if you are on a one-way trip) if you cannot return as you originally booked. You must have our permission to do this.
 - i. Extra accommodation (a room only) for someone to stay with you and the costs for travelling home with you, if this is necessary due to medical advice.
 - ii. The costs for one relative or friend to travel from your home area to stay with you (a room only) and travel home with you, if this is necessary due to medical advice.
5. We will pay to return you to your home area (or your final country if you are on a one-way trip) if we think this is medically necessary.

Please remember

If, due to unexpected circumstances that are beyond your control and which fall under the conditions of this cover, you cannot finish your holiday within the period of insurance set out on your validation certificate, we will extend your cover for up to 30 days. We will not charge you for this.

Special exclusions which apply to section 2

We will not cover the following.

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any treatment or surgery which we think you do not need immediately and can wait until you return home. Our decision is final.
3. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
4. The extra cost of single or private-room accommodation unless it is medically necessary.
5. Any medical treatment that you receive because of a medical condition or any illness related to a medical condition which you knew about at the time of taking out this insurance and/or, for annual multi trip policy, prior to the booking of any individual trip. This applies to you, a relative, business associate or person you are travelling with, and any person you were depending on for the trip.
6. Any treatment or medication that you receive after you return to your home area (or your final country if you are on a one-way trip).
7. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area (or your final country if you are on a one-way trip).
8. Any medical treatment that you receive after you have refused the offer of returning to your home area, when, in the opinion of our medical advisors, you are fit to travel.
9. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.
10. The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost of any taxi fares, unless a taxi is being used instead of an ambulance. The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
11. Costs of more than £500 which we have not agreed beforehand.
12. Any medical treatment or tests you have planned or expect to have.
13. Any costs that result from taking part in winter sports or hazardous activities, unless you have paid the winter sports or hazardous activities premium or have purchased Annual Multi-trip cover, which includes cover for one trip of up to 17 days of winter sports.
14. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless we have agreed that this is medically necessary.
15. Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
16. Any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.

Please read the general conditions and exclusions.

SECTION 3 EMERGENCY DENTAL TREATMENT

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 per each insured person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

Special exclusions which apply to section 3

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
 2. The costs of any subsequent permanent or routine treatment.
 3. Any pre-planned, pre-known or expected dental treatment or diagnostic procedure.
 4. Treatment which, in the opinion of Our medical officer, can reasonably be delayed until your return to the country of departure.
 5. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating.
 6. Normal wear and tear.
 7. Any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity.
 8. Any damage to dentures, other than whilst being worn by You.
 9. Dental treatment involving the provision of dentures or the use of precious metals.
 10. Any costs incurred in the home area.
 11. Any costs incurred when engaging in Hazardous Activities unless you have paid the appropriate Hazardous Activities premium.
 12. Any costs incurred by you when you are engaging in Winter Sports unless you have paid the Winter Sports premium or have purchased Annual Multi-trip cover, which includes cover for one trip of up to 17 days of winter sports.
- Please read the general conditions and exclusions

SECTION 4 - HOSPITAL BENEFIT

This section does not apply for trips in your home area (or your final country if you are on a one-way trip).

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if, after an accident or illness that is covered under section 2 (Medical and other expenses) of this policy, you go into hospital as an inpatient outside your home area (or outside your final country if you are on a one-way trip). Your benefit will end if you go into hospital when you return to your home area (or in your final country if you are on a one-way trip).

Note: we pay the benefit to you for each complete 24-hour period that you are kept as an inpatient. This amount is meant to help you pay extra costs such as taxi fares and phone calls.

Special exclusions which apply to section 4

We will not cover the following.

1. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.

Please read the general conditions and exclusions.

SECTION 5 - PERSONAL ACCIDENT

What you are covered for

We will pay you or your executors or administrators up to the amount shown in the Summary of Cover on page 22, if you are involved in an accident during your trip which causes you an injury, and this accident is the only thing that results in you becoming disabled within 12 months of the date of the accident. We will pay for the following.

1. Your permanent total disability caused by an accident during your trip that:
 - a) stops you from working in any job you are qualified for;
 - b) lasts for 12 months; and
 - c) our medical advisor believes is not going to improve at the end of those 12 months.
2. Losing one or more of your limbs (a permanent loss at or above the wrist or ankle).
3. Irrecoverable loss of sight in one or both eyes for a period of at least 12 months.
4. If you die, we will pay the amount shown in the Summary of Cover on page 22 (this is limited for children aged under 18 and for those aged over 65).

Special exclusions which apply to section 5

We will not cover the following.

1. An injury or death that is not caused by an accident. For example, if you die from a heart attack, we know the cause, but it is not an accident so it will not be covered.
2. A disability that was caused by mental or psychological trauma and did not involve the injury to your body.
3. A disease or any physical disability or illness which existed before the trip.
4. Any claims for Permanent Total Disablement if You are over 65 years of age.

Please read the general conditions and exclusions.

SECTION 6 - PERSONAL BELONGINGS, BAGGAGE AND MONEY

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the following.

6A - Personal belongings and baggage

We will pay for the following

1. After taking off an amount for wear, tear and loss of value, we will replace or pay for an item that you own that you have lost or that has been damaged or stolen. There is a limit for each item, set or pair, and for valuables as set out in the Summary of Cover.
2. We will pay up to the amount shown in the Summary of Cover for buying essential items if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay from the appropriate airline or transport company, and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

6B - Personal money

We will pay for the following

1. We will pay up to the amount shown in the Summary of Cover if you lose or have cash or traveller's cheques stolen. You must give us proof that you owned them and proof of their value. (This includes receipts, bank statements and cash-withdrawal slips.)

6C - Passport and travel documents

We will pay for the following

1. We will only pay up to the amount shown in the Summary of Cover for the cost of replacing the following:
 - If your passport is lost or stolen during a trip (as long as this is outside the country you departed from), we will pay reasonable additional travel and accommodation expenses only that you incur abroad to obtain a replacement passport or travel documentation and the pro rata value of the original passport at the time of loss.
 - Travel tickets
 - Green Cards
 - Visas
 - Prepaid accommodation vouchers
 - Prepaid car-hire vouchers
 - Prepaid excursion vouchers that you lose or that are stolen or damaged during your trip
2. The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured for Section 5c in the Summary of Cover.

Special exclusions which apply to section 6

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Anything that you lost or was stolen which you did not report to the police within 24 hours of discovering it, and which you do not get a written police report for.
3. Any baggage or personal belongings that you lost or were stolen damaged or delayed during a journey, unless you reported this to the carrier and got a property irregularity report from them at the time of the loss. You must make any claims for lost, stolen or damaged items to the airline within seven days. You must make any claims for delayed baggage to the airline within 21 days of getting it back.
4. Any money or valuables that you lose or have stolen from an unattended motor vehicle.
5. Any baggage or personal belongings that is stolen from your vehicle roof rack.
6. Fragile items (including china, glass, sculpture and video equipment) or sports equipment that are broken while being used, unless they are transported by a carrier and the damage is caused by a fire or other accident to the sea vessel, aircraft or vehicle they are being carried in.
7. Bicycles, motor vehicles, motor-vehicle accessories, motorcycles, motorcycle accessories, marine equipment and craft, household goods and winter sports equipment that you lose or are stolen or damaged (unless you have paid the appropriate winter sports premium or have purchased Annual Multi-trip cover, which includes cover for one trip of up to 17 days of winter sports).
8. Mobile phones and mobile phone accessories, prepaid minutes you have not used, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, prescription sunglasses or spectacles, sunglasses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food).
9. Stamps and documents (other than those mentioned under section 6c), business items or samples or business money that you have lost or is stolen or damaged (unless you have paid the appropriate premium for business cover).
10. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring damage caused by leaking powder or fluid in your baggage.
11. Shortages of money due to mistakes, neglect, or different exchange rates.
12. Belongings that are legally delayed or held by any customs or other officials.

13. Cash or passports that you do not carry with you on your person (unless they are held in a locked safety deposit box).
14. Any valuables that you do not carry in your hand baggage and you lose or are stolen or damaged.
15. Any item you cannot prove you owned or prove the value of (for example, with original receipts).
16. Property you leave unattended (other than in your locked accommodation).
17. Any claim for jewellery (other than wedding rings) you lose while swimming or taking part in hazardous activities.
18. Damage caused to suitcases, holdalls or similar luggage, unless you cannot use the damaged item.
19. Any personal belongings or baggage you lose or are stolen while they are not in your control or while they are in the control of any person other than an airline or carrier.
20. A passport that you lose if you:
 - do not report it to the consular representative of your home area within 24 hours of discovering you have lost it; and
 - get a report confirming the date you lost it and the date you received a replacement passport.
21. Traveller's cheques where the provider will replace losses and will only charge you a service charge.
22. Any item you lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).

Claims that result from you losing your baggage or it being damaged or delayed while being held by an airline, should be made to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

SECTION 7 - ABANDONING YOUR HOLIDAY AND DELAYED DEPARTURE

Please remember

You are entitled to claim for either delayed departure or abandoning your holiday, but not for both.

This section does not apply for trips in your home area.

What you are covered for

If the first part of your booked outward or final return international journeys (by aircraft, ship, cruise ship, coach or cross-channel train) is delayed because of a strike or industrial action, poor weather conditions or a mechanical breakdown we will pay for delayed departure or abandonment up to the amounts shown on the Summary of Cover. You must be delayed by at least 12 hours on each occasion.

7A - Delayed departure

We will pay for each full 12-hour period you are delayed (up to the amount shown in the Summary of Cover), as long as you eventually go on the trip.

7B - Abandoning your trip

If you have to abandon your outward trip as a result of a delay lasting more than 12 hours where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, we will pay for your unused travel and accommodation expenses, including any local prepaid excursions, tours or activities, up to the amount shown in the Summary of Cover after any amount that you can get back is taken off.

7C - Return travel cancellation

If you have to cancel your return trip as a result of a delay lasting more than 12 hours where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, we will pay for your reasonable extra accommodation and alternative travel expenses to get you back to your home area, up to the amount shown in the Summary of Cover after any amount that you can get back is taken off.

Special exclusions which apply to section 7

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 for abandoning your holiday except where you have paid the Excess Waiver premium.
2. Any claim that results from you missing a connecting flight.
3. Any claim that results from a public demonstration, civil unrest (such as war or riots) or a protest.
4. Claims that result from an actual or planned strike or industrial action, which the public knew about at the time you made travel arrangements for the trip.

Special conditions which apply to section 7

Under this policy you must:

1. Have checked in for your trip at or before the recommended time; and
2. Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

You should make claims that result from abandoning your holiday and happen as a result of the circumstances described in the EU travel directives (see page 1) to the airline first. We will pay any money under this policy after the amount of compensation you receive from the airline for the same event is taken off.

Please read the general conditions and exclusions.

SECTION 8 - MISSED DEPARTURE

This section does not apply for trips in your home area.

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the extra reasonable costs of travel and accommodation you need to continue your trip if you cannot reach the original departure point of your trip on the outward or final return journey as a result of public-transport services failing (due to poor weather conditions, a strike, industrial action or a mechanical breakdown) or the vehicle you are travelling in being involved in an accident or having a mechanical breakdown. (This would not include your vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery.)

Special exclusion which applies to section 8

We will not cover the excess shown in the Summary of Cover on page 22.

Special conditions which apply to section 8

Under this policy you must:

1. Leave enough time to arrive at your departure point at or before the recommended time.
2. Get confirmation of the reason for the delay and how long it lasts from the appropriate authority.
3. Give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation (if your claim is about your own vehicle suffering a mechanical breakdown).

Please read the general conditions and exclusions.

SECTION 9 - PERSONAL LIABILITY

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if you are legally responsible for accidentally:

1. Injuring someone; or
2. Damaging or losing somebody else's property.

Special exclusions which apply to section 9

We will not cover the following.

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
 2. Any legal responsibility that comes from an injury or loss or damage to property that:
 - you, a member of your family, household or a person you employ owns; or
 - you, your family, household or a person you employ, cares for or controls.
 3. Any legal responsibility, injury, loss or damage:
 - to members of your family, household, or a person you employ;
 - that results from or is connected to your trade, profession or business;
 - that results from a contract you have entered into;
 - that results from you owning, using or living on any land or in buildings (except temporarily for the trip);
- or
- that results from you owning or using mechanically-propelled vehicles, watercraft or aircraft, animals (other than horses and pet cats or dogs), guns or weapons (other than guns that are used for sport);
 - that results from you infecting any other person with any sexually transmitted disease or condition.

Special conditions which apply to section 9

Under this policy you must:

1. Give Rock Insurance Travel Claims notice of any cause for a legal claim against you as soon as you know about it, and send them any other documents relating to any claim.
2. Help Rock Insurance Travel Claims and give them all the information they need to allow them to take action on your behalf.
3. Not negotiate, pay, settle, admit or deny any claim unless you get Rock Insurance Travel Claims' permission in writing.
4. Be aware that we will have full control over any legal representatives and any proceedings. We will be entitled to take over and carry out any claim in your name for your defence or prosecute for our own benefit.

Please read the general conditions and exclusions.

SECTION 10 - LEGAL EXPENSES

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for legal costs that result from dealing with claims for compensation and damages if you die, become ill or get injured during your trip.

Special exclusions which apply to section 10

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any claim we or our legal representatives believe is not likely to be successful or if we think the costs of taking action will be more than any award.
3. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled or arranged to travel with.
4. Any costs or expenses which are based on the amount of any award. The costs of following up a claim for an injury or damage caused by or in connection with your trade, profession or business, under contract or resulting from you having, using or living on any land or in any buildings.
5. Any claims that result from you having or using mechanically-propelled vehicles, watercraft, aircraft, animals, guns or weapons.
6. Any claims that results from you acting in a criminal or malicious way.
7. Any claims reported more than 180 days after the incident took place.

Special conditions which apply to section 10

Under this policy you must:

1. Be aware that we have full control over any legal representatives and any proceedings.
2. Follow our or our agents' advice in handling any claim; and
3. Where possible, get back all of our costs. You must pay us any costs you do get back.

Please read the general conditions and exclusions.

SECTION 11 - HIJACK

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for each full 24-hour period if the aircraft or ship you are travelling in is hijacked (on the original journey you booked) for more than 24 hours.

We will only pay up to the amount shown in the Summary of Cover on page 22.

Special condition which applies to section 11

Under this policy you must:

1. Give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions and exclusions.

SECTION 12 - SCHEDULED AIRLINE FAILURE

You will only be covered under this section if you have purchased the Gold level of cover.

Special Definitions

Irrecoverable loss - Deposits and charges paid by you for your trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the scheduled airline or another insurance company or a government agency or a travel agent or credit card company.

Trip - The outward journey and return journey on a scheduled airline booked and paid for by you.

Scheduled airline - An airline upon whom your trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or financial failure - An event causing the cancellation of all or part of your trip happening after you purchased this insurance which results in the scheduled airline no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the irrecoverable loss of:

1. Unused flight ticket charges paid for a scheduled airline flight associated with your trip that are not refundable and which were incurred before your departure date if you have to cancel your trip or if you have already completed the outward journey;
2. The extra cost of a one way airfare of a standard no greater than the class of journey on the outward journey to allow you to complete the return journey of your trip as a result of the insolvency or financial failure of the airline on which you are booked to travel causing the flight (or flights) on which your

trip depends that were subject to advanced booking being discontinued and you not being offered from any other source any reasonable alternative flight or refund of charges you have already paid.

Special exclusions which apply to section 12

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip;
3. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip;
4. Any form of travel delay or other temporary disruption to your trip;
5. Any loss sustained in respect of scheduled airline flights, other than those relating to your outward journey to your initial destination on your trip itinerary and your return journey from your final destination to your home area;
6. Any loss sustained by you when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the scheduled airline or other relevant company was announced; or
7. Any loss sustained in respect of charter flight tickets associated with a package holiday and/or other flight tickets not on a scheduled airline as defined.

SECTION 13 - CATASTROPHE

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the cost you pay, or agree to pay overseas, for travel expenses and providing other similar accommodation to allow you to continue with your holiday or journey. We will only do this if you cannot reach or cannot live in your booked accommodation because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or a major outbreak of an infectious disease.

Special exclusions which apply to section 13

We will not cover the following:

1. Any costs that you can get back from any tour operator, airline, hotel or other service provider.
2. Any costs that you would normally have to pay during the period shown on your validation certificate.
3. Any claim that results from you travelling against the advice of the appropriate national or local authority.

Special conditions which apply to section 13

Under this policy you must:

1. Give us a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted.
2. Confirm that you did not know about any event that lead to a claim, before you left your international departure point.
3. Give us proof of all the extra costs you had to pay.

Please read the general conditions and exclusions.

SECTION 14 - PET CARE

What you are covered for

We will pay for each full 24-hour period you are delayed for. This payment will cover extra kennel or cattery fees if the start of your original return journey (by aircraft, sea vessel or cross channel train) is delayed because of circumstances that you cannot control. You must be delayed by at least 12 hours, and we will pay up to the amount shown on the Summary of Cover on page 22.

Special exclusion which applies to section 14

We will not cover the following:

1. Any kennel or cattery fees you pay outside your home area, as a result of quarantine regulations.

Special conditions which apply to section 14

Under this policy you must:

1. Have checked in for your trip at or before the recommended time.
2. Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
3. Be aware that any amount we pay under this section only applies to pet cats or dogs that you own.
4. Get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

Please read the general conditions and exclusions.

SECTION 15 - MUGGING

What you are covered for

We will pay up to the amount shown on the Summary of Cover on page 22 for each complete 24 hours for which you are hospitalised, if you sustain actual bodily injury as a result of a mugging attack during the period of insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 12 hours of the incident occurring.
- You must produce independent evidence in writing in support of any claim.

Special exclusions which apply to Section 15

We will not cover the following:

1. You being under the influence of intoxicating liquor, drugs or substance or solvent abuse.
2. Your intentional self injury or your wilful exposure or your deliberate acts.

WINTER SPORTS COVER

The following sections (sections 16, 17, 18, 19, 20 and 21 only apply if you are under 65 and have paid the appropriate premium for winter sports cover or have purchased Annual Multi-trip cover, which includes cover for one trip of up to 17 days of winter sports.

SECTION 16 - WINTER SPORTS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the following. There is a limit for each item, set or pair as set out in the Summary of Cover.

1. Accidentally losing, or having your owned or hired ski's, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings or ice skates damaged or stolen.

Please remember

We will work out claims for your winter sports equipment that you own as follows.

How old is the equipment?	How much will you get back?
Up to 12 months old	90% of the price you paid
Up to 24 months old	70% of the price you paid
Up to 36 months old	50% of the price you paid
Up to 48 months old	30% of the price you paid
Up to 60 months old	20% of the price you paid
Over 60 months old	Nothing

2. If you lose or have your pass for the ski lift stolen, we will pay you the unused percentage of the cost of your pass based on its value at the time it was lost or stolen.

Special exclusions which apply to section 16

We will not cover the following.

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any item that was lost or stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for it.
3. Any winter sports equipment that you lost or was stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time. You must make any claims to the airline within seven days.
4. Winter sports equipment you left unattended in a public place, unless the claim is about skis, poles or snowboards, and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
5. Any winter sports equipment that is lost or damaged by people it was not designed for.

Special conditions which apply to section 16

Under this policy you must:

1. Bring any damaged winter sports equipment you own back to your home area so we can inspect it; and provide proof that you owned the original lift pass and provide proof of the replacement lift pass you bought in the resort.
2. You should make claims about you losing your winter sports equipment or it being stolen or damaged while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

SECTION 17 - SKI HIRE

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for each full 24-hour period for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates if:

1. Your winter sports equipment is delayed during your trip for over 12 hours.
2. You lose your winter sports equipment or it is stolen or damaged during your trip.

Special exclusions which apply to section 17

We will not cover the following.

1. Any item you lose or that is stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
2. Any winter sports equipment you lose or that is stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
3. Winter sports equipment you have left unattended in a public place, unless the claim is for skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
4. Any winter sports equipment that is lost or damaged by people it was not designed for.

Special condition which applies to section 17

Under this policy you must:

1. Bring any damaged winter sports equipment back to your home area so we can inspect it.

Please remember

You should make claims for your winter sports equipment being delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

SECTION 18 - SKI PACK

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for a percentage of the cost of your ski pack (if you have already paid and can't get the money back). We will do this if you are ill or injured while you are on holiday and you are not well enough to use it. You must get a medical certificate to prove that you were not well enough. A ski pack includes ski-school fees or ski-instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates, and the cost of any lift pass you have booked.

Please read the general conditions and exclusions.

SECTION 19 - PISTE CLOSURE

This section only applies between 1 December and 15 April if you are travelling to the Northern hemisphere or between 1 May and 30 September if you are travelling to the Southern hemisphere.

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if all the lift systems are closed for more than 12 hours as a result of high winds, or not enough or too much snow in your holiday resort. We will pay:

1. The cost of transport to the nearest resort, up to the amount shown in the Summary of Cover for each full 24-hour period.
2. Up to the amount shown in the Summary of Cover for each full 24-hour period that you are not able to ski and there is no other ski resort available.

Special conditions which apply to section 19

Under this policy you must:

1. Get a written statement from the resort managers confirming the reason for the piste closing and how long it lasted.
2. Be aware that the holiday resort where you are staying must be at least 1,000 metres above sea level.

Please read the general conditions and exclusions.

SECTION 20 - AVALANCHE COVER

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for extra travel and accommodation costs you need to pay if your outward or return journey is delayed for more than 12 hours because of an avalanche.

Special condition which applies to section 20

Under this policy you must:

1. Get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

OPTIONAL CRUISE COVER

You will only be covered under this section if you opted for the optional cruise cover extension and have paid the appropriate extra premium.

SECTION 21 - MISSED CRUISE CONNECTION

What you are covered for

We will pay you up to the amount shown in the Summary of Cover on page 22 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining your cruise ship journey at the next docking port if you fail to arrive at the international departure point in time to board the ship on which you are booked to travel on the initial international journey of the trip as a result of:

1. the failure of scheduled public transport or
2. an accident to or breakdown of the vehicle in which you are travelling or
3. an accident or breakdown occurring ahead of you on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which you are travelling or
4. strike, industrial action or adverse weather conditions.

Special exclusions which apply to section 21

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your cruise was booked whichever is the later.
 - b) An accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which you are travelling.
3. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
4. Additional expenses where your planned arrival time at the port is less than 3 hours in advance of the sail departure time if you are travelling independently and not part of an integrated cruise package.

Please read the general conditions and exclusions

Special conditions which apply to section 21

1. In the event of a claim arising from any delay due to traffic congestion you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. You must allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.

SECTION 22 - CRUISE CABIN CONFINEMENT

What you are covered for

We will pay you up to the amount shown in the Summary of Cover on page 22 for each 24 hour period that you are confined by the ships medical officer to your cabin for medical reasons during the period of the trip.

Special exclusion which applies to section 22

1. Any confinement to your cabin which has not been confirmed in writing by the ships medical officer.

Please read the general conditions and exclusions

SECTION 23 - UNUSED CRUISE EXCURSIONS

What you are covered for

We will pay you up to the amount shown in the Summary of Cover on pages 22 for the cost of pre booked excursions, which you were unable to use as a direct result of being confined to your own cabin due to an accident or illness which is covered under Section 2 – Medical and other Expenses.

Please read the general conditions and exclusions

SECTION 24 - CRUISE ITINERARY CHANGE

What you are covered for

We will pay you up to the amount shown in the Summary of Cover on page 22 for each missed port in the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be supported by the cruise operator in writing confirming the reason for the missed port.

Special exclusions which apply to section 24

1. Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
2. Your failure to attend the excursion as per your itinerary.

3. Claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure.

Please read the general conditions and exclusions

OPTIONAL GOLF COVER

Golf cover for up to either 14 or 31 days is included if you have paid the appropriate additional premium and the cover is shown on your validation certificate showing the number of days you are covered up to.

SECTION 25 - GOLF EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 per each insured person, for accidental loss, theft of or damage to golf equipment which you own.

Within this amount the following sub-limits apply:

1. The maximum we will pay you for any one club or one piece of golf equipment, is £250. If you cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
2. The maximum we will pay you, in total, for all articles lost, damaged or stolen in any one incident is limited to £250 if you cannot provide satisfactory proof of ownership and value.

Special exclusions which apply to section 25

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. More than £250 per single club or single item of golf equipment.
3. Golf equipment which is over three years old.
4. Any claim for loss or theft of golf equipment if you have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number.
5. Loss, theft of, or damage to, golf equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier.
6. Claims arising from delay, detention, seizure or confiscation by Customs or other officials.
7. Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
8. Damage to, loss or theft of golf equipment, which is being carried on a vehicle roof rack.
9. Damage to, loss or theft of golf equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an Unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property.
10. Any claim for damage to golf equipment whilst in use.

Please read the general conditions and exclusions.

Special conditions which apply to section 25

Under this policy:

1. We have the option to either pay you for the loss, or replace, reinstate or repair the items concerned.
2. Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.
3. You must take suitable precautions to secure the safety of your golf equipment, and must not leave it unsecured or Unattended or beyond your reach at any time in a place to which the public have access.
4. If claiming for your goods that were stolen or lost you should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
5. Within 24 hours of discovery of the of the incident, you must report loss of golf equipment to the local police or to the Carrier, as appropriate, (damage to golf equipment in transit must be reported to the Carrier before you leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to your hotel or accommodation management, or to the tour operator representative.
6. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

SECTION 26 - GOLF EQUIPMENT HIRE

What you are covered for

If your own golf equipment is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period more than 24 hours, then we will pay up to the amount shown in the Summary of Cover on page 22 per each insured person, for hire or replacement golf equipment.

Special condition which applies to section 26

Under this policy you must:

1. Provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

Special exclusion which applies to section 26

We will not cover the following

1. Any claim arising in connection with a Trip solely within the home area.

Please read the general conditions and exclusions.

SECTION 27 - GREEN FEES

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 per each insured person for the proportionate value of any non-refundable:

- Pre-paid green fees; or
- Golf equipment hire fees; or
- Tuition hire fees.

Which are not used due to:

1. You being involved in an accident; or
2. Your sickness; or
3. Adverse weather conditions which causes the closure of the golf course.

Special exclusions which apply to section 27

1. Any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, if you have any Pre-existing Medical Condition(s), which fall within the criteria listed in the Important Health Requirement at the commencement of the period of insurance.
2. Claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf.
3. Anything mentioned in the General Exclusions.

OPTIONAL BUSINESS COVER

Business cover is included if you have paid the appropriate additional premium for the period of insurance up to a maximum of 31 days and the cover is shown on your validation certificate.

SECTION 28 - BUSINESS EQUIPMENT

What you are covered for

1. We will pay up to the amount shown in the Summary of Cover on page 22 in total per Trip, for accidental loss, theft or damage to your business equipment. We will also pay for any emergency courier expenses you have incurred, in obtaining any business equipment which is essential to your intended business itinerary.
2. The maximum we will pay you for any one article or samples is £500.
3. The maximum we will pay you for computer equipment is £1,000.
4. We will pay up to the amount shown in the Summary of Cover on page 22 in total per Trip for the purchase of essential items, if your business equipment is delayed or lost in transit on your outward journey for more than 24 hours.

Special exclusions which apply to section 28

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Your engaging in manual work in conjunction with any profession, business or trade during the Trip.
3. More than £50 per single item, up to a maximum of £200 in total for any one claim if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
4. Wear tear or depreciation.
5. Any claim for loss or theft of your business equipment if you have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number.
6. Any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent if you have not notified the airline or other Carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
7. Claims arising from delay, detention, seizure or confiscation by Customs or other officials.
8. Damage caused by the leakage of powder or liquid carried with your business equipment.
9. Any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried.

10. Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
11. Damage to, loss or theft of your business equipment, if it has been left:
 - Unattended in a place to which the public have access; or
 - Left in an Unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - In the custody of a person who does not have an official responsibility for the safekeeping of the property.
12. Any claim for business equipment delay, if you cannot supply receipts for the essential items purchased and written confirmation from the Carrier as to the length of the delay.

Please read the general conditions and exclusions.

SECTION 29 - BUSINESS EQUIPMENT HIRE

What you are covered for

If your business equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 12 hours we will pay up to the amount shown in the Summary of Cover on page 22 for the cost of hiring the necessary business equipment per complete 24 hours you are without your business equipment, up to a maximum of shown in the Summary of Cover on page 22 in total per Trip.

Special exclusions which apply to section 29

We will not cover the following:

1. Any claim for loss or theft of business equipment if you have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number.
2. Any claim, if the loss or theft of your own business equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained.
3. Claims arising from your own business equipment being delayed, detained, seized or confiscated by Customs or other officials.
4. Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
5. Damage to, loss or theft of your own business equipment, which is being carried on a vehicle roof rack.
6. Damage to, loss or theft of your own business equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property.

Please read the general conditions and exclusions.

SECTION 30 - BUSINESS MONEY

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 in total under this policy for the loss or theft of your business money during your Trip.

The maximum we will pay for cash is £500.

Special exclusions which apply to section 30

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any claim for loss or theft of business money if you have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number.
3. Any claim, if the loss or theft of your own business money occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained.
4. Any loss if you have not taken reasonable steps to prevent a loss happening.
5. Loss or theft of business money that is:
 - not on your person; or
 - not deposited in a safe, a safety deposit box or similar fixed container in your Trip accommodation; or
 - loss or theft of business money that does not belong to:
 - Your employer; or
 - You, if you are self employed;
 - loss or theft of travellers cheques, if the issuer provides a replacement service;
 - depreciation in value, currency changes or shortage caused by any error or omission.
6. Claims arising from delay, detention, seizure or confiscation by Customs or other officials
7. Anything that can be replaced by the issuer.

SECTION 31 - EMERGENCY COURIER EXPENSES

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if, after loss, theft or damage to your business equipment that is covered under the section business equipment you incur emergency courier expenses to replace business equipment essential to your intended business Trip. You must keep receipts for all courier expenses you incur.

Special exclusion which applies to section 31

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.

Please read the general conditions and exclusions.

SECTION 32 - EXTRA BAGGAGE DELAY

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for buying essential items connected to your business if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of delay from the appropriate airline or transport company, and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

Special exclusions which apply to section 32

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Business equipment that is legally delayed or held by customs or other officials.

Please read the general conditions and exclusions.

OPTIONAL TRAVEL DISRUPTION COVER

Travel Disruption Extension cover is included if you have paid the appropriate additional premium for the period of insurance.

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

SECTION 33 - EXTENDED CANCELLATION OR CURTAILMENT COVER

What you are covered for

Section 1 Cancelling and cutting short your holiday of your travel policy will be extended to include the following cover.

We will pay you up to the amount shown in the Summary of Cover on page 22 for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which you have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

1. You were not able to travel and use your booked accommodation.
2. The trip was curtailed before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive:
 - prohibiting all travel or all but essential travel to; or
 - recommending evacuation from the country or specific area or event to which you were travelling, providing the directive came into force after you purchased this insurance or booked the Trip (whichever is the later), or in the case of curtailment after you had left your home area to commence the Trip.

SECTION 34 - EXTENDED TRAVEL DELAY COVER

What you are covered for

Section 7B Delayed departure of your travel policy will be extended to include the following cover. We will pay you up to the amount shown in the Summary of Cover on page 22 for the following:

1. If the scheduled public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in your home area or to your overseas destination or on the return journey to your home.
2. Any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of:
 - the scheduled public transport on which you were booked to travel from your home area being cancelled or delayed for more than 12 hours; or
 - You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to cancel your Trip because the alternative transport to your overseas destination offered by the public transport operator was not reasonable.
3. Suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to your home area as a result of:
 - the public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off; or
 - You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to make other travel arrangements for your Trip because the alternative transport offered by the scheduled public transport operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.

Special conditions which apply to section 34

Under this policy you must:

1. Only claim under subsections Extended Cancellation or Curtailment cover and Extended Travel Delay cover for the same event, not both.
2. If the same costs, charges or expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.

SECTION 35 - EXTENDED MISSED DEPARTURE COVER

What you are covered for

Section 8 Missed departure of your travel policy will be extended to include the following cover. We will pay you up to the amount shown in the Summary of Cover on page 22 for the following:

1. Reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to your home area if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey, including connections within your home area on the return journey to your Home as a result of:
 - the failure of other scheduled public transport;
 - Strike, Industrial Action, adverse weather conditions or disruption due to a volcanic eruption;
 - you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

Special condition which applies to section 35

Under this policy:

1. If the same expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.

SECTION 36 - EXTENDED DISASTER COVER

What you are covered for

Section 13 Catastrophe of your travel policy will be extended to include the following cover. We will pay you up to amount shown in the Summary of Cover on page 22 for either:

1. Any irrecoverable unused accommodation costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation.
2. Reasonable additional accommodation and transport costs incurred:
 - up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the Trip because you cannot use your booked accommodation; or
 - with the prior authorisation of the Emergency Assistance Service to repatriate you to your home if it becomes necessary to curtail the trip as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche,

volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort.

Special exclusions which apply to section 33-36

This section is applicable to all extended sections of cover under the Optional Travel Disruption Cover upgrade.

We will not cover for the following:

1. The excess shown in the Summary of Cover on page 22 (except claims under 1 of What you are covered for under the Extended Travel Delay cover above)
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
4. Claims arising directly or indirectly from:
 - a) Strike, Industrial Action, cancellation of public transport or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any Trip.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
 - c) Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
5. Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
6. Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
7. Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
8. Any costs for normal day to day living such as food and drink which you would have expected to pay during your Trip.
9. Claims arising within 7 days of the date you purchased this insurance or the time of booking any Trip, whichever is the later.
10. Anything mentioned in the general exclusions applicable to all sections of the policy.

Special conditions which apply to sections 33-36

Under this policy:

1. You can only claim under subsections Extended Cancellation or Curtailment cover and Extended Travel Delay cover for the same event, not both. If the same expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.
2. If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
3. You must get (at your own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this.
4. For Curtailment claims only: you must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for you to return home and before any arrangements are made for your repatriation.
5. You must check in, according to the itinerary supplied to you unless your tour operator or airline has requested you not to travel to the airport.
6. You must get (at your own expense) written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
7. You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
8. You must get (at your own expense) written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

SECTION 37 - WEDDING/CIVIL PARTNERSHIP COVER

You will only be covered under this section if you have paid the appropriate extra premium.

Special Definitions

You/Your/Insured Person/Insured Couple – means the couple travelling abroad to be married/entered into civil partnership whose names appear in the validation certificate.

Wedding/Civil Partnership attire – means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up,

hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of your baggage.

What you are covered for

1. We will pay up to the amounts shown in the Summary of Cover on page 22 for the accidental loss of, theft of or damage to the items shown below forming part of your baggage:
 - a) for each wedding/civil partnership ring taken or purchased on the trip for each Insured Person.
 - b) for wedding/civil partnership gifts taken or purchased on the trip for the Insured Couple.
 - c) for your wedding/civil partnership attire which is specifically to be worn by you on your wedding/civil partnership day.

The maximum payment for any Single Item is shown in the Summary of Cover.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at our option replace, reinstate or repair the lost or damaged baggage).

2. We will pay the Insured Couple up to £750 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the Trip or at a venue in the United Kingdom if:
 - a) the professional photographer who was booked to take the photographs/video recordings on your wedding/civil partnership day is unable to fulfil such obligations due to bodily injury, illness or unavoidable and unforeseen transport problems, or
 - b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst you are still at the holiday/honeymoon location.

You may claim only under one of either Section 37 – Wedding/Civil Partnership Cover or Section 6 – Personal belongings, Baggage and Money for the same event, not both.

Special exclusions which apply to section 37

1. The excess as shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Loss, theft of or damage to valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to baggage left unattended at any time or contained in an unattended vehicle:
 - a) overnight between 9pm and 8am local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards bicycles, marine equipment or craft or any related equipment or fittings of any kind, Ski Equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with Your employment or occupation.
9. 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 or liquid damage.
10. Anything mentioned in the general exclusions on page x.

Special Conditions Relating to section 37

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all baggage.
2. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel

you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.

If baggage is lost, stolen or damaged whilst in the care of an airline you must:

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

OPTIONAL HAZARDOUS ACTIVITIES

Please remember

We will not cover any activity considered to be hazardous that is not listed below, any of the sports below that are played professionally or a sport or pastime that involves an increased risk of getting injured, unless you tell ROCK Insurance Group about it and we accept it, at the time you take out the policy. You must pay an extra premium or change your cover to do this. Any activities that you have cover for (except those you do not have to tell ROCK Insurance Group about) will be set out on an endorsement that comes with your validation certificate.

CATEGORY 1

The following hazardous activities are automatically included in the policy.

• Aerobics	• Mountain Biking
• Archery	• Marathons
• Archeological Digging	• Netball
• Assault Course	• Octopush
• Badminton	• Orienteering
• Banana Boating	• Outwardbound Pursuits
• Baseball	• Paintballing
• Basketball	• Parascending (over water)
• Beach games	• Pony Trekking
• Bungee Jump (up to 3)	• Power Boating (no racing or competition)
• Billiards/Snooker/Pool	• Racquetball
• Black Water Rafting (grade 1-4)	• Rambling
• Blade Skating	• Refereeing
• Bowls	• Ringos
• Bum Boarding	• River Canoeing
• Camel riding	• Roller Blading (Line Skating / Skate boarding)
• Canoeing (grade 3)	• Rounders
• Catamaran Sailing	• Rowing
• Clay Pigeon Shooting	• Running, Sprint / Long Distance
• Climbing (on Climbing Wall only)	• Safari
• Cricket	• Sail Boarding
• Croquet	• Sailing (in territorial waters only)
• Curling	• Sandboarding
• Cycle touring	• Sand Dune Surfing / Skiing
• Cycling	• Sand Yachting
• Deep Sea Fishing	• Scuba Diving (max depth 30 metres)
• Dinghy Sailing	• Sledging
• Dry Skiing	• Snorkelling
• Falconry	• Soft Ball
• Fell Walking/Running	• Speed Sailing
• Fencing	• Squash
• Fishing	• Surfing
• Fives	• Swimming
• Flow Riding	• Swimming with Dolphins
• Football (amateur, not main purpose of trip)	• Table Tennis
• Glass Bottom Boats/Bubbles	• Tennis
• Golf	• Tenpin Bowling
• Handball	• Trampolineing
• Helicopter Tours (fare paying, not for more than 2hrs)	• Track Events
• Hiking / Trekking (under 2,000m altitude)	• Tree Canopy Walking
• Horse Riding (no polo, hunting, jumping)	• Triathlon
• Hot Dogging (grades 1 - 3)	• Volleyball
• Hovercraft driving / passenger	• Wake Boarding
• Ice Skating	• Walking
• Inner Tubing	• Water Polo
• Jogging	• Water Skiing
• Kite Surfing	• Whale Watching
• Korfbal	• White/Black Water Rafting (Grade 1 to 4)

CATEGORY 2

Your policy can be extended to cover the following hazardous activities in Category 2 for an additional premium. **Please note: No cover will apply in respect of any personal liability claims, the personal accident sum insured will reduce by 50% and the medical excess will increase to £300.**

• Abseiling	• Hockey
• Boxing training (no contact)	• Hot air ballooning
• Camel trekking	• Hurling (amateur)
• Dog Sledding	• Jet boating
• Elephant riding or trekking	• Jet skiing
• Flying as a passenger (private / small aircraft)	• Kayaking
• Go karting (recreational use)	• Martial Arts (Training Only)
• Hiking / Trekking (over 2,000m under 6,000m altitude)	• Motorcycling (under 125cc)
	• Sea Canoeing

CATEGORY 3

Your policy can be extended to cover the following hazardous activities in Category 3 for an additional premium. **Please note: No cover will apply in respect of any personal liability claims, the personal accident sum insured will reduce by 50% and the medical excess will increase to £600.**

• American Football (amateur)	• Spearfishing (without tanks)
• Gliding	• Tandem Skydive (up to 2 jumps per trip)
• Paragliding	• White/Black Water Rafting (Grade 5 to 6)
• Parascending (over land)	• Yachting (Racing/Crewing) - outside territorial waters
• Rugby (amateur)	
• Scuba Diving (max depth 50 metres)	

CATEGORY 4

Your policy can be extended to cover the following hazardous activities in Category 4 for an additional premium. **Please note: No cover will apply in respect of any personal liability claims, the personal accident sum insured will reduce by 50% and the medical excess will increase to £600.**

• Canyoning	• Parasailing
• Gorge Walking	• Rock Climbing (under 2,000 metres)
• Hand Gliding	• Rock Scrambling (under 4,000 metres)
• High Diving (amateur, excluding cliff diving)	• Tobogganing
• Horse Jumping (no polo, hunting)	• Trekking (4,001-6,000 metres)
• Micro Lighting	• Via Ferrata

CATEGORY 5

You will not be covered for any claims arising directly or indirectly when engaging in or practising the following hazardous activities in Category 5:

• Any form of motor racing, speed, performance or endurance test	• Ski racing (unless organised as part of a ski lesson)
• Base jumping	• Ski stunting
• Cave diving / Caving	• Skiing off piste outside a recognised & authorised area
• Cliff Diving	• Steeple chasing
• Flying as a pilot	• Team sports played in competitive contests
• Heli-skiing	• Wrestling
• Horse racing	• Motor rallying
• Hunting / Shooting	• Mountaineering
• Hunting on horseback	• Parachuting
• Ice hockey	• Paragliding/parapenting
• Luge	• Power boat racing
• Martial arts (competition)	• Power lifting
• Microlighting	• Professional sports of any kind
• Motor racing (all types)	• Quad biking
• Mountaineering	• River bugging
• Point-to-point	• Rock climbing
• Polo	• Rodeo
• Professional sports	• Roller hockey
• Quad biking	• Rock scrambling (Over 4,000 metres)
• Rock climbing (Over 2,000 metres)	• Shark diving (in cage)
• Rock scrambling (Over 4,000 metres)	• Sky diving
• Shark feeding / Cave diving	• Speed trials/time trials
• Skeleton	• Triathlon
• Ski acrobatics	• Water ski jumping
• Ski flying	• Weight lifting
• Ski jumping	• Wrestling

***Scuba Diving is covered to the following depths providing you are diving under the direction of an accredited Dive Marshall, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone.**

PADI Open Water – 18 metres

BSAC Ocean Diver – 20 metres

PADI Advanced Open Water – 30 metres

BSAC Sports Diver – 35 metres

BSAC Dive Leader – 50 metres

If you are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on your validation certificate.

POLICY B - OPTIONAL GADGET COVER UPGRADE

CERTIFICATE OF INSURANCE – TERMS AND CONDITIONS

You can only purchase this upgrade if You are resident in the United Kingdom. If You have purchased Silver or Gold cover and have purchased a Single Trip policy, Gadget cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 90 days.

If You have purchased Silver or Gold cover and have Purchased an Annual Multi-trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Alpha Underwriting with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Tempmars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The administrator is Rock Insurance Services Limited. They will help You with any questions You may have and help You with any changes You need to make to Your insurance. Please also contact them if any details in Your insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to You. You can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

CERTIFICATION OF COVER

Your Certificate combined with Your insurance schedule certifies that insurance has been effected between You and Us. In return for payment of the premium We agree to insure You in accordance with the terms and conditions contained in and endorsed on these documents.

INTRODUCTION

You purchased this optional Gadget cover at the same time You purchased Your Travel Insurance Policy. Optional Gadget cover provides cover for Your Gadget against Theft, Accidental Damage and Breakdown when You are on a Holiday Trip that is covered by Your Travel Insurance Policy.

When You purchased Your Gadget Insurance You selected the level of cover suitable for You. Your level of cover will be confirmed in Your Insurance Schedule. Please ensure You keep Your Insurance Schedule together with this Certificate in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Certificate

The period of this Certificate will be the same as the period of Your Travel Insurance Policy and is shown in Your Insurance Schedule.

Operative time and geographical area

The protection under Your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as Your Travel Insurance Policy and only when You are on a Holiday Trip.

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Any item that You may attach or connect to Your Electronic Equipment (for example a phone charger).

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of Your Electronic Equipment, with visible evidence of an external force being applied and which results in the Electronic Equipment being unusable.

Breakdown: The failure of any electrical or mechanical component in Your Electronic Equipment due to a sudden and unforeseen fault, which causes Your Electronic Equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the Electronic Equipment can be used again.

Commencement Date: The date Your cover begins with Us, as detailed in Your policy schedule.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the Electronic Equipment.

Electronic Equipment: The item or items purchased and owned by You, as new and in full working order, from a VAT registered company and for which You hold Proof of Purchase, and that is insured by Us as detailed in Your policy schedule.

End date: The date that all cover under Your policy will cease being the date on Your schedule or the date You return Home.

Excess: The amount You will be required to pay towards each claim You make under this policy.

Holiday: A journey which commences when You leave Your Home for an overseas destination and ends when You return Home. This must not exceed the maximum duration for an individual trip as shown on Your policy schedule.

Home: Your usual place of residence in the UK, Channel Islands or Isle of Man.

Immediate Family: Your husband, wife, civil partner, partner, children or parents, who permanently live in Your Home.

Period of Insurance: The period of time between the Commencement Date and the End date which is shown on Your policy schedule and that the policy will be in force for. Cover under this policy only applies when You are on Your Holiday.

Proof of Purchase: An original receipt and any other documentation required to prove Your Electronic Equipment was purchased from a UK VAT registered company and that it is owned by You - including the date of purchase, make and model of Your Electronic Equipment, where applicable.

Replacement Item(s): An identical item of Electronic Equipment of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment. Replacement Items will only be delivered to a UK address of Your choice You will need to arrange onward shipment to Your destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unlawful taking of Your Electronic Equipment against Your will by another party, with the intent to permanently deprive You of that property, or burglary by forcible and violent entry, or the removal of Your Electronic Equipment by forcible and violent means against Your person.

UK: England, Scotland, Wales and Northern Ireland.

Unattended: Not within Your sight at all times and out of Your arms-length reach.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from Your Electronic Equipment after the time that it was stolen, to the time that it was blacklisted by Your airtime provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You, Your: The insured person, who owns the specified Electronic Equipment as stated on Your policy schedule.

What is covered:

In return for Your premium payment We will insure Your Electronic Equipment for the Period of Insurance as stated on Your policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by Us. Please read Your policy carefully to ensure You understand the cover We are providing You and that You comply with Our terms and conditions.

BASIS OF COVER

A. Accidental Damage

We will pay up to the amount shown in the Schedule of Benefits for the costs of repairing Your Electronic Equipment as a result of Accidental Damage. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Accidental Damage caused by:

- deliberate damage or neglect of the Electronic Equipment;
- failure on Your part to follow the manufacturer's instructions;
- inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Schedule of Benefits to replace Your Electronic Equipment with a Replacement Item if it is stolen. Where only part or parts of Your Electronic Equipment have been stolen, We will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Theft:

- where the Theft has occurred from any motor vehicle where You or someone acting on Your behalf is not in the vehicle, unless the Electronic Equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;

2. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the Electronic Equipment has been removed from Your control or the control of a member of Your Immediate Family unless it was concealed either on or about Your person or on or about the person of a member of Your Immediate Family and has not been left Unattended and force and or violence has been used or threatened against You or that person;
4. where the Electronic Equipment has been left Unattended when it is away from Your Home;
5. where all precautions have not been taken.
6. If You do not report the theft of Your Electronic Equipment to the Police within 48 hours of discovering it and do not obtain a written police report.

C. Breakdown

If a Breakdown of Your Electronic Equipment occurs outside of the manufacturer's guarantee or warranty period We will pay up to the amount shown in the Schedule of Benefits for the repair costs. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

We will not pay for any Breakdown claims excluded under the "What is Not Covered" section.

D. Liquid Damage

We will pay up to the amount shown in the Schedule of Benefits to repair or provide a Replacement Item for Your Electronic Equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E. Unauthorised Calls, Texts or Data Use

Where Your item of Electronic Equipment is a device where You are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, We will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by Your airtime provider. This is subject to You providing an itemised bill. The maximum We will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the Theft has not been reported to Your airtime provider within 12 hours of the Theft occurring.

REPLACEMENT CONDITION

Where We are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule. If Your Electronic Equipment cannot be replaced with an identical item of Electronic Equipment of the same age and condition, We will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
 - a) cleaning, inspection, routine servicing or maintenance;
 - b) Loss or damage arising from a manufacturer's defect or recall of the Electronic Equipment;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) any repairs carried out without prior authorisation from Us;
 - e) wear and tear to the Electronic Equipment and/or gradual deterioration of performance;
 - f) Cosmetic Damage.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the Commencement Date of the Period of Insurance.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of Your policy, or since it was added to Your policy, as verified by Your airtime provider.
5. Any claim arising whilst You are not on Holiday.
6. Any repair or replacement if a SIM card registered to You was not in the insured mobile phone or Electronic Equipment at the time of the Accidental Damage, Theft, Breakdown, or liquid damage.
7. Any expense incurred arising from not being able to use the Electronic Equipment, or any costs other than the repair or replacement costs of the Electronic Equipment.
8. Accidental Damage, Theft, Breakdown or liquid damage to Accessories of any kind.
9. Any Breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.

11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site.
13. Any costs for loss or damage to information or data or software contained in or stored on the Electronic Equipment whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to Your claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the Electronic Equipment, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where You are registered with HM Revenue & Customs for VAT.
17. Claims arising from Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing 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 component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any Electronic Equipment used in connection with Your profession or trade.
21. Any Electronic Equipment more specifically insured elsewhere.
22. Any claim if You are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.

POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single Period of Insurance. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.
3. This insurance only covers Electronic Equipment purchased in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the Electronic Equipment for the period and destination shown on Your schedule. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by Us.
4. The Electronic Equipment must be less than 6 years old (except for laptops which must be less than 15 months old) at the Commencement Date of the insurance, with valid Proof of Purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the Commencement Date of this policy.
5. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions We or Rock Insurance Services may ask as part of Your application for cover under the policy; to make sure that all information supplied as part of Your application for cover is true and correct and; to tell Us of any changes to the answers You have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that Your policy is invalid and that it does not operate in the event of a claim.
6. You must provide Us with any receipts, Proof of Purchase or documents to support Your claim as requested. All Proof of Purchase must include the make and model of the Electronic Equipment and must be in Your name. If We do not receive the documents We have requested from You or if any documents submitted by You are not acceptable to Us, it may delay Your claim or We may decline to pay Your claim.
7. You must take all precautions to prevent any damage to Your Electronic Equipment.
8. If Electronic Equipment is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company. etc). You must notify such carrier immediately and obtain a copy of their report.
9. We will process Your claim under the terms and conditions of this insurance based on the first reason notified to Us for the claim. Please note that it may be necessary for Us to contact Your Airtime Provider in order to validate Your claim.
10. This cover is limited to one replacement per insured item per Period of Insurance.
11. Cover for Your Electronic Equipment applies to You as the person who purchased the policy and Your Immediate Family.
12. The benefits of this policy cannot be transferred to someone else or to any other Electronic Equipment without Our written permission.

HOW TO CLAIM

You must:

1. Notify TrinityM Ltd as soon as possible after any incident likely to result in a claim under this insurance. TrinityM Ltd PO Box 568, Tonbridge TN9 9LT. Telephone 02077 851 702. E-mail Gadget.claims@trinitym.co.uk;
2. Report the Theft of Your mobile phone within 12 hours of discovery of the occurrence of the Theft, to Your airtime provider and instruct them to blacklist Your handset;
3. Report the Theft of Your Electronic Equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the Theft of the item.
4. If We replace Your Electronic Equipment the ownership of the damaged or lost item is transferred to Us once You have received the Replacement Item We have supplied. If the Electronic Equipment You have claimed for is returned or found You must notify Us and send it to Us if We ask You to do so.

Before Your claim can be approved, You must pay the Excess. The Excess for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the Excess in the Schedule of Benefits.

If the above terms are not adhered to, then Your claim may not be paid or paid in full.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

CANCELLATION

This insurance is designed to cover most circumstances but You should be aware that not all eventualities are insured. Please read this document carefully. If You find the insurance does not meet Your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the Holiday departure date. Provided no claim has been made, Your premium will be refunded in full.

Thereafter You may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Service who arranged the Insurance on Your behalf. If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Rock Insurance Service will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk.

Complaints regarding claims:

Please contact:

TrinityM Ltd

PO Box 568

Tonbridge

TN9 9LT.

Telephone 02077 851 702.

E-mail Gadget.claims@trinitym.co.uk.

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05815A

If Your complaint about Your claim cannot be resolved by the end of the next working day, TrinityM will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

IMPORTANT NOTICE TO CUSTOMERS

If You or anyone acting on Your behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and You will forfeit all rights under the policy. In these circumstances, We reserve the right to retain the premium You have paid and to recover any sums We have paid by way of benefit under the policy. We may also pass Your details to the police. The terms and conditions of this insurance policy do not affect Your statutory rights relating to faulty or mis-described goods. For further information about Your statutory rights, please contact Your local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. 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.

POLICY A - TRAVEL INSURANCE SUMMARY OF COVER

Description	Gold Cover		Silver Cover	
	Cover Limit	Excess per Insured	Cover Limit	Excess per Insured
Cancellation or Curtailment	Up to £10,000	£75 (£10 Loss of deposit)	Up to £5,000	£75 (£10 Loss of deposit)
Excursions	£400		£200	
Medical Expenses	Up to £10,000,000	£75	Up to £5,000,000	£75
Dental Treatment	£400		£200	
Funeral Expenses/Body Repatriation	£2,000		£1,000	
Hospital Benefit	£60 per day up to £1,200	Nil	£30 per day up to £600	Nil
Personal Accident		Nil		Nil
Loss of limbs or sight (aged 65+)	Not Covered		Not Covered	
Loss of limbs or sight (aged 16-64 inclusive)	£60,000		£30,000	
Loss of limbs or sight (aged under 16)	£60,000		£30,000	
Permanent Total Disablement (aged 65+)	Not Covered		Not Covered	
Permanent Total Disablement (aged 16-64 inclusive)	£60,000		£30,000	
Permanent Total Disablement (aged under 16)	£60,000		£30,000	
Death benefit (aged 65+)	£4,000		£2,000	
Death benefit (aged 16-64 inclusive)	£60,000		£30,000	
Death benefit (aged under 16)	£4,000		£2,000	
Baggage	Up to £3,000		£75	
Single Item Limit	£500	£250		
Valuables Limit in total	£600	£300		
Delayed Baggage	Up to £400	Nil	Up to £200	Nil
Personal Money	Up to £800	£75	Up to £400	£75
Cash Limit	£500		£250	
Cash (aged under 16)	£100		£50	
Passport	Up to £600		Up to £300	
Personal Liability	Up to £2,000,000	£75	Up to £1,000,000	£75
Delayed Departure	£50 for each full 12 hour delay, up to £500	Nil	£25 for each full 12 hour delay, up to £250	Nil
Abandoning Your Holiday	Up to £10,000	£75	Up to £5,000	£75
Missed Departure	Up to £1,000	£75	Up to £500	£75
Legal Expenses	Up to £50,000 (max £100,000 per policy)	Nil	Up to £25,000 (max £50,000 per policy)	Nil
Hijack	£100 per day up to £1,000	Nil	Not Covered	N/A
Mugging	£40 per day up to £1,000	Nil	Not Covered	N/A
Scheduled Airline Failure	Up to £1,500	£75	Not Covered	N/A
Pet care	Up to £250	Nil	Not Covered	N/A
Catastrophe	Up to £150	Nil	Not Covered	N/A
WINTERSPORTS COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE. LIMITED TO ONE TRIP OF UP TO 17 DAYS DURATION PER POLICY YEAR ON ANNUAL POLICIES				
Ski Equipment		£75		£75
Owned	Up to £750		Up to £750	
Hired	Up to £500		Up to £500	
Single Item Limit	£250		£250	
Ski Hire	£30 per day up to £510	Nil	£30 per day up to £510	Nil
Ski Pack	Up to £600	Nil	Up to £600	Nil
Lift Pass Limit	£300		£300	
Piste Closure	£50 per day up to £500	Nil	£50 per day up to £500	Nil
WEDDING/CIVIL PARTNERSHIP COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.				
Rings (per person)	Up to £250	£75	Up to £250	£75
Gifts (per couple)	Up to £1,000		Up to £1,000	
Wedding Attire (per person)	Up to £1,500		Up to £1,500	
Photographs/Video Recording	Up to £750		Up to £750	
TRAVEL DISRUPTION COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.				
Extended Cancellation	Up to £10,000	£75	Up to £5,000	£75
Extended Delayed Departure	£50 for each full 12 hour delay, up to £500	Nil	£25 for each full 12 hour delay, up to £250	Nil
Extended Missed Departure	Up to £1,000	£75	Up to £500	£75
Additional Accommodation & Transport Costs	Up to £10,000	£75	Up to £5,000	£75
BUSINESS COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.				
Business Equipment	Up to £750	£75	Up to £750	£75
Single Item Limit	£500		£500	
GOLF COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.				
Green Fees	£75 per day up to £300	Nil	£75 per day up to £300	Nil
Golf Equipment	Up to £1,000	£75	Up to £1,000	£75
Golf Equipment Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil
CRUISE COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.				
Extended Baggage	Up to £3,500	£75	Up to £2,500	£75
Single Item Limit	£750		£700	
Valuables Limit in total	£700		£500	
Missed Shore Trip	£50 per trip up to £500	Nil	£50 per trip up to £300	Nil
Stateroom/Cabin Confinement	£100 per day up to £600	Nil	£50 per day up to £300	Nil
Unused Pre-Booked Excursions	Up to £500	£75	Up to £300	£75

POLICY B - OPTIONAL GADGET COVER SUMMARY OF BENEFITS

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
1. Level 1	3 gadgets Single Article Limit Single Article Limit for Laptop	£1,000 £1,000 £1,000	Up to £50
2. Level 2	5 gadgets Single Article Limit Single Article Limit for Laptop	£2,000 £1,000 £2,000	Up to £50
3. Level 3	7 gadgets Single Article Limit Single Article Limit for Laptop	£3,000 £1,000 £2,000	Up to £50