

SCHEDULE OF BENEFITS

SECTION	SILVER		GOLD		PLATINUM		LONGSTAY		
	Cover Limit	Excess	Cover Limit	Excess	Cover Limit	Excess	Cover Limit	Excess	
Cancellation & Curtailment	No Cover	Nil	£750	£65	£3,000	£65	£1,500	£75	
Excursions	No Cover	Nil	£100	£65	£200	£65	£150	£75	
Catastrophe	No Cover	Nil	Up to £150	Nil	Up to £300	Nil	£700	£75	
Emergency Medical Expenses	£2,000,000	£100	£5,000,000	£100	£10,000,000	£100	£5,000,000	£100	
Emergency dental treatment	£200	£100	£200	£100	£200	£100	£200	£100	
Burial Costs/Body Repatriation	£5,000	Nil	£5,000	Nil	£5,000	Nil	£5,000	Nil	
Repatriation	£500,000	£100	£1,000,000	£100	£2,000,000	£100	£500,000	£100	
Hospital Benefit	No Cover	Nil	£25 for each complete 24hr period up to £500	Nil	£25 for each complete 24hr period up to £2,000	Nil	£15 for each complete 24hr period up to £300	Nil	
Personal Possessions	No Cover	Nil	£500	£65	£2,000	£65	£1,000	£75	
Single item limit			£100		£150		£200		
Valuables limit			No Cover		£200		£200		
Travel Documents	No Cover	Nil	£100	£65	£300	£65	£150	£75	
Baggage Delay	No Cover	Nil	No Cover	Nil	£150	Nil	£150	Nil	
Personal Money	No Cover	Nil	£100	£65	£150	£65	£200	£75	
Cash Limit			£50		£50		£150		
Cash (Insured aged under 18)			£50		£50		£50		
Personal Accident	£10,000	Nil	£10,000	Nil	£25,000	Nil	£15,000	Nil	
Loss of Limbs or Sight	£10,000		£10,000		£25,000		£15,000		
Permanent Total Disablement	£10,000		£10,000		£25,000		£15,000		
Death (Insured aged 16+)	£5,000		£5,000		£5,000		£7,000		
Death (Insured aged under 16)	£1,000		£1,000		£1,000		£1,000		
Missed Departure	No Cover	Nil	£500	£65	£1,000	£65	£500	£75	
Delayed Departure	No Cover	Nil	£10 for each full 12hr delay up to £150	Nil	£20 for each full 12hr delay up to £300	Nil	£20 for each full 12hr delay up to £100	Nil	
Holiday Abandonment	No Cover	Nil	£750	£65	£3,000	£65	£1,500	£75	
Personal Liability	£500,000	£250	£1,000,000	£250	£2,000,000	£250	£2,000,000	£275	
Legal Expenses	No Cover	Nil	£15,000	Nil	£15,000	Nil	No Cover	Nil	
Repeat Cover	No Cover	Nil	No Cover	Nil	No Cover	Nil	£700	Nil	
Curtailment Worldwide							£700		
Resuming the trip Worldwide							£350		
Curtailment Europe							£350		
Resuming the trip Europe	£350	£350							
Scheduled Airline Failure	No Cover	Nil	No Cover	Nil	£3,000	£65	No Cover	Nil	
WINTERSPORTS COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM OR ON PURCHASING AN ANNUAL POLICY.									
Ski Equipment	No Cover	Nil	No Cover	Nil	£500	£65	No Cover	Nil	
Ski Hire					£20 for each 24hr period up to £500	Nil			
Ski Pack					£300	Nil			
Piste Closure					£20 for each complete 24hr period up to £200	Nil			
Delay due to avalanche					£100 after full 12hr delay	Nil			
BUSINESS COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM.									
Business Equipment	No Cover	Nil	No Cover	Nil	£2,000	£65	No Cover	Nil	
Single item limit					£500				
Emergency courier expenses					£250				Nil
Business Equipment Delay					£150 per day up to £600				Nil
Business Equipment Hire	£150 per day up to £600	Nil							
Business Money					£250	£65			
Replacement Employee	No Cover	Nil	No Cover	Nil	£3,000	£65			
GOLF COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM.									
Golf Equipment	No Cover	Nil	No Cover	Nil	£1,500	£65	No Cover	Nil	
Single item limit					£300				
Golf Equipment Hire					£25 per day up to £200				Nil
Non Refundable Golfing Fees					£75 per day up to £300	Nil			
INDEPENDENT TRAVELLER COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM.									
Extended Cancellation & Curtailment	No Cover	Nil	£750	£65	£3,000	£65	£1,500	£75	
Extended Delayed Departure & Holiday Abandonment	No Cover	Nil	£10 for each full 12hr delay up to £150	Nil	£20 for each full 12hr delay up to £300	Nil	£20 for each full 12hr delay up to £100	Nil	
Extended Missed Departure	No Cover	Nil	£500	£65	£1,000	£65	£500	£75	

FOR YOUR PEACE OF MIND

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

We would also like to draw **your** attention to restrictions on this **policy** in terms of age and **pre-existing medical condition(s)** as outlined in the **policy** document. This brochure explains the detailed terms of **your** insurance once **your** details are accepted by **us**. **We** have tried to make this insurance contract easily understood by **you**, the customer, in an effort to eliminate unrealistic expectations if an unfortunate incident should occur.

At the same time let **us** assure **you** that if something occurs that is covered by this insurance contract, then **we** will try **our** best to provide **you** with a high level of timely and courteous service.

After reading this document, if **you** decide the terms of the insurance contract do not meet **your** requirements **you** can, within 14 days of the date of **you** received this document, return it to **Cover4travel.com**, for a full refund of premium, provided **you** have not already travelled or incurred a claim.

SINGLE TRIP, ANNUAL AND LONG STAY TRAVEL INSURANCE

This travel insurance has been arranged on behalf of **Cover4travel.com**.

Cover4travel.com is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is authorised & regulated by the Financial Conduct Authority. Firm Number: 312248. This can be checked by visiting the FCA's website at www.fca.org.uk.

The **Insurer** for this **policy** is: White Horse Insurance Ireland dac.
Registered Office: First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.

White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. This can be checked with the Central Bank of Ireland by visiting their website www.centralbank.ie.

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number **WHIIL/COVER4TRAVEL/06/2017**. This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation **certificate** issued between **1st June 2017** and **31st May 2018**. All travel must be completed by **30th November 2020**.

TERRITORIAL LIMITS

Area 1 – Europe – The continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands, and Non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya and Israel).

Area 2 – Worldwide including USA, Canada and the Caribbean.

Area 3 - Australia & New Zealand (If the **Insured** travels on a non-direct flight to Australia or New Zealand, the **Insurer** will automatically provide worldwide cover for up to 48 hours for any stopovers made during the booked flight to or from Australia or New Zealand.)

POLICY AGE LIMITS

This **policy** is only available to persons aged:

Single Trip - up to 79 years of age at the time of purchasing the **policy**.

Annual Multi Trip - up to 74 years of age at the time of purchasing the **policy**.

Long Stay - up to 39 years of age at the time of purchasing the **policy**.

RESIDENCY

This **policy** is only available to **you** if **you** are permanently resident in the **United Kingdom** and have registered with a **medical practitioner** in the **United Kingdom**.

PREGNANCY

This **policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This **policy** will, however, cover **you** should complications arise with **your** pregnancy which fall within the definition of **complications of pregnancy and childbirth** which occurs during **your period of insurance**.

READ ME FIRST

EVIDENCE OF COVER

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

ELIGIBILITY

This **policy** is only available if:

- **You** are permanently resident in the **United Kingdom**,
- **You** are registered with a **Medical Practitioner** in the **United Kingdom**,
- **You** are in the **United Kingdom** at the time of purchasing this **policy**,
- **Your trip** starts and ends in the **United Kingdom** within the dates shown on **your policy certificate** (for single **trip**, annual multi **trip** and longstay **policies** only),
- **Your trip** starts in the **United Kingdom** (one way **trip** cover only).

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions, exclusions and warranties will apply to individual sections of **your policy** while general exclusions and conditions will apply to the whole of **your policy**. It is a condition of this **policy** that **you** take reasonable care to answer all questions honestly and to the best of **your** knowledge and not to make a misrepresentation of the facts. If **you** fail to answer all questions honestly, **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment. Please see the section below entitled, Duty of Care.

DUTY OF CARE

You must take care to answer all questions honestly and to the best of **your** knowledge. **You** must not make any misrepresentation of a fact that could influence the **Insurer** in accepting **your** insurance, this includes **your** destination, duration, age and state of health of all travellers on this **policy**. If **you** are in any doubt, **you** should tell **Cover4travel.com**. If **you** fail to answer all questions honestly, **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

SPORTS OR PASTIMES

You are only covered under the **policy** for claims arising from certain **sports and activities**. If **you** require cover for activities not listed within this booklet, please contact **Cover4travel.com** on +44 (0)161 772 3395.

PROPERTY CLAIMS

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

LAW APPLICABLE UNDER THIS CONTRACT

You and **we** are free to choose the laws applicable to the **policy**. **We** propose to apply the laws of the Republic of Ireland and by purchasing this **policy**, **you** have agreed to this.

PERSONAL LIABILITY

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

POLICY LIMITS

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

POLICY EXCESSES

Under most sections of the **policy**, claims will be subject to an **excess** per **insured**, per section of cover and per incident. This means that **you** will be responsible for the first part of the claim. If **you** claim under more than one section of the **policy**, **you** will have to pay an **excess** for each section.

REASONABLE CARE / UNATTENDED PROPERTY

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

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Section of **your policy** wording.

CANCELLATION PERIOD

If, after reading this **policy you** are not satisfied with it for any reason, **you** must return the **certificate** to **Cover4travel.com** within 14 days of issue in order to receive a full refund of premium, provided **you** have not already travelled or incurred a claim.

INFANTS

Please note that any person under the age of 2 years old at the time of inception of this insurance, will be insured for free when travelling with a **cover4travel.com** insured adult.

SPECIAL NOTICE

This is not a private medical insurance policy and only gives cover in the event of an **accident** or sudden **illness** that requires emergency treatment whilst abroad. In the event of any medical treatment becoming necessary which results in a claim under this insurance, the **insured** person will be expected to allow **us**, or **our** representatives, unrestricted and reasonable access to all their medical records and information.

POLICY QUERIES

If **you** have a query regarding this **policy** or **you** wish to amend **your policy**, please contact **Cover4travel.com**.

Cover4travel.com can be contacted as follows:

By telephone: +44 (0)161 772 3395

By Email: info@cover4insurance.com

By Post: **Cover4travel.com**, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-op Yard, Warwick Street, Manchester, M25 3HB.

PRE-EXISTING MEDICAL CONDITIONS

This insurance is designed to cover **you** for unforeseen events, **accidents** and serious **illnesses** occurring during the **period of insurance**.

You must comply with the following conditions to have the full protection of **your policy**.

If **you** do not comply **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

It is a condition of this **policy** that **you** will not be covered under the following sections of cover – Cancellation and curtailment, Emergency medical expenses and repatriation, Hospital benefit, Personal accident, Ski pack or Replacement employee for any claims arising directly or indirectly from:

a) At the time of taking out this policy:

- i) Any **pre-existing medical condition** falling into one, two or all three of the following categories unless **you** have contacted **us** on 01733 224 852 and **we** have agreed to provide cover.

Pre-Existing Medical Condition means

1. Any:
 - a) respiratory condition (relating to the lungs or breathing),
 - b) cardiovascular condition (including any condition relating to the heart, arteries, veins, cholesterol or blood pressure),
 - c) stroke including a cerebrovascular accident (CVA) or a transient ischaemic attack (TIA),
 - d) diabetes, or
 - e) cancerfor which **you** have ever received treatment (including surgery, tests or investigations by **your** doctor or a consultant / specialist, or prescribed drugs or medication).
2. Any **pre-existing medical condition** for which **you** have received surgery, treatment or investigations in a hospital or clinic within the last six months.
3. Any **pre-existing medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home. (In the case of 3. no cover will be provided under the section of cover relating to Cancellation and Curtailment)

- ii) Any **pre-existing medical condition** **you** are aware of but for which **you** have not had a diagnosis.
- iii) Any **pre-existing medical condition** which has been diagnosed as a terminal condition.

b) At any time:

- i. Any **pre-existing medical condition** for which **you** are travelling against the advice of a **medical practitioner** or would be travelling against the advice of a **medical practitioner** had **you** sought his/her advice.
- ii. Any **pre-existing medical condition** for which **you** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **your home** area.
- iii. Any **pre-existing medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
- iv. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

* **You** should only contact **us** for **pre-existing medical conditions** defined above. **You** do not need to contact **us** for any other reason.

Please note:

If this insurance is extended to include any **pre-existing medical conditions** an endorsement will be issued confirming the terms under which cover has been provided.

The endorsement must be kept with **your policy** documents and produced in the event of a claim or incident that may give rise to a claim. **We** reserve the right not to extend this insurance to cover any **pre-existing medical condition(s)**.

You should also refer to the general exclusions applicable to all sections of this insurance.

POLICY CONTRACT PERIOD

Contract Period - Single Trip

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

Silver Policies

- 122 days – If **you** are aged up to and including 73 years at the time of purchasing **your** insurance, or
- 38 days – If **you** are aged 74-79 years at the time of purchasing **your** insurance.

Gold Policies

- 276 days – If **you** are aged up to and including 73 years at the time of purchasing **your** insurance, or
- 38 days – If **you** are aged 74-79 years at the time of purchasing **your** insurance.

Platinum Policies

- 365 days – If **you** are aged up to and including 73 years at the time of purchasing **your** insurance, or
- 38 days – If **you** are aged 74-79 years at the time of purchasing **your** insurance.

Contract Period - One way Trip

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

Contract Period – Long Stay

A single return **trip**, as defined in the **period of insurance**, beginning and ending in the **United Kingdom**, subject to a maximum limit of 18 months.

Contract Period - Annual Multi-Trip

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

- a) a maximum duration on any one **trip** of:
 - 45 days if **you** are travelling within Europe (refer to the geographical limits), or
 - 45 days if **you** are travelling outside of Europe and are aged up to and including 69 years at the time of purchasing **your** insurance, or
 - 31 days if **you** are travelling outside of Europe and are aged 70-74 years at the time of purchasing **your** insurance; and

b) all cover for overnight **trips** within the **United Kingdom** only applying when accommodation is pre-paid & pre-booked for a minimum of three consecutive nights. A booking form confirming **your** reservation will be required.

DEFINITIONS

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

Accident, Accidental

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

Act of Terrorism

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

Bodily Injury

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

Business Equipment

Computer equipment (including laptops), communication devices and other business related equipment which is carried by **you** in the course of **your** business.

Business Money

Means bank notes, currency notes, and coins in current use, travellers cheques and other cheques and travel tickets all held for business purposes and belonging to **your** employer or **you** if **you** are self-employed.

Business Trip

Any **trip** undertaken primarily for the purpose of the **Insured's** business during the **period of insurance**. Non-business activities are covered when incidental to a **business trip**.

Cancellation Costs

Irrecoverable and unused travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your trip**.

Cash

Bank currency notes and coins in circulation.

Certificate

An insurance validation **certificate** issued by **Cover4travel.com** which describes **you** and the **Insured** person(s) who are covered under this **policy**.

Claims Handler

White Horse Administration Services Limited.
Telephone: +44 (0) 1733 224 845.
Email: claims@white-horse.ie

Close Business Associate

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

Common-Law Partner(s)

Any couple (including same sex) in a common law relationship or who have co-habitated in **your country of residence** for at least 6 months prior to the commencement of **your trip**.

Complications of pregnancy and childbirth

Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Country of Residence

The country of permanent residence in which **you** live, for no less than six (6) months of the year.

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4239415. Registered address: Bank House, Warwick Street, Manchester, M25 3HN. UK & Ireland Insurance Services (Online) Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No: 312248.

Curtailment Costs

Travel costs necessary to return **you home** before the booked return date and a pro-rata amount representing the total irrecoverable and unused costs of accommodation, car hire and excursions attributable to each complete day of **your trip** that is not spent overseas.

The following are not included in the definition:

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

Emergency Assistance Service

Telephone: +44 (0)1733 224 892. 24 hours a day, 365 days a year

Excess

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

Family

(a) Single trip policy - Two (2) adults aged 54 or under at the time of purchasing this **policy** and up to four (4) of their dependent children, aged under 18 at the time of purchasing this **policy**, who are in full time education.

(b) Annual multi trip policy - Two (2) adults aged 74 or under at the time of purchasing this **policy** and up to four (4) of their dependent children, aged under 18 at the time of purchasing this **policy**, who are in full time education.

Fragile Articles

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

Golf Equipment

Golf Clubs, Golf Balls, Golf Bags, Golf Shoes, Golf Trolley.

Hazardous Sports & Activities

You are required at all times to wear the appropriate safety equipment for that activity (for example, protective clothing and/or suitable head protection). Please note that a General Exclusion of cover exists under **your policy** with **us** for claims arising directly or indirectly from **your** "wilful exposure to danger". This means that **we** will not pay **your** claim if **you** do not meet this **policy** condition.

Scuba diving is covered to the confirmed depths per Grade provided **you** are diving under the direction of an accredited dive Marshall, instructor or guide. If **you** are suitably qualified, and are not diving alone, cover is provided within the guidelines of of the relevant diving or training agency or organisation as confirmed below:

PADI Open Water - 18 Metres
PADI Advanced Open Water - 30 Metres
BSAC Ocean Diver - 20 Metres
BSAC Sports Diver 35 Metres
BSAC Dive Leader - 50 Metres

Scuba diving within 24 hours of **your** booked departure from **your** destination country is not covered.

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

Archery, athletics (including athletics scholarships), badminton, baseball, basketball (excluding basketball scholarships), beach games, bungee jumping, canoeing (excluding white water canoeing of any grade), clay pigeon shooting, cricket, cycling (excluding BMX or mountain biking), dinghy sailing, fell walking (under 2,500 metres altitude), fencing, fishing (excluding wade fishing), football (excluding football/soccer scholarships), golf (including golf scholarships), handball (excluding handball scholarships) hiking (under 2,500 metres altitude), horse riding (excluding jumping, hunting, polo and racing), hot air ballooning which has been booked in the **UK** prior to departure, jet boating, jet skiing, jogging, marathon running, motorcycling up to 50cc (Providing rider holds a full driving licence and is wearing a crash helmet), netball, orienteering, outward-bound pursuits, paintballing, parasailing (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, safari (if pre-booked through **UK** operator, excluding the use of firearms), sail boarding, sailing (if qualified or as part of an organised activity in **territorial waters** only), scuba diving up to 15 metres (excluding solo

dives and no dives less than 24 hours before departure), skate boarding, snorkelling, squash, surfing, tennis, track events, trekking (under 2,500 metres altitude), triathlon, volleyball, war games, water polo (amateur), water skiing, white water rafting (Grades 1 to 3), windsurfing, yachting (if qualified or as part of an organised activity in **territorial waters** only).

You will only be covered whilst participating in the following **hazardous sport or leisure activities**, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your certificate**.

The **insurer** will:

- not cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- not cover any person aged 66 or over, who is participating in a **hazardous sport or leisure activity**; or
- not provide any cover if **you** receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**; or
- not pay any personal liability claim, which arises directly or indirectly, as a result of **you** participating in a Category 2, 3 or 4 **hazardous sport or leisure activity**;
- reduce the Personal Accident benefits shown in the Schedule of Benefits by 50%, in respect of any claim which arises directly or indirectly as a result of **you** participating in a Category 2, 3 or 4 **hazardous sport or leisure activity**;
- amend the **excess** shown in the Schedule of Benefits under the Emergency Medical Expenses and Repatriation section, in respect of any claim which arises directly or indirectly as a result of **you** participating in a Category 2, 3 or 4 **hazardous sport or leisure activity** to £250 (Category 2) / £400 (Category 3 or 4).

Category 2 Hazardous sports & leisure activities

Basketball scholarships, black water rafting as an organised activity (Grade 1 to 3 only); boxing training (no contact); bungee jumping (up to 3 additional jumps); camel riding; cycle touring; field hockey; flying as passenger in a private plane; football/soccer scholarships; go karting (specific use); handball scholarships; hiking (between 2,501 and 4,000 metres altitude); field hockey; hot air ballooning (non incidental); jet skiing (non incidental); kayaking; manual labour (ground level only, no machinery); martial arts (training only); use of motorcycles between 50cc and 350cc; mountain biking; parasailing (over water, non incidental); rambling (between 2,501 - 4,000 metres altitude); safari (non-UK organised); scuba diving (non incidental); down to 40 metres; sea canoeing; sea fishing (non incidental); surfing (amateur); trekking (between 2,501 and 4,000 metres altitude); waterskiing; windsurfing; snorkelling (non incidental); **wintersports** (extend to 31 days per **policy** under the annual multi **trip policy**).

The following activities are not included in the definition:

Scuba diving within 24 hours of **your** booked departure from **your** destination country, scuba diving below 40 metres in depth.

Category 3 Hazardous sports & leisure activities

Abseiling; american football (amateur); gliding; parachuting; paragliding; parasailing (over land); rugby (amateur); sand yachting; sky diving except in the USA (2 jumps maximum); snow mobiling; tandem sky diving (up to 2 jumps per **trip**).

Category 4 Hazardous sports & leisure activities

Canyoning; hang gliding; High diving (amateur, excluding cliff diving); horse jumping (no polo, hunting); kite surfing; micro lighting; parasailing; rock climbing (under 2,000m); rock scrambling (under 4,000m).

The following are not included in the definition:

Hunting on horseback, polo on horseback.

If **you** wish to include cover for any other activity not shown as covered as standard on the **policy**, please contact **Cover4travel.com** on +44 (0)161 772 3395.

You will not be covered when engaging in or practising for the following sports & activities:

Boxing, Caving, Cliff Diving, Hunting, Martial Arts (competition), Motor Racing (all types), Mountaineering, Polo, Pot Holing, Shooting and Weight lifting.

Home

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

Illness

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

Insurance Premium Tax (IPT)

A Government tax which must be paid by **you** in addition to the insurance premium. Only residents of the Channel Islands and Isle of Man are exempt from taxation.

Insurer

White Horse Insurance Ireland dac.

Medical Practitioner

Means a registered practicing member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Medical Pre-Screening Company

Telephone 01733 224 852 quoting reference WHIIL/WHIIL/COVER4TRAVEL/06/2017.

Pair or Set

Two or more items of **personal possessions**, which are complimentary or used or worn together.

Period of Insurance

1. Single **trip** cover - the date **your certificate** is issued until the date of expiry.

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

- a) at the start of **your trip** (other than for **pre-existing medical conditions** as stated above); or
- b) if a claim is made under the Cancellation cover.

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

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

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

3. Annual multi **trip** cover – the period for which **we** have accepted the premium, as shown in **your certificate**, where no one **trip** exceeds 45 days (31 days if travelling outside of Europe and are aged 70-74 at the time of purchasing this insurance).

Cover under the Cancellation section of **your policy** starts from the date **your certificate** is issued or at the time of booking any **trip** (whichever is the later) and ends on the commencement of any **trip** or the expiry date as shown on **your certificate**, whichever happens first.

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

- a) **your** return to **your home**, place of business, to a hospital or to a nursing home in the **United Kingdom**, or
- b) the expiry of the **policy**, or
- c) **your trip** exceeding the maximum **trip** length for Annual Multi-**trip** limits for any one **trip**, whichever happens first.

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

Personal Money

Bank currency notes and coins in circulation and travellers cheques.

Personal Possessions

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition:

Animal skins, antiques, bicycles, binoculars, bonds, buggies, computer

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

Policy

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

Pre-Existing Medical Condition

- 1) Any:
 - a) respiratory condition (relating to the lungs or breathing),
 - b) cardiovascular condition (including any condition relating to the heart, arteries, veins, cholesterol or blood pressure),
 - c) stroke including a cerebrovascular accident (CVA) or a transient ischaemic attack (TIA),
 - d) diabetes, or
 - e) cancer
 for which **you** have ever received treatment (including surgery, tests or investigations by **your** doctor or a consultant / specialist, or prescribed drugs or medication).
- 2) Any **pre-existing medical condition** for which **you** have received surgery, treatment or investigations in a hospital or clinic within the last six months.
- 3) Any **Pre-Existing Medical Condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home.

Public Transport

Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Redundancy, Redundant

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

The following are not included in the definition:

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

Relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner / **common law partner** or fiancé / fiancée.

Single Item

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

Single Parent Family

- (a) **Single trip policy** - One (1) adult aged 54 or under at the time of purchasing this **policy** and up to four (4) of his/her dependent children, aged under 18 at the time of purchasing this **policy**, who are in full time education.
- (b) **Annual multi trip policy** - One (1) adult aged 74 or under at the time of purchasing this **policy** and up to four (4) of his/her dependent children, aged under 18 at the time of purchasing this **policy**, who are in full time education.

Ski Equipment

Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots owned by **you**.

Sports Equipment

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

The following are not included in the definition:

- **ski equipment**
- **golf equipment**

Territorial Waters

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

Travel Documents

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

Travelling Companion

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

Trip

Any journey made by **you** within the area shown in the **certificate** which begins and ends in the **United Kingdom** during the **period of insurance**. The **policy** will also cover a one way **trip** commencing in the **United Kingdom** but ends 72 hours after the time **you** first leave the immigration control of **your** final destination country.

If annual multi **trip** cover is selected, any such **trip** over 45 days (31 days if travelling outside of Europe and are aged 70-74 at the time of purchasing this insurance) are not insured and any **trip** solely within the **United Kingdom** is only covered where **you** have pre-booked at least three nights' accommodation and a booking invoice is obtained.

Unattended

Means when **you** cannot see or are not close enough to **your baggage, personal money, valuables**, property or vehicle to stop it being damaged or stolen.

United Kingdom/UK

England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

Means jewellery, gold, silver, precious metal(s), precious or semiprecious stone articles, watches, telescopes, items made of leather (including designer footwear, handbags or purses), binoculars, sunglasses, reading / prescription glasses, furs, cameras, camcorders, photographic audio video computer television or telecommunications equipment (including mobile phones, mobile phone accessories, smart phones, personal digital assistant(s), blackberries, iPods, iPads, laptops, tablets, personal organiser's, notebooks, netbooks, kindles, eBooks, eReaders, CD's, DVD's, memory cards, speakers, headphones, Nintendo DS, games console, computer games and associated equipment).

Winter sports

Guided cross-country skiing (Nordic Skiing), mono skiing, off-piste skiing or snowboarding (in areas designated safe by resort management), recreational racing, skiing, snowboarding and snow sledging.

The following are not included in the definition, but not limited to:

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

We/Us

White Horse Insurance Ireland dac

You/ Yours/ Insured

Any person named on the **certificate**.

SECTIONS OF COVER

CANCELLATION AND CURTAILMENT

• What You Are Covered For:

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

• Cancellation

For irrecoverable and unused travel, accommodation, car hire and excursion expenses paid or contracted to be paid by **you** in respect of **your own trip** (prior to any occurrence giving rise to a claim under this section).

• Curtailment

For travel expenses necessary to return **you home** before the booked

return date and a pro-rata amount representing the irrecoverable and unused costs of accommodation, car hire and excursions attributable to each complete day of **your trip** that is not spent overseas. (Excluding all costs attributable to the original booked outward and return travel tickets, whether used or unused).

Reasons for Cancellation and Curtailment:

- a) death, **accidental bodily injury** or unexpected **illness**, occurring during the **period of insurance**, of **you**, **your travelling companion**, or the person with whom **you** have arranged to stay whilst on the **trip**, **your relative** or **your close business associate**;
- b) **you** being called for jury service, witness call or compulsory quarantine;
- c) **your** posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;
- d) **your redundancy** notified during the **period of insurance** which qualifies for payment under the current **redundancy** payments legislation;
- e) fire, flood or burglary at **your home** or place of business occurring or becoming apparent within 5 days prior to the commencement of the **trip** or during the course of **your trip**;
- f) **your** presence being required by the police following burglary at **your home** or **your** place of business;
- g) the closure of air space directly attributable to volcanic eruption. Please note this cover only applies if **you** have purchased the Platinum Cover **policy** and this is shown on **your Certificate**.

You may only claim under the "Cancellation and Curtailment section" or the "Independent Traveller - Extended Cancellation and Curtailment section" for the same event, not both.

• **What You Are Not Covered For:**

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

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising directly or indirectly as a result of a **pre-existing medical condition** of **you** or **your travelling companion**, unless declared to and agreed by the **Insurer** in writing, with any required additional premium paid and/or amendments to **policy** conditions. In the case of a non-travelling relative, subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date **you** bought this **policy**, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, **your** claim is not covered;
3. claims arising if **you** or **your travelling companion**:
 - i. are travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment; or
 - ii. are on a hospital waiting list or awaiting the results of medical investigations (unless declared to and accepted by **us**); or
 - iii. have received a terminal prognosis;
4. claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing cancellation or curtailment;
5. claims for any costs associated with unused timeshare property;
6. claims arising where **you** have not received the necessary inoculations or vaccinations or obtained the necessary visas or passport documentation;
7. claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to **your** initial International departure or return from or to **your country of residence**;
8. claims arising from where **you** will not and/or cannot travel to an area subject to disease of epidemic or pandemic proportions;
9. claims arising from **you** suffering from any form of a psychological condition (including anxiety, stress, depression, psychiatric or eating disorders or phobias);
10. any loss as a result of closure of air space directly attributable to volcanic eruption unless **you** have purchased the Platinum Cover **policy** and this is shown on **your Certificate**;
11. any curtailment claim if **you** do not have a pre-booked return ticket to the **United Kingdom**.
12. claims relating to:
 - a. the cost of Airport Departure Duty, taxes and fees,
 - b. travel tickets paid for using any airline mileage reward scheme, for example Avios;
13. any claim arising as a result of **your** disinclination to travel for any reason;
14. any claim for pregnancy which falls outside of the definition of

complications of pregnancy and childbirth;

15. any claim arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **trip** which could reasonably have been expected to give rise to the cancellation or curtailment of the **trip**.

SPECIAL CONDITION

It is a condition of this section that:

1. Any claim for Cancellation be advised verbally to **your** issuing agent within 48 hours and confirmed in writing to the **claims handler**.

CATASTROPHE

• **What You Are Covered For:**

If **you** are forced to move from **your** pre-booked and prepaid accommodation as a result of:

- a) fire explosion; or
- b) lightning; or
- c) earthquake; or
- d) storm, tempest, hurricane, flood; or
- e) medical epidemic or local Government directive

occurring during **your trip**, the **Insurer** will pay any expenses, up to the amount shown in the Schedule of Benefits, in respect to travel and accommodation costs **you** incur, to enable **you** to:

- i. continue **your trip**; or
- ii. if **you** are unable to continue with **your trip**, return **you** to the **United Kingdom**.

• **What You Are Not Covered For:**

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

1. the **excess** as shown in the Schedule of Benefits;
2. any costs which cannot be substantiated by a written report from the local or national authority who ordered **your** relocation, which confirms the exact cause for the relocation;
3. any costs or expenses payable by or recoverable from **your** tour operator, airline, hotel or other provider of accommodation or transport;
4. any costs or expenses if **you** decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there;
5. any costs which **you** would have expected to pay during **your trip**.

EMERGENCY MEDICAL EXPENSES AND REPATRIATION

• **What You Are Covered For:**

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of **you** sustaining **accidental bodily injury**, suffering an **illness** or dying:

1 Emergency Medical Expenses

1. cost of medical, surgical or hospital treatment (including emergency dental treatment up to £200 for the immediate relief of pain to **your** natural teeth only). The **Insurer** reserves the right to repatriate **you**, when in the opinion of the doctor in attendance and the **Insurer's** medical advisors, **you** are fit to travel;
2. cost of transporting **you** remains to the **United Kingdom**, or the reasonable cost of a funeral in the country where death occurs, if other than **your** usual **country of residence**, up to £5,000;
3. reasonable additional transportation (economy class) and accommodation (room only) costs incurred by **you** and any one of **your travelling companions**, as a result of **you** receiving medical advice from the doctor in attendance and the **Insurer's** medical advisors that **your** originally planned return journey to the **United Kingdom** is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date, at the **Insurer's** discretion).

2 Emergency Repatriation

- a) the cost of returning **you** to the **United Kingdom** by medically appropriate means, where in the opinion of the **Insurer's** medical advisors, such return is medically necessary.

• **What You Are Not Covered For:**

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

1. the **excess** (unless **you** use an EHIC (European Health Insurance Card) which successfully reduces the amount of the claim by more

- than **your excess** amount) as shown in the Schedule of Benefits;
2. claims arising directly or indirectly as a result of a **pre-existing medical condition** of **you** or **your travelling companion**, unless declared to and agreed by the **Insurer** in writing, with any required additional premium paid and/or amendments to **policy** conditions;
 3. claims arising if **you** or **your travelling companion**:
 - i. are travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment; or
 - ii. are on a hospital waiting list or awaiting the results of medical investigations (unless declared to and accepted by **us**); or
 - iii. have received a terminal prognosis;
 4. claims arising for treatment or surgery which, in the opinion of the **Insurer's** medical advisors, is not essential or can reasonably be delayed until **you** return to **your home**;
 5. claims arising from the additional costs of single or private hospital room accommodation;
 6. claims arising from medical treatment of any kind received after **you** have returned to the **United Kingdom**;
 7. claims arising from medical treatment of any kind not authorised at the time by a recognised registered **medical practitioner**;
 8. claims arising from medical treatment of any kind occurring after **you** have refused the offer of repatriation when, in the opinion of the **Insurer's** medical advisors, **you** are fit to travel;
 9. claims arising in respect of elective medical treatment, physiotherapy treatment and other associated therapies;
 10. claims arising out of **your** failure to contact the **Emergency Assistance Service**;
 11. claims arising from **you** suffering from any form of a psychological condition (including anxiety, stress, depression, psychiatric or eating disorders or phobias)
 12. any claims arising directly or indirectly in respect of:
 - a. the costs of telephone calls, other than calls to the **Emergency Assistance Service** notifying them of the problem for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned,
 - b. the cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or serious **illness** which necessitated **your** admittance into hospital,
 - c. any expenses which are not usual, reasonable or customary to treat **your bodily injury** or serious **illness**,
 - d. expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **your home** area,
 - e. any expenses **you** incur outside of **your home** area that are recoverable from the Health Authority in **your home** area or through a reciprocal health agreement,
 - f. expenses incurred as a result of a medical condition where **you** have not had the recommended inoculations and/or taken the recommended medication;
 13. any claim for pregnancy which falls outside the definition of **complications of pregnancy and childbirth**.

SPECIAL CONDITIONS

1. In the event of **your** death, incurring medical expenses in excess of £250, or **you** being involved in an **accident**, or being admitted to hospital, the **Emergency Assistance Service** must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the **Emergency Assistance Service** will prejudice the **Insurer** and will result in the **Insurer's** non-acceptance of liability of such claims.
2. If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are requested to obtain a European Health Insurance Card (EHIC) from **your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU, EEA or Switzerland. It is a condition of **your** insurance contract that **you** mitigate any cost to the **Insurer**.
3. Should **you** require medical treatment in Australia, **you** must enrol with MEDICARE. It is not necessary to enrol on arrival. **You** can simply do this at the first occasion on which **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Should **you** be admitted to hospital then immediate contact must be made with the **Emergency Assistance Service** and their authority obtained in respect of any treatment not available under MEDICARE before such treatment is provided. It is a condition of **your** insurance contract that **you** mitigate any cost to the **Insurer**.
4. In the event of **your bodily injury** or serious **illness** we reserve the right to relocate **you** from one hospital to another and arrange for **your** repatriation to **your home** area at any time during the **trip**. We will do this if in the opinion of the **medical practitioner** in attendance

- or the **Emergency Assistance Service** **you** can be moved safely and / or travel safely to **your home** area to continue treatment.
5. For medical expenses incurred in the United States of America (USA), White Horse Insurance Ireland dac will only pay for reasonable and necessary emergency treatment, surgery, hospital and transportation costs in accordance to the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, then White Horse Insurance Ireland dac will pay a maximum amount of 150% of the USA Medicare rate.

HOSPITAL BENEFIT

• What You Are Covered For:

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

• What You Are Not Covered For:

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

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

PERSONAL POSSESSIONS

• What You Are Covered For:

1. Lost, Stolen or Damaged

The **Insurer** will pay **you** up to the amount as shown in the Schedule of Benefits, for the value of **personal possessions** taken or purchased on the **trip** by **you** which is **accidentally** lost, stolen or damaged. The maximum payment for any **single item** is shown in the Schedule of Benefits. The maximum payment for **valuables** is shown in the Schedule of Benefits. The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £60 subject to a maximum of £300 for all such items. The maximum payment for tobacco, alcohol or fragrances (perfumes, aftershaves etc) is £50.

2. Travel Documents

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits, for travel and accommodation (room only) expenses incurred in obtaining temporary **travel documents** and the cost of a temporary passport to return **you home**.

3. Baggage Delay

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

All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:

- Up to one year old - 85% of purchase price
- Up to two years old - 70% of purchase price
- Up to three years old - 50% of purchase price
- Up to four years old - 25% of purchase price
- Up to five years old - 10% of purchase price
- Over five years old - nil

• What You Are Not Covered For:

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

1. the **excess** as shown in the Schedule of Benefits;
2. wear, tear and depreciation of the article(s) (see table above);
3. claims arising from breakage of **fragile articles** unless caused by fire or **accident** to a vehicle;
4. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards, sailboards or related equipment or fittings of any kind;
5. claims arising from damage caused by leakage of powder or liquid carried within **personal possessions** or baggage;
6. claims arising for **personal money, business money**, cheques, contact lenses, antiques, computer equipment and computer accessories of any kind, mobile telephones, TV sets;
7. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written

- report obtained;
8. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required;
 9. claims arising for breakage of **sports equipment** (unless **ski equipment** and the appropriate **wintersports** cover has been effected) whilst in use;
 10. claims arising from delay, detention, seizure or confiscation by customs or other officials;
 11. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a bill of lading;
 12. claims arising for loss or damage of dentures or bridgework;
 13. claims arising for **personal possessions left unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including, theft or damage occurring on a beach or in or around a swimming pool;
 14. claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report;
 15. claims arising for loss or damage to items carried on a vehicle roof rack;
 16. claims arising for 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 locked hotel safe, locked safety deposit box or left in **your** locked (doors and all windows) accommodation.

PERSONAL MONEY

• What You Are Covered For:

The **Insurer** will pay **you** up to the amount as shown in the Schedule of Benefits in respect of loss of **personal money** which is the property of **you** and carried on **your** person (a reduced limit applies as shown in the Schedule of Benefits for children under 18, unless an adult premium has been paid for that person) or placed in a safety deposit box or similar locked, fixed receptacle. Cover for **cash** is limited to the **cash** limit as shown in the Schedule of Benefits.

• What You Are Not Covered For:

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

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

PERSONAL ACCIDENT

Special Definitions (which are shown in italics)

Loss of Limb

- Means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight

- Means total and irrecoverable *loss of sight* which shall be considered as having occurred:
 - a) In both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
 - b) In one eye if the degree of sight remaining after correction is 3/60

or less on the Snellen scale.

Permanent Total Disablement

- Means physical or mental impairment that has a substantial and long-term adverse effect on **your** ability to carry out any form of employment and at least three of the following normal day to day activities:
 - a. Dressing and undressing
 - b. Personal hygiene
 - c. Getting up and down a flight of stairs
 - d. Getting in and out of a bed or chair
 - e. General household duties including cleaning, ironing or shopping.

We will consider that **you** are unable to perform an activity when the following applies:

- **You** are unable to perform the activity even with the use of equipment and;
- **You** always need the help of another person to perform the activity.

• What You Are Covered For:

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

• What You Are Not Covered For:

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

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

MISSED DEPARTURE

• What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation (room only) necessarily incurred if **you** are unable to reach the international point of departure of the booked travel itinerary on the initial outward or final return journey as a consequence of:

1. the failure of **public transport** services, or
2. the **accident**/breakdown of a motor vehicle in which **you** are travelling, or
3. an **accident** or breakdown occurring head 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.

If **you** arrive at **your** departure point and **your** booked **public transport** is cancelled because of a volcanic eruption, then cover is available to **you** for reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach **your** overseas destination or to return **you** to **your home**. Please note this cover only applies if **you** have purchased the Platinum Cover **policy** and this is shown on **your Certificate**.

You may claim under the "Missed Departure section" or the "Delayed Departure and Holiday Abandonment section" for the same event, not both.

You may claim under the "Missed Departure section" or the "Independent Traveller - Extended Missed Departure section" for the same event, not both.

• What You Are Not Covered For:

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

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising as a result of **your** not having taken reasonable steps to complete the journey to the departure point on time;
3. claims arising directly or indirectly from:
 - a) strike or industrial action existing or declared publicly by the date this insurance is purchased by **you**;
 - b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil

Aviation Authority or a Port Authority or any similar body in any country;

4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown;
5. claims arising from an **accident**/breakdown of a motor vehicle, where no written evidence of such **accident**/breakdown has been supplied;
6. claims arising from delay/cancellation of **public transport**, where no written evidence of such delay/cancellation has been supplied;
7. claims arising from volcanic eruption (unless **you** have purchased the Platinum Cover **policy** and this is shown on **your Certificate**).
8. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.

DELAYED DEPARTURE & HOLIDAY ABANDONMENT

• What You Are Covered For:

If departure of the **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel or
- e) closure of air space directly attributable to volcanic eruption. Please note this cover only applies if **you** have purchased a Platinum **policy** and this is shown on **your certificate**.

we will pay **you**:

1. Delayed Departure

Up to the amount shown in the Schedule of Benefits for the first completed 12 hours delay and for each full 12 hours delay thereafter;

Or

2. Holiday Abandonment

Up to the amount shown in the Schedule of Benefits for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after a minimum 12 hours has elapsed, **you** choose to cancel **your trip**.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim under the "Delayed Departure & Holiday Abandonment section" or the "Missed Departure section" for the same event, not both.

You may claim under the "Delayed Departure & Holiday Abandonment section" or the "Independent Traveller - Extended Delayed Departure & Holiday Abandonment section" for the same event, not both.

Special conditions relating to claims

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

• What You Are Not Covered For:

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

1. the **excess** shown in the Schedule of Benefits;
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**,
 - b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country,
3. loss as a result of closure of air space directly attributable to volcanic eruption unless **you** have purchased a Platinum **policy** and this is shown on **your certificate**.

PERSONAL LIABILITY

• What You Are Covered For:

The **Insurer** will pay **you** up to the amount as shown in the Schedule of Benefits for **your** legal liability for **accidental** injury to third parties and/or **accidental** damage to their property within the **territorial limits** of **your**

policy. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under the laws of the Republic of Ireland.

• What You Are Not Covered For:

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

1. claims arising directly or indirectly from, happening through or in consequence of:
 - a. employer's liability, contractual liability, or liability to a member of **your** family or **your travelling companion**;
 - b. animals belonging to, or in the care, custody or control of the **Insured**;
 - c. wilful, malicious or unlawful acts or the use of firearms;
 - d. the pursuit of trade, business or profession;
 - e. ownership or occupation of land or buildings (other than **your** temporary **trip** accommodation); or
 - f. the influence of intoxicating liquor, drugs; or
 - g. the transmission of any communicable disease or virus;
2. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance;
3. claims for legal fees and costs resulting from any criminal proceedings;
4. any claim where **you** have cover under another insurance policy.

SPECIAL CONDITIONS

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **us** as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
4. **We** will be entitled if **we** so desire to take over and conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. In the event of **your** death, **your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this **policy**.

LEGAL EXPENSES

• What You Are Covered For:

The **Insurer** will pay **you**, up to the amount shown in the Schedule of Benefits, for legal costs to pursue a civil action for compensation if someone else causes **you** **bodily injury**, serious **illness** or death.

• What You Are Not Covered For:

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

1. any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, airline, medical establishment, **us**, the **Emergency Assistance Service** or their agents, someone **you** were travelling with, a person related to **you**, a **travelling companion** or another **insured** person.
3. legal costs and expenses incurred prior to **our** written acceptance of the case.
4. any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. legal costs and expenses incurred if an action is brought in more than one country.
8. any claim where in **our** opinion the estimated amount of compensation payment is less than £2,000 for each **insured** person.
9. travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. costs of any Appeal.
11. claims occurring within the **United Kingdom**.
12. Claims by **you** other than in **your** private capacity.

REPEAT COVER

(Only available under the Long Stay insurance policy)

Only applicable if **you** have paid the additional premium to include Repeat Cover and the cover is shown on **your certificate**.

- **What You Are Covered For:**

The **Insurer** will pay **you**, up to the amount shown in the Schedule of Benefits, for additional travel and accommodation expenses incurred by **you**, as a result of **you** returning to the **United Kingdom** to retake public or university exams and will provide cover to take **you** back to **your** original **trip** destination, in order to resume **your trip**, provided cover was issued before **you** sat **your** initial exam.

- **What You Are Not Covered For:**

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

1. claims arising which are not substantiated by an official exam report;
2. claims which are not authorised by the White Horse Administration Services Limited;
3. any claim, if the results of **your** examination are known or are available to **you** prior to the purchase of **your policy**;
4. more than the cost of the flight arranged by **our Emergency Assistance Service** or the actual costs incurred by **you**, whichever is the lesser, if **you** chose not to accept the flight arranged by **our Emergency Assistance Service**;
5. the cost of **your** flight home should **your** original flight ticket allow **you** to return to the **United Kingdom** at the required time to take the exam.

SCHEDULED AIRLINE FAILURE

- **What You Are Covered For:**

In the event of a scheduled airline becoming insolvent, the **Insurer** will pay each **Insured** person up to the amount in the Schedule of Benefits, for:

1. Irrecoverable sums paid by **you** before **your** booked departure from the **United Kingdom** provided that they do not form part of a package holiday, or
2. In the event of insolvency occurring after **your** booked departure:
 - a) additional pro rata costs incurred in replacing that part of the travel arrangements to a similar standard to that originally booked, or
 - b) if **curtailment** of the **trip** is unavoidable, the cost of return transportation to the **United Kingdom** to a similar standard to that originally booked.

Please note that in respect of 2a) and 2b) above, the **Insured** person should, where practicable, contact the **Insurer** for approval prior to incurring any costs. The **Insurer** should be contacted via the claims procedure.

- **What You Are Not Covered For:**

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

1. the **excess** as shown in the Schedule of Benefits.
2. any Travel costs which are not booked and paid for within the **United Kingdom** prior to departure.
3. any Travel costs which form part of a package holiday.
4. the Financial Failure of:
 - a. any scheduled airline in Chapter 11, or any threat of insolvency being known at the time of **you** purchasing this insurance or booking a **trip**;
 - b. any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet **your** claim);
 - c. Any travel agent, tour organiser, tour operator, booking agent or consolidator with whom the **Insured** person has booked travel or accommodation.
5. any loss for which a third party is liable or which can be recovered by any other legal means.
6. any loss that is not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked accommodation, car hire or cruise following the financial failure of a scheduled airline.

WINTERSPORTS COVER

Only applicable if **you** have paid the additional premium to include **wintersports** cover on a Platinum single **trip policy** or **you** have purchased a Platinum annual **policy** (the Platinum annual **policy** automatically includes a total of 17 days **wintersports** cover during the **period of insurance**) and the cover is shown on **your certificate**.

You are required at all times to wear the appropriate safety equipment for that activity (for example, protective clothing and/or suitable head protection). Please note that a General Exclusion of cover existing under **your policy** with **us** for claims arising directly or indirectly from **your** "wilful exposure to danger". This means that **we** will not pay **your** claim if **you** do not meet this **policy** condition.

SKI EQUIPMENT

- **What You Are Covered For:**

The **Insurer** will pay, up to the amount shown in the Schedule of Benefits, for **accidental** loss, theft of or damage to **ski equipment**, which is owned or hired by **you**.

All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:

- Up to one year old - 85% of purchase price
- Up to two years old - 70% of purchase price
- Up to three years old - 50% of purchase price
- Up to four years old - 25% of purchase price
- Up to five years old - 10% of purchase price
- Over five years old - nil

- **What You Are Not Covered For:**

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

1. the **excess** as shown in the Schedule of Benefits;
2. claims for **ski equipment** which is over five years old;
3. claims for **ski equipment** if **you** have not returned **your** original **ski equipment** to the **United Kingdom** for **our** inspection;
4. more than **your** liability for the loss or damage to any hired **ski equipment**;
5. any claim for loss or theft of **ski 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 and **you** have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);
7. more than £60 per **single item**, up to a maximum of £300 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;
8. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
9. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
10. damage to, or loss or theft of **ski equipment**, if it has been left:
 - a. **unattended** in a public place; or
 - b. left in an **unattended** motor vehicle; or
 - c. in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SKI HIRE

- **What You Are Covered For:**

If **your** own **ski equipment** is:

- a) lost, stolen or damaged; or
- b) misdirected or delayed in transit by more than 12 hours on **your** outward journey from the **United Kingdom**.

the **Insurer** will pay **you** for the cost of hiring the necessary **ski equipment** for each 24 hour period **you** are without **your** own **ski equipment**, up to the amount shown in the Schedule of Benefits.

- **What You Are Not Covered For:**

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

1. any claim for loss or theft of **your** own **ski 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 **ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier and **you** have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);
3. claims arising from **your** own **ski equipment** being delayed, detained, seized or confiscated by Customs or other officials;
4. claims for loss or theft of or damage to **your** own **ski equipment** whilst being shipped as freight or under a Bill of Lading

5. damage to, or loss or theft of **your own ski equipment**, if it has been left:
 - a. **unattended** in a public place; or
 - b. left in an **unattended** motor vehicle; or
 - c. in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SKI PACK

- **What You Are Covered For:**

If **you** are unable to use **your** ski pass, tuition or ski hire due to:

- being involved in an **accident**; or
- **your illness**; or
- the loss or theft of **your** ski pass

the **Insurer** will pay **you**, up to the amount shown in the Schedule of Benefits, for the proportionate value of any unused ski pass, ski hire or tuition fee.

- **What You Are Not Covered For:**

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

1. any claim, if the loss or theft of **your** ski pass is not notified to the police within 24 hours of its discovery and **you** have not obtained a written report, which includes the crime reference number;
2. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and **you** have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);
3. loss or theft of **your** ski pass, if it was left:
 - **unattended** in a public place; 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;
4. claims arising directly or indirectly as a result of **your pre-existing medical condition**, if **you** have not advised **the medical screening company** before the start of **your trip**, have agreed the additional terms and paid any additional premium;
5. claims arising from a medical condition which is not substantiated by a report from the treating doctor, confirming **your** inability to ski.

PISTE CLOSURE

- **What You Are Covered For:**

The **Insurer** will pay a benefit, as shown in the Schedule of Benefits, if **you** are unable to ski for a continuous period in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of December to March inclusive (April to October in the Southern hemisphere), at **your** pre-booked wintersports resort.

- **What You Are Not Covered For:**

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

1. any benefit if **you** are not skiing in a pre-booked Wintersports resort which is 1,000m above sea level;
2. any benefit if **you** are unable to provide a report from the resort management substantiating **your** claim;
3. any benefit if an alternative resort is available;
4. any benefit if the piste closure was in existence prior to **your** arrival in **your** pre-booked wintersports resort.

DELAY DUE TO AVALANCHE

- **What You Are Covered For:**

If **your** return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked wintersports resort, the **Insurer** will pay **you** an amount, as shown in the Schedule of Benefits, for additional travel and accommodation expenses.

- **What You Are Not Covered For:**

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

1. any claim if **you** are unable to provide a written report from the resort management substantiating **your** claim.

BUSINESS COVER

Only applicable if **you** have paid the additional premium to include Business Cover and the cover is shown on **your certificate**.

BUSINESS EQUIPMENT

- **What You Are Covered For:**

1. **Business Equipment**

The **Insurer** will pay, up to the amount shown in the Schedule of Benefits, for **accidental** loss, theft of or damage to **your business equipment**.

The maximum payment for any **single item** is shown in the Schedule of Benefits. The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £60 subject to a maximum of £300 for all such items.

Following this **accidental** loss, theft or damage to **your business equipment**, the **Insurer** will also pay for any emergency courier expenses **you** have incurred in obtaining any **business equipment**, which is essential to **your** intended business itinerary, up to the amount shown in the Schedule of Benefits.

2. **Business Equipment Delay**

The **Insurer** will pay for the hire or purchase of essential items, up to the amount shown in the Schedule of Benefits, if **your business equipment** is delayed or lost in transit on **your** outward journey for more than 24 hours.

All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:

- Up to one year old - 85% of purchase price
- Up to two years old - 70% of purchase price
- Up to three years old - 50% of purchase price
- Up to four years old - 25% of purchase price
- Up to five years old - 10% of purchase price
- Over five years old - nil

- **What You Are Not Covered For:**

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

1. the **excess** as shown in the Schedule of Benefits for **Business Equipment**;
2. 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;
3. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and **you** have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);
4. wear, tear or depreciation of the article(s) (see table above);
5. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
6. damage caused by the leakage of powder or liquid carried with **your business equipment**;
7. any breakage of **fragile articles**, unless the breakage is caused by fire or an **accident** involving the vehicle in which **you** are being carried;
8. damage to, or loss or theft of **your business equipment**, if it has been left:
 - a. **unattended** in a public place; or
 - b. left in an **unattended** motor vehicle; or
 - c. in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
 - d. in checked-in luggage;
10. loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
11. 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 delay.

BUSINESS EQUIPMENT HIRE

- **What You Are Covered For:**

If **your business equipment** is:

- a) lost, stolen or damaged; or
- b) misdirected or delayed in transit by more than 12 hours.

the **Insurer** will pay for the cost of hiring **you** the necessary **business equipment** for each 24 hour period **you** are without **your business equipment**, up to the amount shown in the Schedule of Benefits.

• **What You Are Not Covered For:**

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

1. any claim, if **you** have not notified the police within 24 hours of the discovery of the loss or theft of **your own business equipment** 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 and you have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);
3. claims arising from **your own business equipment** being delayed, detained, seized or confiscated by Customs or other officials;
4. any claim, if the damage to, or loss or theft of **your own business equipment**, was due to it being left:
 - a. **unattended** in a public place; or
 - b. left in an **unattended** motor vehicle; or
 - c. in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
 - d. in checked-in luggage;
5. any claim following loss, theft or damage to **your own business equipment** whilst being shipped as freight or under a Bill of Lading;
6. any claim, following the damage to, loss or theft of **your own business equipment** whilst being carried on a vehicle roof rack.

BUSINESS MONEY

• **What You Are Covered For:**

The **Insurer** will pay for the loss or theft of **your business money** and travellers cheques during **your trip**, up to the amount shown in the Schedule of Benefits.

• **What You Are Not Covered For:**

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

1. the **excess** as shown in the Schedule of Benefits;
2. any 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 loss if **you** have not taken reasonable steps to prevent a loss happening;
4. loss or theft of **business money** that is:
 - a. not on **your** person; or
 - b. not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation;
5. loss or theft of **business money** that does not belong to:
 - a. **your** employer; or
 - b. **you**, if **you** are self employed;
6. loss or theft of travellers cheques, if the issuer provides a replacement service;
7. depreciation in value, currency changes or shortage caused by any error or omission;
8. loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

REPLACEMENT EMPLOYEE

• **What You Are Covered For:**

The **Insurer** will pay **you**, up to the amount shown in the Schedule of Benefits, in respect of the cost of economy class return air fare for reasonable and necessary expenses incurred by **you**, in sending a substitute **close business associate** to complete a **trip** following the disablement of **you**, as a result of **bodily injury** or **illness**, where such disablement is likely to last for at least seven days.

• **What You Are Not Covered For:**

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

1. the **excess** as shown in the Schedule of Benefits;
2. the cost of air travel other than for an economy class scheduled return air fare;
3. any losses not confirmed by a qualified **medical practitioner**;
4. any claim arising from or resulting from, a **trip** that **you** take or, any person who **your** travel depends on takes, if:
 - a. the claim relates to a **pre-existing medical condition** which **you** or they knew, or could have reasonably been expected to have known about before **you** bought this insurance;
 - b. **you** are travelling against medical advice;
 - c. **you** are travelling to receive medical advice or treatment;

- d. **you** are on a hospital waiting list waiting for treatment; or
- e. **you** have been given a terminal prognosis.

GOLF COVER

Only applicable if **you** have paid the additional premium to include Golf Cover and the cover is shown on **your certificate**.

GOLF EQUIPMENT

• **What You Are Covered For:**

The **Insurer** will pay, up to the amount shown in the Schedule of Benefits, for **accidental**, loss theft of or damage to **golf equipment** which **you** own.

The maximum payment for any **single item** is shown in the Schedule of Benefits. The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £60 subject to a maximum of £300 for all such items.

All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:

- Up to one year old - 85% of purchase price
- Up to two years old - 70% of purchase price
- Up to three years old - 50% of purchase price
- Up to four years old - 25% of purchase price
- Up to five years old - 10% of purchase price
- Over five years old - nil

• **What You Are Not Covered For:**

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

1. the **excess** as shown in the Schedule of Benefits;
2. wear, tear or depreciation of the article(s) (see table above);
3. 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;
4. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and **you** have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);
5. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
6. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
7. claims for loss, theft or damage to **golf equipment**, which is being carried on a vehicle roof rack;
8. damage to, or loss or theft of **golf equipment**, if it has been left:
 - a. **unattended** in a public place; or
 - b. left in an **unattended** motor vehicle; or
 - c. in the custody of a person who does not have an official responsibility for the safekeeping of the property.

GOLF EQUIPMENT HIRE

• **What You Are Covered For:**

If **your own golf equipment** is:

- a) lost, stolen or damaged; or
- b) misdirected or delayed in transit by more than 12 hours,

the **Insurer** will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your own golf equipment**, up to the amount shown in the Schedule of Benefits.

• **What You Are Not Covered For:**

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

1. any claim for loss or theft of **your own 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;
2. any claim, if the loss or theft of **your own golf equipment** occurs during a journey or whilst in the custody of an airline or other carrier and **you** have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);
3. claims arising from **your own golf equipment** being delayed, detained, seized or confiscated by Customs or other officials;
4. claims for loss or theft of or damage to **your own golf equipment** whilst being shipped as freight or under a Bill of Lading;
5. claims for loss, theft or damage to **golf equipment**, which is being carried on a vehicle roof rack;

6. damage to, or loss or theft of **your own golf equipment**, if it has been left:
 - a. **unattended** in a public place; or
 - b. left in an **unattended** motor vehicle; or
 - c. in the custody of a person who does not have an official responsibility for the safekeeping of the property.

NON REFUNDABLE GOLFING FEES

• **What You Are Covered For:**

The **Insurer** will pay, up to the amount shown in the Schedule of Benefits, the proportionate value of any non refundable:

- a) pre-paid green fees; or
- b) **golf equipment** hire fees; or
- c) tuition fees;

which are not used, due to:

- a) **you** being involved in an **accident**;
- b) **your illness**; or
- c) adverse weather conditions, which cause the closure of the golf course.

• **What You Are Not Covered For:**

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

1. claims arising from a medical condition which is not substantiated by a report from the treating Doctor confirming **your** inability to play golf.
2. claims arising which are not substantiated by a written report from the Golf Course owner/Head green keeper confirming the reason for closure.

INDEPENDENT TRAVELLER COVER

Only applicable if **you** have paid the additional premium to include Independent Traveller Cover and the cover is shown on **your certificate**.

EXTENDED CANCELLATION & CURTAILMENT

• **What You Are Covered For:**

The "Cancellation & Curtailment section" is extended to include the following cover.

We will pay **you** up to the amount shown in the Schedule Benefits table for any irrecoverable unused travel and accommodation costs (including excursions up to the amount shown in the Schedule of Benefits) and other prepaid charges (including green fees up to the amount shown in the Schedule of Benefits where the appropriate Golf Cover premium has been paid) which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

You were not able to travel and use **your** booked accommodation, or the **trip** was **curtailed** before completion, as a result of the:

- a) Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
 - i) prohibiting all travel or all but essential travel to, or
 - ii) recommending evacuation from the country or specific area or event to which **you** were travelling, providing such a 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**; or
- b) closure of air space directly attributable to volcanic eruption.

You may claim under the "Independent Traveller - Extended Cancellation & Curtailment section" or the "Cancellation & Curtailment section" for the same event, not both.

• **What You Are Not Covered For:**

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

1. the **excess** shown in the Schedule of Benefits;
2. the cost of Airport Departure Duty;
3. travel tickets paid for using any airline mileage reward scheme, for example Avios;
4. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme;
5. claims arising directly or indirectly from:
 - a. strike, industrial action 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 similar body in any country;
- 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;
6. 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;
7. 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;
8. any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements;
9. any costs which **you** would have expected to pay during **your trip**.

EXTENDED DELAYED DEPARTURE & HOLIDAY ABANDONMENT

• **What You Are Covered For:**

The "Delayed Departure & Holiday Abandonment section" is extended to include the following cover.

1. Extended Delayed Departure

If the **public transport** on which **you** are booked to travel is cancelled or 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** area, **we** will pay **you** for the first complete 12 hours of delay and for each complete concurrent 12 hour period thereafter, up to the maximum amount shown in the Schedule of Benefits provided **you** eventually continue the **trip**.

2. Extended Holiday Abandonment

We will pay **you** up to the amount shown in the Schedule of Benefits for either:

- a) any irrecoverable unused accommodation costs and 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:
 - i) the **public transport** on which **you** were booked to travel from **your home** area being cancelled or delayed for more than 12 hours or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours or
 - iii) closure of air space directly attributable to volcanic eruption.
- and **you** choose to cancel **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not reasonable or
- b) reasonable 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:
 - i) 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
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours or
 - iii) closure of air space directly attributable to volcanic eruption.

and **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the **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.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim under the "Independent Traveller - Extended Delayed Departure & Holiday Abandonment section" or the "Delayed Departure & Holiday Abandonment section" for the same event, not both.

• **What You Are Not Covered For:**

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

1. the **excess** shown in the Schedule of Benefits for Independent Traveller;
2. the cost of Airport Departure Duty;
3. travel tickets paid for using any airline mileage reward scheme, for example Avios;
4. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme;
5. claims arising directly or indirectly from:
 - a. strike, industrial action 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 similar body in any country;
 - 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;
6. 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;
7. 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;
8. any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements;
9. any costs which **you** would have expected to pay during **your trip**.

EXTENDED MISSED DEPARTURE

• **What You Are Covered For:**

The "Missed Departure section" is extended to include the following cover.

We will pay **you** up to the amount shown in the Schedule of Benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning **you** to **your home** area if **you** fail to arrive at the departure point:

- 1) in time to board any onward connecting **public transport** service 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** area as a result of:
 - a) the failure of other **public transport** or
 - b) strike, industrial action or adverse weather conditions or
 - c) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours or
 - d) closure of air space directly attributable to volcanic eruption.

Special condition relating to volcanic eruption claims

If **you** arrive at **your** departure point and **you** booked **public transport** is cancelled because of a volcanic eruption, then cover is available to **you** for reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach **your** overseas destination or to return **you** to **your home**.

4) Accommodation cover

We will pay **you** up to the amount shown in the Schedule of Benefits for either:

1. any irrecoverable unused accommodation costs and charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or
2. reasonable additional accommodation and transport costs incurred:
 - a) 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
 - b) 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 the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

• **What You Are Not Covered For:**

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

1. the **excess** shown in the Schedule of Benefits;
2. the cost of Airport Departure Duty;
3. travel tickets paid for using any airline mileage reward scheme, for example Avios;
4. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme;
5. claims arising directly or indirectly from:
 - a. Strike, industrial action 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 similar body in any country;
 - 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;
6. 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;
7. 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;
8. any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements;
9. any costs which **you** would have expected to pay during **your trip**.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

In addition to the Exclusions listed under each section of cover within this **policy**, the **Insurer** shall not be responsible for claims which are directly or indirectly caused:

1. by war, risk of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, an **act of terrorism**, revolution, insurrection, civil commotion or unrest assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under the Emergency medical expenses and repatriation section, the Hospital benefit section and the Personal accident section unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
2. by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
3. by loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
4. by the failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date;
5. from **you** engaging in any illegal or criminal act;
6. by any other loss, damage or additional expense following on from the event for which **you** are claiming unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or serious **illness**;
7. by **your** wilful exposure to areas known to be infected with:
 - (a) Severe Acute Respiratory Syndrome (S.A.R.S.);
 - (b) Avian Influenza, Asian Birdflu and/or H5N1;

- (c) or any other Influenza A viruses.
8. from **your** financial incapacity;
 9. from which for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by **you** from private health insurance, EHIC Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by **you** which is the basis of a claim;
 10. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation, unless covered under the section Financial Failure of a Scheduled Airline;
 11. from any **sport and activity** (except where an appropriate premium has been paid);
 12. **your** suicide or attempted suicide
 13. arising directly or indirectly from **your** wilful exposure to danger (except in an attempt to save human life) **You** must exercise reasonable care to prevent **illness**, injury or loss or damage to **your** property as if uninsured;
 14. from **you** being under the influence of or in connection with the use of drugs, unless as prescribed by a treating doctor;
 15. by **you** drinking too much alcohol, **your** alcohol abuse or **your** alcohol dependency. (In respect of **you** drinking too much alcohol, **we** do not expect **you** to avoid alcohol but **we** will not cover any claims that occur because **you** have drunk so much alcohol that **your** judgement is affected and **you** need to make a claim as a result).
 16. by **you**:
 - a) jumping or diving from a pier(s), a wall(s), a bridge(s) or a rock(s) including tombstoning or shore diving,
 - b) climbing on top of or jumping from a vehicle,
 - c) climbing or jumping from a building or balcony,
 - d) climbing or moving from any external part of any building to another part (excluding where stairs are being used) and falling, regardless of the height
unless **your** life is in danger or **you** are attempting to save human life.
 17. from **you** being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade, training or technical operation therein or thereon;
 18. directly or indirectly from **you** being engaged in any manual employment after the commencement of the **trip**;
 19. from **you** travelling against the advice of a **medical practitioner**;
 20. from **you** travelling to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public against all, or against all but essential travel.
 21. from **your** stress, anxiety, depression or any other mental or nervous disorder.
 22. from **your** use of a motorised vehicle unless a full and valid **United Kingdom** driving licence is held by **you** that permits **your** use of such a vehicle in the **United Kingdom**;
 23. from any circumstances known prior to the date this insurance is purchased or the time of booking any **trip** which could reasonably be expected to give rise to a claim;
 24. from **you** not complying with **your** respective **period of insurance**;
 25. from any loss of enjoyment.
 26. Any claim for travel costs incurred to reach **your home**, if **you** had not purchased a return ticket.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. **You** must take reasonable care to answer all questions honestly and to the best of **your** knowledge and not make a misrepresentation of the facts at the time of taking out this Insurance. Failure to do so may result in the **Insurer's** non-liability for claims. Please refer to the section entitled Duty of Care. All information provided in purchasing this insurance shall form the basis of the contract. **You** should keep a record (including copies of letters) of all information provided by **Cover4travel.com** for the purpose of entering into this contract.
2. All **Certificates**, information and evidence required by the **Insurer** shall be furnished at the expense of the **Insured** or his legal personal representatives and shall be in such form and of such nature as the **Insurer** may prescribe. The **Insured** shall as often as required submit to a medical examination on behalf of the **Insurer** at the **Insured's** expense.
3. In the event of death of the **Insured**, the **Insurer** shall be entitled to have a post-mortem examination at their own expense.
4. Any items which become the subject of a claim for loss or damage shall be retained for **Insurer** inspection and shall be forwarded to **our claims handlers** upon request at the expense of the **Insured** or his legal personal representatives. All such items shall become the

- property of the **Insurer** following final settlement of the claim.
5. In the event of any occurrence which may give rise to a claim under this insurance, the **Insured** shall take all reasonable steps to minimize any loss arising out of such claim.
 6. This insurance is non-transferable. Should the **trip** be cancelled prior to departure for any reason whatsoever other than those set out in the Cancellation section of the **policy** then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.
 7. The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of the Republic of Ireland and, in the absence of any agreement to the contrary, the laws of the Republic of Ireland shall apply.
 8. The **Insurer**, at its own expense, may take proceedings in the name of the **Insured** to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **Insurer**.
 9. In the event that the **Insured** recovers by any means, damages from any third party in respect of personal accident, all benefits paid to the **Insured** shall be repaid to the **Insurer**.
 10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this **policy**, all benefits thereunder shall be forfeited as well as all premiums paid.
 11. In the event that the **Insured** experiences a problem with the **policy** or the claims process, please refer to the Complaints Procedure.

COMPENSATION SCHEME

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

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 as amended, for the purpose of providing insurance and handling claims, if any, which may necessitate such information being provided to third parties.

FOR 24 HOUR EMERGENCY ASSISTANCE SERVICE:

Telephone: +44 (0)1733 224 892 24 hours a day, 365 days a year.

FOR CLAIMS:

Please telephone White Horse Administration Services Limited on +44 (0) 1733 224 845 or email claims@white-horse.ie

Please note that it is a condition of **your policy** that **you** notify **us** of **your** intention to make a claim within 31 days of the incident date.

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

- Master policy reference of **WHIIL/COVER4TRAVEL/06/2017**.
- Details of where **you** purchased **your policy** (**Cover4travel.com**)
- **Your policy** number
- Date of purchase of **your policy**
- **Trip** booking details
- Actual or intended travel dates
- Incident date
- Brief circumstances of **your** claim
- Value of **your** claim

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

COMPLAINTS PROCEDURE

Should **you** have any query or complaint regarding service or **your** policy sale, **you** can contact **Cover4travel.com** by telephone, Letter, or e-mail

Tel: +44 (0)161 772 3395

Postal Address:

Cover4travel.com

UK & Ireland Insurance Services (Online) Limited,
The Stables,
Old-Co-op Yard,
Warwick Street,
Manchester,
M25 3HB.

E-mail: info@cover4insurance.com

Alternatively, if **you** purchased **your** policy online, **you** can submit a complaint through the Online Dispute resolution (ODR) platform: <http://ec.europa.eu/odr>.

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

The Customer Experience Manager
White Horse Insurance Ireland dac,
First Floor,
Rineanna House,
Shannon Free Zone,
Shannon,
County Clare,
Republic of Ireland.

Alternatively, please email: complaints@white-horse.ie

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

The Financial Services Ombudsman's Bureau
Third Floor
Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland
Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie

Please note the Ombudsman will not consider **your** complaint until a final response letter has been issued by White Horse Insurance Ireland dac, as outlined above.

Please quote **your** insurance reference number and **your** claim number in all **your** correspondence to all parties involved with this procedure. This procedure is intended to provide **you** with a prompt and practical service with any complaints that **you** may have.