

Insurance

Travel Insurance

Important Policy information



Important Contact Information

Emergency & general contact numbers

Before you travel

-  **If you need to amend/cancel your policy or talk about your policy:**

Telephone the Co-op call centre **01702 939 883**

-  **If you need to cancel your trip:**

Please see page 9 for details of how to submit a cancellation claim

When you are away

-  **If you need emergency assistance while abroad:**

Telephone Zurich Assist

UK **0203 467 4125**

Outside UK **+44 (0)203 467 4125**

If you get help from Zurich Assist during your trip and incur any costs that the policy covers, you'll need to claim back these expenses after you return home. Please see How to make a claim on page 9 for details of how to do this.

How to make a claim

-  **If you need to make a claim:**

To submit **your** claim online, go to:

www.submit-claim.com/co-op

**If your query relates to an existing claim,
please call us on **01420 579 028****

(See page 9 for full details)

Welcome...

Thank **you** for choosing Co-op Travel Insurance.
We believe everyone deserves the right to travel and for that reason **we** have developed this travel insurance policy for **your** peace of mind.

To help **you** find **your** way around this document **we** have identified key information for **you** by the use of colour coding and icons.

Sections denoting **you are covered** are highlighted in green.

You are covered ✓

Sections denoting **you are not covered** are highlighted in red.

You are not covered for ✕

Sections denoting **conditions** are highlighted in orange.

Conditions –

Throughout the policy wording, **your** attention is drawn to important information by the following icon.



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Introduction

This policy details the events that are covered and the exclusions that apply. General conditions and general exclusions apply to all sections of the policy. Anything that is not stated as being covered or is specifically stated as being excluded, is not covered.

You must read the insurance policy carefully. It is only available to United Kingdom residents located in the UK at the time of purchase, and is only valid for trips commencing in and returning to **your** home country.

Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.

This contract of insurance is governed by the laws of the UK which apply to the part of the UK where **you** reside. Any legal proceedings by **you**, **your** heirs or assigns shall be brought in the courts of the part of the UK where **you** reside. If there is any disagreement about which law applies, English law will apply in which case **you** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate with **you** in English.

The policy applies to all persons named on the policy schedule who are eligible to be insured and for whom the premium has been paid. **You** must have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

This policy is underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential

Regulation Authority. Details about the extent of **our** regulation by the Prudential Regulation Authority are available from us on request. **Our** firm reference number is 959113.

This policy is arranged by IES Limited, which is registered in Gibraltar company number I17274. Registered Office: 1st Floor, Portland House, Glacis Road, Gibraltar, GX11 IAA. IES Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC25393 and trades into the UK on a freedom of services basis, FCA FRN 824283.

This policy is administered by Insure & Go Insurance Services Limited, registered in England No. 04056769. Registered office 2nd Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SSI 2JY. Insure & Go Insurance Services Limited is authorised and regulated by the Financial Conduct Authority firm registration number 309572.

IES Limited act as agents of the insurer in collecting premiums; such monies are deemed to be held by the insurers with which your insurance is arranged.


Important Information

Coronavirus and FCDO/WHO travel advice

Coronavirus Cover

This policy only provides cover for Coronavirus related claims if:

- **You** are up to date with Coronavirus vaccinations as recommended by the UK NHS (if in doubt please check with your medical practitioner), or **you** were medically unable to have the vaccinations as evidenced by your medical records; and
- **You** are **travelling to a country or area where the FCDO/WHO** are not advising against all or all but essential travel due to the Coronavirus pandemic.

 **If you meet both of these requirements your Co-op Travel Insurance travel insurance policy will provide cover under:**

- **Section 1**, if **you** need to cancel **your** trip because **you**, an immediate relative or a member of **your** travelling party are,
 - medically diagnosed with Coronavirus within 14-days of **your** planned departure date following completion and analysis of a UK Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority (e.g. private testing service); or
 - in quarantine on the date **you** are due to commence **your** trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.
- Section 2, if you need to curtail your trip and return to your home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.
- Section 6, if during your trip you contract Coronavirus and you need medical treatment.
- Section 6, if you have to extend your trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000.

Please note that

- The Conditions, General exclusions and section specific Conditions still apply.



- **Cover for cancellation depends on the cancellation of your trip being both necessary and unavoidable. Co-op Travel Insurance do not provide any cover for you being unwilling to travel.**



In the event of a claim, we will require either:

- **A copy of the positive Coronavirus test result that you received from a registered medical practitioner or independent authority (e.g., private provider); or**
- **A positive lateral Flow test (or a picture of a positive lateral flow test) with adequate and appropriate supporting evidence or independent certification; or**
- **If the claim relates to your being quarantined on the orders of a treating medical practitioner, we will require written proof of this.**



Please note that: A Positive Lateral Flow test (or a picture of a positive lateral flow test) without adequate and appropriate supporting evidence or certification is not sufficient proof of claim.

Travelling to a country or area against Foreign Commonwealth and Development Office/World Health Organisation Advice.

If you are travelling to a country or area where the FCDO/ WHO advise against all or all but essential travel, due to:

- **Coronavirus:**
 - Your policy will provide cover for claims that are not caused by or related to Coronavirus, including Emergency Medical Costs, Baggage, Passports, Money and Personal Accident claims, as usual during your trip (subject to policy terms conditions and exclusions).
 - Your policy will not provide cover for any claim caused by or related to Coronavirus.
- **reasons other than Coronavirus,**

You should understand

- why the FCDO/WHO are advising against all or all but essential travel, please see:
 - Foreign travel advice - GOV.UK (www.gov.uk)
 - Travel advice (who.int)
- that we may not be able to provide you with the assistance or other services that we would normally be able to in an emergency (this is dependent upon the reason why the FCDO/WHO are advising against all or all but essential travel)
- that the cover provided by this policy will be limited and there will be no cover for claims relating to the reason why the FCDO/WHO advise against all or all but essential travel.

Change in FCDO/WHO advice

If the FCDO/WHO advice for the country or area that **you** are travelling to, changes;

- after the purchase of **your** policy or after the booking of any individual trip (whichever is the latter)
- to advising against all or all but essential travel
- for reasons OTHER than medical epidemic or pandemic (including Coronavirus, or anything mentioned in the general exclusions)

Your Co-op Travel Insurance travel insurance policy will provide cover under:

- Section 1 - Cancellation (provided **you** have purchased a policy which includes cancellation cover, and the advice changes before **you** commence **your** trip)
- Section 2 – Curtailment (if the advice changes after **you** have commenced **your** trip)

Important things to remember

Before you go

1) Making your declarations – Taking reasonable care

Please take care when providing information to **us** – failing to take reasonable care could mean **you** are liable for all or a proportion of any claim costs. **Your** policy and any quotations given are based upon **your** answers to **our** questions. If **we** later discover this information was incorrect, it may impact any claim entitlement. In these circumstances, **we** apply the Consumer Insurance (Disclosure and Representations) Act 2012. This means **we** may not pay all of **your** claim or **your** claim could be declined in full. If **we** apply these rules to **your** claim, **we** will provide a full explanation so **you** know why.

2) If **you** need to cancel **your** trip go to www.submitclaim.co.uk/AS. (For full details please see 'How to make a claim' below).

While you are away

1) If you need emergency assistance

If **you** need help in a medical emergency, please call **our** 24-hour emergency assistance help line on **+44 (0)203 467 4125**. Zurich Assist will ensure that medical emergency services are made available to **you** and will be based entirely on medical necessity depending on **your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return home (**you** must provide valid receipts or invoices). If **you** are in any doubt **you** can call Zurich Assist for help and advice.

If **you** get help from Zurich Assist during your trip and incur any costs that the policy covers, you'll need to claim back these expenses after you return home. Please see How to make a claim on page 9 for details of how to do this.

Zurich Assist 24-hour worldwide assistance.

We offer **you our** 24-hour worldwide assistance service relating to the sections of cover that apply for the level of cover **you** have selected.

We arrange access to the following services:

Cash transfer advice.

If **you** need money to pay for travel or accommodation because of theft, loss, illness or injury, **we** will advise **you** on the process **you** must follow to get money.

Consular and embassy referral.

Where possible, **we** will give **you** the details of the representative of the relevant consulate or embassy. For example, if **you** have lost **your** passport, driving licence or travel documents.

Emergency travel and accommodation arrangements.

Where possible, **we** will help **you** to arrange emergency alternative transportation and accommodation.

Sending urgent messages.

We will help **you** to send urgent personal messages or get messages to **you** if **you** experience travel delay or suffer from illness or injury.

For confirmation contact Zurich Assist on +44 (0)203 467 4125.



When you contact us, you will need to tell us your name, your policy number and your contact details so we can keep in touch. Please try to have these and other useful information to hand.

On your return

How to make a claim

1) To make a claim, go to

www.submit-claim.com/co-opl

Submitting a claim online is the quickest and easiest way to have **your** claim processed.

To discuss an existing claim, or if **you** don't have internet access, call the claims helpline on +44 01420 579 028, quoting Co-op Travel Insurance. Phone lines are open Monday to Friday 9am to 5pm (excluding bank holidays).

Please make sure **you** notify **us** within thirty days of **your** trip ending of any occurrence likely to give rise to a claim.

2) **You'll** need to provide **your** original policy and policy schedule, confirmation of booking, all original travel booking receipts, all original medical receipts, medical report showing the condition(s) for which **you** received treatment, and police reports (which must be obtained within 24 hours of discovery in the event of loss, burglary or theft of money, valuables or baggage) and any other evidence requested on the claim form. Conditions apply, see page 18.

Please note: We reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts) if requested.



Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** liabilities to **you**, **you** may be able to claim money from the Financial Services Compensation Scheme. **Your** rights will depend on the type of policy **you** have bought and the events surrounding **your** claim. Further information about the scheme can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 0207 741 4100

E-mail: enquiries@fscs.org.uk

www.fscs.org.uk

Your Policy

Summary of cover - Value & Standard

The maximum amount insured (for each person insured)

Section	Page	VALUE		STANDARD	
		Cover	Excess (See Note 1 on page 13)	Cover	Excess (See Note 1 on page 13)
1 Cancellation	25-26	£750	£125 (£20 for loss of deposit)	£1,500	£80 (£20 for loss of deposit)
2 Curtailment	27-28	£750	£125	£1,500	£80
3 Missed departure	28	£500	£125	£1,000	£80
4 Travel delay	29	£20 for the first 24 hours, £20 for all other 24 hours, up to £200	Nil	£25 for the first 24 hours, £20 for all other 24 hours, up to £200	Nil
Abandonment		£750	£125	£1,500	£80
5 Personal accident	30				
Loss of limbs or sight (aged under 66)		£20,000	Nil	£30,000	Nil
Death benefit (Aged 18 to 65)		£10,000	Nil	£15,000	Nil
Death benefit (Aged under 18)		£2,500	Nil	£2,500	Nil
Permanent total disablement (aged under 66)		£20,000	Nil	£30,000	Nil
All benefits (Aged 66 and over)		£2,500	Nil	£2,500	Nil
6 Medical emergency expenses repatriation and associated expenses	31-33	£10,000,000	£199	£10,000,000	£99
Hospital benefit		£20 for every 24 hours, up to £1,500	Nil	£30 for every 24 hours, up to £1,500	Nil
7a Personal property	33-35				
Single article, pair or set limit		£750	£125	£1,000	£80
Gadget and valuables limit		£100		£200	
Alcohol and tobacco limit		£100		£200	
Delayed baggage		£25		£50	
		£25 for every 12 hrs up to £50 for purchases made	Nil	£50 for every 12 hrs up to £150 for purchases made	Nil
Personal money:		£300	£125	£400	£80
Cash limit		£250		£300	
Beach cash limit		£50		£100	
Cash limit (under 18)		£25		£50	
Passport and travel docs		£250	Nil	£300	Nil
7b Gadget and valuables extension (See note 3 on page 13)		Up to £1,000	See note 4 on page 13	Up to £1,000	See note 4 on page 13
Single article, pair or set limit		£1,000		£1,000	
8 Personal liability	36	£2,000,000	£125 (See Note 2 on page 13)	£2,000,000	£80 (See Note 2 on page 13)

Section	Page	VALUE		STANDARD	
		Cover	Excess (See Note 1 on page 13)	Cover	Excess (See Note 1 on page 13)
9 Hijack	36	N/A	N/A	£50 a day up to £500	Nil
10 Legal expenses	37-38	£50,000	Nil	£50,000	Nil

Summary of cover - Premium

The maximum amount insured (for each person insured)

Section	Page	PREMIUM	
		Cover	Excess (See Note 1 on page 13)
1 Cancellation	25-26	£3,000	£50 (£20 for loss of deposit)
2 Curtailment	27-28	£3,000	£50
3 Missed departure	28	£1,000	£50
4 Travel delay	29	£30 for the first 24 hours, £25 for all other 24 hours, up to £300	Nil
Abandonment		£3,000	£50
5 Personal accident	30		
Loss of limbs or sight (aged under 66)		£50,000	Nil
Death benefit (Aged 18 to 65)		£20,000	Nil
Death benefit (Aged under 18)		£2,500	Nil
Permanent total disablement (aged under 66)		£50,000	Nil
All benefits (Aged 66 and over)		£2,500	Nil
6 Medical emergency expenses repatriation and associated expenses	31-32	£15,000,000	£50
Hospital benefit		£30 for every 24 hours, up to £1,500	Nil
7a Personal property	33-35		
Single article, pair or set limit		£1,500	£50
Gadget and valuables limit		£250	
Alcohol and tobacco limit		£250	
Delayed baggage		£50	
		£75 for every 12 hrs up to £200 for purchases made	Nil
Personal money:		£500	£50
Cash limit		£300	
Beach cash limit		£100	
Cash limit (under 18)		£50	
Passport and travel docs		£500	Nil

Section	Page	PREMIUM	
		Cover	Excess (See Note 1 on page 13)
7b Gadget and valuables extension (See note 3 on page 13) Single Article, pair or set limit	33-35	Up to £1,000 £1,000	See note 4 on page 13
8 Personal liability	36	£2,000,000	£50 (See Note 2 on page 13)
9 Hijack	36	£50 a day up to £500	Nil
10 Legal expenses	37-38	£50,000	Nil

Note 1: If either **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) is presented to the treating doctor or hospital when receiving medical treatment within the European Union or a country in which it is valid and the medical costs are reduced, the policy excess applicable under section 6 - Medical and other expenses will be waived (See Reciprocal health agreements on page 22). Please note, from 1st January 2021 a UK issued EHIC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

Note 2: The excess for Section 8 – Personal liability applies per policy.

Note 3: This section of cover only applies if **you** have paid the appropriate additional premium and it is shown on **your** policy schedule.

Note 4: **You** will be responsible for 10% of the overall value of any claim, plus the standard excess relevant to the level of cover that **you** have chosen (i.e. Value £125, Standard £80 or Premium £50)

24 Hour medical emergency service included.

General policy information

Period of insurance

Your trip must begin and end in **your** home country. Cover cannot start after **you** have left **your** home country. The policy wording, including any endorsement issued by **us**, constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon the information that **you** provided during **your** application.

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



This policy is only valid for trips within your home country where there is pre-booked accommodation.

Cruises

This policy does not provide cover for cruise trips.

Winter sports

This policy does not provide cover for Winter sports activities.

Business trips

This policy does not provide cover for business trips.

For single trip insurance

This policy is not valid for trips exceeding 12 months.

For annual multi-trip insurance

This gives **you** cover to travel as many times as **you** like during any one period of insurance as long as no single trip lasts longer than 22 days if **you** have chosen Value, 32 days if **you** have chosen Standard or 45 days if **you** have chosen Premium.

We provide cover under all sections of this policy (apart from sections 3,4 or 6) for holidays in **your** home area, as long as there is pre-booked accommodation.

Adults aged 18 or over are entitled to travel independently on an Annual multi-trip policy.

The cover under section I – Cancellation

Cancellation cover applies as soon as the premium has been paid or from commencement date and the policy wording is issued. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy wording being received or before **you** travel (whichever is sooner). For annual multi-trip insurance, the cover under section I starts at the time **you** book the trip or the start date shown on the schedule of cover, whichever is later.

The cover under remaining sections

Cover under all other sections apply for the duration of the booked trip including the period of travel from home directly to the departure point and back home directly afterwards not exceeding 36 hours in each case. If **you** come home earlier than planned then cover ends on return to **your** home country.

Checking your documents are in order



You must check your policy documents. If they are not correct, please contact the Co-op call-centre on 01702 939 883.

Cancelling this policy



Your right to cancel 'cooling off period'

You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask Co-op Travel Insurance for a full refund. To request cancellation of your policy contact us on 01702 939 883.

Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:

Single trip policies - If you cancel outside of the 14-day cooling-off period, no premium will be refunded.

Annual multi-trip policies - If you cancel outside of the 14-day cooling-off period, no premium will be refunded. However, discretion may be exercised in exceptional circumstances to provide a refund for unused cover, those exceptional circumstances being bereavement or an unexpected change to your health which prevents us from being able to continue providing cover.

We reserve the right to give 14 days notice of cancellation of this policy, by recorded delivery to you at your last known address. We do not need to give prior notice or provide a refund in the following circumstances: fraud, suspected fraud or deliberate or reckless misrepresentations.

General medical conditions

We will not cover you for any medical condition or disability (pre-existing or otherwise) if:

- 1) Your state of health is significantly worse than you told us;
- 2) You know you have a terminal condition, but have not told us;
- 3) You know you will need medical treatment during your journey;
- 4) One of the purposes of your journey is to obtain medical treatment;
- 5) You are travelling against the advice of a medical practitioner;
- 6) You are not fit to travel on your journey.
- 7) You have been placed on a waiting list that could cause you to cancel or curtail your trip.

We have the right from the date of issue up to the date of travel to request a letter from your medical practitioner detailing your pre-existing medical condition(s), and confirming that your condition(s) have not changed or got worse, along with agreeing that you are fit to travel.



Pre-existing medical conditions

This insurance has conditions that are about your health and the health of other people who may not be travelling with you, but who you are depending on for the trip.

This policy will not provide cover for any medical condition or any illness related to a medical condition which you knew about at the time of taking out this insurance and/or, prior to the booking or commencement of any individual trip.

Please read the general exclusions on pages 44-46.

Medical health disclosure requirements



You must read the following important information:

You must disclose to us if you or anyone else insured on this policy has:

- In the last two years, taken any prescribed medication or received medical treatment or advice at a hospital, clinic, GP surgery or via remote consultation or received or been offered palliative care;
- Been advised of a terminal illness.



We are unable to cover undiagnosed conditions.

Failure to provide full and accurate information before you take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected.



Terminal prognosis

If **you** have been given a terminal prognosis, provided **you** have received confirmation from **your** GP or medical practitioner that the prognosis is not less than 6 months from **your** return date of travel, and he/she has confirmed that **you** are fit to travel, **we** may still be able to provide cover. If **you** or anyone else insured on this policy have been given a terminal prognosis please contact the Co-op call centre on **01702 939 883**.

Change in state of health

You must tell us and consult with your medical practitioner if you or anyone else insured on this policy:

- i) Develops a new condition and/or
- ii) There is a change to an existing medical condition and/or
- iii) There is a change in medication.



You must do this by contacting the Co-op call centre on 01702 939 883 at the earliest opportunity and before you book or commence your journey, or pay the balance or any further instalments for your journey. We have the right to amend the premium due and/or amend, restrict or cancel your cover under this policy.

Non-travelling relatives

You may have an immediate relative with a medical condition who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may need to cancel or curtail **your** journey.

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** booked **your** trip, 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. In the event of a claim the doctor must complete the medical certificate on the claim form.

Excesses

An excess is the first amount of any claim for which **you** are responsible to pay. The excess applies to each insured person per claim except for section 8 'Personal liability' where the excess is per policy. If a claim is made under more than one section which is caused by the same event at the same time, a maximum of 2 excesses per insured person will apply and these will be the highest excesses payable.

Travelling when pregnant

We provide cover under this policy if something unexpected happens. **We** do not consider pregnancy or childbirth to be an illness or injury.

If **you** become pregnant after **we** have sold **you** this policy or after **you** booked **your** trip (whichever is later) and will be over 32 weeks pregnant for a single pregnancy (or 24 weeks pregnant for a multiple pregnancy) at the return date of **your** trip, **you** can claim for cancellation.

Cover is automatically provided under section 1 (Cancellation), section 2 (Curtailed) and section 6 (Medical emergency expenses) for complications of pregnancy and childbirth which existed at the time of taking out this policy or developed at a later stage, provided **your** doctor and midwife are aware of **your** travel plans and that **you** are not travelling against medical advice. Childbirth in or after the 32nd week for a single pregnancy (or 24th week for a multiple pregnancy) is not a complication and is not covered under any section of this policy.

Complications of pregnancy and childbirth are defined as:



Please make sure that your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Airlines and ferry/shipping companies have their own restrictions due to health and safety requirements.

Toxaemia – toxins in the blood

Gestational diabetes – diabetes arising as a result of pregnancy

Gestational hypertension – high blood pressure arising as a result of pregnancy

Pre-eclampsia – where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy

Ectopic pregnancy – a pregnancy that develops outside of the uterus

Molar pregnancy or **Hydatidiform mole** – a pregnancy in which a tumour develops from the placental tissue

Post-partum haemorrhage – excessive bleeding following childbirth

Retained placenta membrane – part or all of the placenta is left behind in the uterus after delivery

Placental abruption – part or all of the placenta separates from the wall of the uterus

Hyperemesis gravidarum – excessive vomiting as a result of pregnancy

Placenta praevia – when the placenta is in the lower part of the uterus and covers part or all of the cervix

Stillbirth

Miscarriage

Emergency caesarean section

A termination needed for medical reasons

Premature birth more than 8 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.

You should check with them or any other mode of transport you propose to take before you book. You are not covered for claims arising from pregnancy, where, at the point of checking in for or boarding your mode of transport, you fail to comply with the carrier's conveyance of pregnant women policy.

Our rights

We can, at any time, do the following:

- Take over the defence or settlement of any claim.

- Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.


- If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.


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


Conditions and Geographical limits

Conditions

1) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.

 2) Cover is only available for children (under the age of 18) provided they are travelling with an adult and are named on the same policy.

 3) If your money, gadgets and valuables or any items of baggage, are lost or stolen, you must notify the local police within 24 hours of discovery. Please make sure you get a copy of the police report. Failure to comply will result in your claim being turned down.

 4) No payment will be made under sections 1, 2, 5, and 6 without appropriate medical certification.

5) In the event of a claim, **you** (or **your** legal representative) must give **us** all the information and documents that **we** may need at **your** (or their) own expense. If **you** make a medical claim **you** may be asked to supply **your** medical practitioner's name to enable us to access **your** medical records.

This will help **us** and the medical practitioner treating **you** to provide the most appropriate assistance and assess whether cover applies. If **you** do not agree to provide this when requested **we** will not deal with **your** claim.

6) In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post-mortem examination both at **our** expense.

7) **You** must take all reasonable steps to recover any lost or stolen article.


8) If **you** make a claim which is found to be fraudulent then the insurer will not pay the claim and the policy will be cancelled from the date that the claim was made. This will mean that **you** will no longer be covered under the policy and will not be able to make any further claims. Should **we** find that a claim that was paid is fraudulent then **we** reserve the right to ask **you** to pay back any claims amounts paid to **you** or a third party. In the event of fraud **we** may cancel the contract and will not be liable to return any of the premiums paid.

9) **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.

10) **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

11) **We** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.

12) The terms of this insurance is based upon the information provided by **you** to **us**. The policy contains conditions relating to health of the people travelling. **You** must take reasonable care to answer all questions put to **you**, about the health of the people travelling, honestly, accurately and to the best of **your** knowledge. If **you** do not understand the meaning of a question put to **you** or if **you** do not know the answer it is vital that **you** tell us. Once cover has been arranged **you** must immediately notify **us** of any changes to the information that has previously been provided. Failure to provide full and accurate information before **you** take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. If **you** are declaring on behalf of another person **you** must ensure **you** are fully aware of their medical history.

 13) If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution. **You** must provide any assistance that **we** require.

14) **You** must pay back any amounts **we** have either paid to **you** or on **your** behalf which are not covered by this insurance, or for costs which are later recovered elsewhere. For example, claims for lost baggage which is later found, or for cancelled trips which are later refunded. These payments must be returned to us within one month of **you** becoming aware.

15) A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

16) **You** are required to take all reasonable care to protect **yourself** and **your** property and to act as though **you** are not insured.

17) Sanctions clause. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any insured person or other party to the extent that such cover, payment, service, benefit and/or business or activity of the insured person would violate any applicable trade or economic sanctions law or regulation.

18) **You** must abide by the advice and instructions of **our** medical advisers; failure to do so may result in cover being completely or partially withdrawn.

Geographical limits

Single trip:

Region 1 – Covers trips to, from, and within the United Kingdom.

Region 2 – Covers trips to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries, bordering the Mediterranean Sea, as well as Madeira and The Azores. This region excludes countries mentioned in region 3.

Region 3 – Covers trips to regions 1, 2 and Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus and Malta.

Region 4 – Covers trips to anywhere in the world except USA, Canada, Caribbean, Hong Kong, Singapore, Mexico and China.

Region 5 – Covers trips to anywhere in the world including USA, Mexico, Canada and the Caribbean.

Region 6 – Covers trips to anywhere in the world except USA, Mexico, Canada and the Caribbean.

Region 7 – Covers trips to Australia and New Zealand only.

Annual multi-trip:

Region 1 – Covers trips to, from, and within the United Kingdom.

Region 8 – Covers trips to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores.

Region 9 – Covers trips to anywhere in the world except USA, Mexico, Canada and the Caribbean.

Region 10 – Covers trips to anywhere in the world including USA, Mexico, Canada and the Caribbean.

On both single trip, and annual multi-trip policies, if **your** outward or return flight to **your** booked destination requires **you** to break **your** journey by stopping over in an area which is not covered by the region on the schedule of cover, **your** policy automatically covers **you** to spend 24 hours in the area of the stopover each time **you** have to stop over on both **your** outward and return journeys.

Definitions

Definitions

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accident/Accidental/Accidentally – an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

Baggage – **your** personal clothing and effects, suitcases, luggage and or similar.

Business trip – a trip primarily for business purposes.

Children/Child – **your** children, **your** partner's children and the grandchildren of **you** or **your** partner, including step children, step grandchildren and fostered or adopted children or grandchildren, provided that **they** are:

- Under 18 years old on the date cover commences
- dependent on **you** or **your** partner (or in the case of grandchildren dependent on **you** or **your** partner or their parent(s)).

Civil Unrest – Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Close business associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Complications of pregnancy and childbirth – see Travelling when pregnant on page 16.

Coronavirus – COVID-19, SARS-COV-2 or any mutation or variation of these.

Cruises – A trip on a passenger carrying liner, ship or river cruiser on a voyage, including accommodation for a minimum of two nights.

Curtail/curtailment – Return early to home in the United Kingdom.

Cyber Terrorism – the actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure).

Excesses – see Excesses on page 16.

Fit to travel – means that, taking into account your general state of health and any pre-existing medical conditions, you and your medical practitioner (if consulted) would reasonably expect that you would be well enough to complete your trip without requiring medical assistance or treatment, bearing in mind where you are going, how long you will be there, any sporting or adventure activities you intend to engage in, and the method of travel being used.

Gadget and valuables – Mobile phones and mobile phone accessories, photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, laptops, tablet PC's (including iPads), netbook computers, binoculars, antiques, e-cigarettes and associated vapour liquids, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment, musical instruments.

Golf equipment – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Home – **Your** residential address in the United Kingdom.

Home country – is:

England, Scotland, Wales or Northern Ireland, if **your** home is in any of these locations; or

The Isle of Man or Channel Islands if **your home** is located on any of these islands.

Illness/ill – sudden and unforeseen change in health, sickness or disease (including complications of pregnancy or childbirth) contracted as certified by a medical practitioner.

Immediate relative – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-

in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Insured person/You/Your/Yours – each person travelling on a trip who is named on the policy schedule.

Manual work – Manual labour is work that is physical, including, but not limited to; construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery). We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three meters above the ground, and cover for personal accident and personal liability is not included. If you injure yourself during voluntary work, the policy excess under section 6 – Medical emergency expenses will be £100.

Medical practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Mobility aids – Wheelchair, motorised wheelchair, prosthetic limb, walking frame, walking stick or crutches.

Money – Cash, travellers and other cheques.

Natural disasters – Wildfire, earthquake, tsunami, volcanic eruption, landslide, avalanche, cyclone, typhoon and/or tornado occurring in the area where the accommodation you are due to stay in during your trip is situated after this insurance was purchased and which damages the local transport infrastructure and/or such accommodation to the extent that access to or the availability of the accommodation is no longer possible or cannot be guaranteed.

Partner – **your** husband, wife or civil partner, or someone of either sex that **you** live with as though they were **your** husband, wife or civil partner.

Permanent total disablement – Disablement as a result of which **you** are unable to carry on or perform any business or occupation, and which, having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Personal accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Pre-existing medical condition – any disease, illness or injury as set out in the medical health disclosure requirements on page 15.

Public transport – any publically licensed vehicle, including but not limited to, aircraft, sea vessels, trains, buses or coaches, operating to a published timetable.

Redundancy – Any person declared redundant, who is under State Pension age and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski equipment – Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

Ski pack – Pre-booked lift passes, hired skis and boots and ski school fees.

Trip(s) – A holiday or journey for leisure purposes that takes place during the period of cover and begins and ends in **your** home country.

Unattended – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

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

United Kingdom resident – **You** must have resided in the UK (as defined above) for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

We/us/our – Zurich Insurance Company Ltd.

Zurich Assist – The service provider nominated by Zurich Insurance Company Ltd.

Reciprocal health agreements



You should take reasonable steps to use any reciprocal health agreement which exist between countries. Where medical expenses are reduced using a reciprocal health agreement the excess will be reduced to nil under this section.

European Union

When travelling to a country in the European Union (EU) **you** should receive inpatient treatment in a public hospital.

You must therefore obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via www.ghic.org.uk. This allows UK residents and European citizens to benefit from the health agreements between countries in the EU. (This used to be known as EHIC / EII). A UK issued EHIC Card is also still valid and accepted until expiry and can be used in place of a GHIC Card.

If **you** are admitted to a public hospital, **you**

should present **your** GHIC / EHIC to the hospital; if **you** are unable to do so, **you** must co-operate with the medical assistance department in order to obtain one.

If **your** GHIC / EHIC is presented to the treating doctor or hospital when receiving medical treatment within the European Union and Switzerland and the medical costs are reduced, the policy excess applicable under section 6 (Medical emergency expenses) will be waived.

Please note, from 1st January 2021 a UK issued EHIC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

Australia & New Zealand

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

Useful Information

Please note this information does not form part of the terms and conditions of **your** Travel cover, it is provided for guidance purposes only. Information is correct at date of production.

www.gov.uk/foreign-travel-advice

Before **you** go overseas check out the Foreign, Commonwealth and Development Office website at www.gov.uk/foreign-travel-advice, it is packed with essential travel advice and tips plus up to date information about different countries.

The World Health Organisation

The World Health Organisation (WHO) provides up to date information and advice for travellers by country on health risks. Please check with the WHO if **you** have any concerns over health risks for **your** intended destination. To view information on the country or region **you** intend to travel to, visit the international travel and health pages on the WHO website www.who.int

Air passengers

For advice and details on **your** rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at www.caa.co.uk. **You** should also refer to the terms and conditions of the airline **you** are travelling with for information.

We are not responsible for the content of other websites.

Data Protection Statement

Zurich takes the privacy and security of **your** personal information seriously. **We** collect, use and share **your** personal information so that **we** can provide policies and services that meet **your** insurance needs, in accordance with applicable data protection laws.

The type of personal information **we** will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where **you** have requested other individuals be included in the arrangement, personal information about those individuals.

We and **our** selected third parties will only collect and use personal information

- (i) Where the processing is necessary in connection with providing a quotation and/or contract of insurance;
- (ii) To meet **our** legal or regulatory obligations;
- (iii) Where **you** have provided the appropriate consent;
- (iv) For **our** 'legitimate interests'.

It is in **our** legitimate interests to collect personal information as it provides us with the information that **we** need to provide **our** services more effectively including providing information about **our** products and services. **We** will always ensure that **we** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of **our** data protection statement can be viewed via www.zurich.co.uk/dataprotection.

How you can contact us

If **you** have any questions or queries about how **we** use

your data, or require a paper copy of the statement,

you can contact us via:

gbz.general.data.protection@uk.zurich.com or alternatively contact **our** Data Protection Officer at

**Zurich Insurance,
Unity Place,
I Carfax Close,
Swindon,
SNI IAP.**

Your Cover

Your Cover

Section I – Cancellation



You are covered



For **your** proportion only, up to the amount shown in the summary of cover on pages II-13 if **your** travel and accommodation arrangements are cancelled before **your** departure from **your** home country if this is **your** usual country of residence, which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of **you** being unwilling to commence **your** trip as arranged) due to:

i) The death or disablement by bodily injury and illness of **a) You, b) Any person you are intending to travel or stay with, c) An immediate relative of yours or of any person you are intending to travel with or d) A close business associate of yours;**

2) **You** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;

3) **Your** home being made uninhabitable or place of business being made unusable, up to 48 hours before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft;

4) The police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;

5) You being ordered to return to duty if you are a member of the armed forces, emergency services or an administrative government employee;

6) **You** becoming pregnant after **we** have sold **you** this policy, if it means that: i) At the return date of **your** trip **you** will be more than 32 weeks pregnant for a single pregnancy or more than 24 weeks for a multiple pregnancy; ii) At the date of departure on **your** outward journey **you** will fail to comply with the transport providers conveyance of pregnant women policy;

7) Complications of pregnancy and childbirth;

8) The FCDO/WHO advice changing to advise against all or all but essential travel to **your** destination, other than for medical epidemic or pandemic or anything mentioned in the general exclusions.

You are not covered



For any claim resulting from or relating to:

1) Anything mentioned in the General exclusions on pages 44-46. General conditions on page 18 will also apply;

2) The excess as shown in the summary of cover on pages 11-13. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;



3) **Claims where a medical certificate has not been obtained from a medical practitioner, confirming that cancellation of the trip is medically necessary;**

4) Pregnancy, where, at the point of checking in for or boarding **your** flight, **you** fail to comply with the airline's conveyance of pregnant women policy, **you** knew **you** were pregnant at the time of purchasing the policy or booking the trip;

5) Any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;

6) Cancelling **your** holiday due to strikes, blockades or actions taken by any government or administration of any country or the threat of an event like this;

7) Any claim as a result of your passport or travel documents being lost or stolen;

8) Any air passenger duty (APD) charges made by a scheduled airline as a part of **your** booking, ATOL protection fees and any administration fees included in the cost of the flight booking or refund process;

9) Cancelling **your** trip due to having given birth in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;

10) A Medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specified on page 7;

11) The failure to obtain the required passport, visa or necessary travel documentation.

Conditions



1) **You** must tell the carrier, holiday company, travel agent or accommodation provider immediately if **you** know the trip will be cancelled, so **you** lose as little as possible. If **you** do not tell the carrier, holiday company, travel agent or accommodation provider as soon as **you** find out that **you** have to cancel the trip, **we** will only pay the cancellation charges that were due at the point in time when **you** knew **you** had to cancel.

2) Claims for cancellation must be substantiated by written confirmation or cancellation invoice from the public transport carrier and/or accommodation provider and/or an unused travel ticket. Failure to provide this may mean any claim will be rejected.

Your Cover

Section 2 – Curtailment

This section includes the services of Zurich Assist (details shown on page 8) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

You are covered



Up to the amount shown in the summary of cover on pages 11-13 for:

1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from **your** home country, if **you**, and where appropriate a person **you** are travelling with covered by this policy, have to curtail **your** trip and return to **your** home earlier than planned due to:

- a) The death, severe injury or serious illness of:
 - i) **You** or any person **you** are travelling with;
 - ii) An immediate relative of **yours** resident in **your** home country;
 - iii) A close business associate of **yours** resident in **your** home country.
 - b) Complications of pregnancy and childbirth;
 - c) **Your** home being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft;
 - d) The police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;
 - e) **You** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport. These proportionate value of costs will be calculated from the date of return to **your** home country;
- 2) Reasonable additional travelling expenses incurred by **you** for returning to **your** home country (economy class) earlier than planned for a reason stated in benefit I of this section;
- 3) **You** being ordered to return to duty if you are a member of the armed forces, emergency services or an administrative government employee;
- 4) The FCDO/WHO advice changing to advise against all or all but essential travel to **your** destination, other than for medical epidemic or pandemic or anything mentioned in the general exclusions.

You are not covered



For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 44-46. General conditions on page 18 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-13. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3) **Claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;**
- 4) Additional travelling expenses incurred which are not authorised either by us or Zurich Assist, as detailed on page 8;
- 5) A theft of a passport that has not been reported to the necessary authorities, and a written report obtained;
- 6) Childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;
- 7) Cutting short **your** trip due to strikes, blockades or actions taken by any government or administration of any country or the threat of an event like this;
- 8) A medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specified on page 7.

Zurich Assist only assists early return home for medical reasons, not for the other reasons listed under this section of the policy.



Curtailment is only applicable if you return to your home country earlier than planned.



Conditions

1) **You** must get **our** permission if **you** have to cut **your** holiday short and return early to **your** home area for an insured reason. If **you** are unable to contact us for permission, **you** must get a doctor's certificate in resort confirming the medical necessity for **you** to return home earlier than planned.

Your Cover

Section 3 – Missed Departure

You are covered ✓

Up to the amount shown in the summary of cover on pages 11-13 for additional accommodation (room only, not including food, drink and telephone expenses) and travel expenses necessarily incurred if **you** cannot reach the departure point of any part of **your** outward or final return journey which is due to commence within 36 hours after the departure date and time of the start of **your** outward or return journey, as a result of:

- 1) The failure of scheduled public transport due to poor weather conditions, a strike or industrial action;
- 2) An accident to or breakdown of, the vehicle in which **you** are travelling (this would not include **your** vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery);
- 3) An accident or breakdown occurring to another vehicle ahead of **you** on a road which causes an unexpected delay to the vehicle in which **you** are travelling;

You are not covered ✗

- 1) For anything mentioned in the General exclusions on pages 44-46. General conditions on page 18 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-13. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3) If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 4) If **you are** not proceeding directly to the departure point;
- 5) Unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 6) Unless **you** obtain confirmation from the police or motoring authorities (eg. Highways Agency) to confirm a major accident on a motorway causing delays or closure on the motorway;
- 7) For an accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairer's report is not provided.

Your Cover

Section 4 – Travel Delay and Abandonment

You are covered



1) For a benefit of up to £20 (Value), £25 (Standard) or £30 (Premium) for the first full 24 hours **you** are delayed and up to £20 (Value and Standard) or £25 (Premium) for each full 24 hours **you** are delayed after that, up to a maximum of £200 (Value & Standard) or £300 (Premium) (regardless of the number of incidents of delay) as detailed in the summary of cover on pages 11-13, as long as **you** eventually go on the trip, or

2) Up to the amount shown in the summary of cover for **your** travel and accommodation which has not been used and which **you** have been paid or been contracted to pay for if **you** abandon the trip (on the outward journey only) after the first full 24 hours of delay.

If **your** outward or return flights, sea crossing, coach or train departure to or from **your** home country, which is due to commence within 36 hours after the departure date and time of the start of **your** outward or return journey, are delayed for more than 24 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) Strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) Adverse weather conditions if these are the underlying and continuing cause;
- c) Mechanical breakdown of the aircraft, coach, train or sea vessel.

You are not covered



1) For anything mentioned in the General exclusions on pages 44-46. General conditions on page 18 will also apply;

2) For the excess as shown in the summary of cover on pages 11-13. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person (this is only applicable if **you** abandon the trip);

3) If **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;

4) If **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;

5) For any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;

6) For any claims arising from **natural disasters**;

7) For any claim that results from **you** missing a flight, ferry, ship, coach or train which is not part of **your** outward or return journey.



This section only applies for delays at your final international departure point to or from your home country.

Your Cover

Section 5 – Personal Accident

You are covered



If **you** are involved in an accident during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent, permanent total disablement, loss of sight or loss of limb, **we** will pay **you** or **your** legal personal representative up to the amount shown in the summary of cover on pages 11-13 for one of the following:

1) Your permanent total disability caused by an accident during **your** trip that:

- a)** Stops **you** from working in any job **you** are qualified for;
- b)** Lasts for 12 months; and
- c)** **Our** medical advisor believes is not going to improve at the end of those 12 months; or
- 2)** The permanent loss of use of one or more of **your** limbs, at or above the wrist or ankle; or
- 3)** Irrecoverable loss of sight (see definition below) in one or both eyes for a period of at least 12 months; or
- 4)** If **you** die, **we** will pay the amount shown in the summary of cover on pages 11-13.

Please note: - You can only claim under one of the above subsections for the same event

If **you** are aged under 18 or over 65 at the time of the accident the death benefit will be limited to funeral and other expenses up to £2,500. If **you** are aged over 65 the permanent total disablement benefit will not apply.



The following definitions apply specifically to this section:

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.

You are not covered




- 1)** For any claims for death, loss or disablement caused directly or indirectly by:
- a)** Anything mentioned in the General exclusions on pages 44-46. General conditions on page 18 will also apply;
- b)** **Your** sickness, disease, physical or mental condition that is gradually getting worse;
- c)** An injury which existed prior to the commencement of the trip;
- 2)** For any claims under this section not notified to us within 12 months of the date of the accident;
- 3)** For claims caused by **you** taking part in any sporting or adventure activity where personal accident cover is specifically shown as excluded.



Your Cover


Section 6 – Medical Emergency

 **This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.**

Please remember this section does not apply if you become ill or are injured during trips in **your** home country.
This section applies:

a) To trips outside the United Kingdom; **b)** If you are a Channel Islands or Isle of Man resident visiting other parts of the United Kingdom; **c)** If you are visiting the Channel Islands or Isle of Man from other parts of the United Kingdom;

Cover does not apply otherwise to trips within the United Kingdom.

 **Before a claim for emergency expenses can be submitted under this section, you must have contacted Zurich Assist as soon as you are hospitalised. Please refer to page 8.**

If **you** are taken into hospital or **you** think that **you** may have to come home early (be repatriated) or extend **your** journey because of illness or accident, the emergency assistance company must be told immediately.


If during **your** trip, **you** become ill or are injured:

You are covered

Up to the amount shown in the summary of cover on pages II-13 for costs incurred outside **your** home country:

i) For usual reasonable and necessary medical and surgical treatment as prescribed by a medical practitioner. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £250;

2) For reasonable and necessary additional accommodation (room only) and travelling expenses (economy class) for **you** and one relative or friend who has to stay with **you** or travel to be with **you** and accompany **you** home if **you** have to be accompanied home on medical advice or if **you** are a child and require an escort home. **You** must have our permission to do this.

 **Please note cover is limited to a maximum of £2,000 in relation to point 2) above if you have to extend your trip because you have contracted coronavirus disease; or if you are quarantined (on the orders of the treating medical practitioner) abroad as a result of the above conditions.**

3) In the event of death: a) for conveyance of the body or ashes to **your** home country (the cost of burial or cremation is not included) or; b) local funeral expenses abroad limited to £2,500;

4) Up to the amount shown in the summary of cover for each 24 hour period that **you** are in hospital as an in-patient during the journey;

All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.

If you become ill or are injured we have the right to bring you back home, if the Zurich Assist emergency service doctor in consultation with the treating doctor concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover.

We reserve the right to move you from one hospital to another.

You are not covered



- 1) For anything mentioned in the General exclusions on pages 44-46. General conditions on page 18 will also apply;
- 2) For the excess as shown in the summary of cover on pages 11-13. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3) For any sums which can be recovered by **you** and which are covered under any national insurance scheme or reciprocal health arrangement;
- 4) For any expenses incurred for illness, injury or treatment required as a result of: **a)** Surgery or medical treatment which in the opinion of the attending doctor and the Zurich Assist doctor can be reasonably delayed until **your** return to **your** home country; **b)** Medication and/or treatment which at the time of departure is known to be required or to be continued outside **your** home country;
- 5) For preventative treatment which can be delayed until **your** return to **your** home country;
- 6) For claims that are not confirmed as medically necessary by the attending doctor or Zurich Assist;
- 7) For the cost of any elective (non-emergency) treatment or surgery, including cosmetic surgery or exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 8) For any expenses incurred following: **a)** **Your** decision not to be relocated from a private hospital to a public hospital or **b)** **Your** decision not to be repatriated after **our** medical advisor deems it safe for **you** to return home;
- 9) **For any additional hospital costs arising from single or private room accommodation unless medically necessary and authorised by Zurich Assist;**
- 10) For treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 11) The cost of any taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury);
- 12) For Telephone expenses, other than the first call to us to tell us about the medical problem;
- 13) The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient);
- 14) For the cost of medical or surgical treatment of any kind received by an Insured person later than 52 weeks from the date of the accident or commencement of the illness;

- 15) For any claim due to childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;
- 16) For treatment or expenses in **your** home country;
- 17) For costs of more than £500 which **we** have not agreed beforehand;
- 18) For any transportation or repatriation costs other than those deemed necessary by **our** medical advisors. **Our** medical advisors' decision on the means of repatriation is final;
- 19) For any expenses which **you** or **your** dependents are not legally required to pay or which would not have been applicable if no coverage had existed;
- 20) For any charges caused directly or indirectly by an error of the medical provider.

Conditions



In the context of medical treatment and for the benefit of overseas healthcare providers the following definition of 'usual, reasonable and necessary' applies:

- Usual, reasonable and necessary means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. We will determine what usual, reasonable and customary charges are, and in doing so may consider one or more of the following factors:**
- a)** The level of skill, extent of training, and experience required to perform the procedure or service;
 - b)** The length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;
 - c)** The severity or nature of the illness or bodily injury being treated;
 - d)** The amount charged for the same or comparable services, medicines or supplies in the locality;
 - e)** The amount charged for the same or comparable services, medicines or supplies in other parts of the country;
 - f)** The cost to the medical provider of providing the service, medicine or supply;
 - g)** Such other factors as we, in the reasonable exercise of discretion, determine are appropriate.

Your Cover

Section 7a – Personal Property


You are covered




1) Baggage

Up to the amount shown in the summary of cover on pages II-13 for the value or repair of any of **your** own baggage (not hired, loaned or entrusted to **you** except mobility aids, hired, loaned or entrusted to **you** by the NHS or similar body), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum we will pay for the following items;


- £100 (Value), £200 (Standard) or £250 (Premium) for all gadgets and valuables in total;
- £100 (Value), £200 (Standard) or £250 (Premium) for single article limit – any one article, pair and/or set of articles;
- £25 (Value) or £50 (Standard and Premium) for alcohol and tobacco;

 **In the event of a claim for a pair or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.**

 **Please note: we reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts) if requested.**

2) Delayed baggage

Up to the amount shown in the summary of cover on pages II-13 towards the cost of buying replacement necessities if **your** own baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

 **Any amount we pay you under 2 (Delayed baggage) will be refunded to us if your baggage proves to be permanently lost.**

3) Personal money

Up to the amount shown in the summary of cover on pages II-13 if **your** own money is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

We will only pay up to the amount shown in the table of benefits for any money lost or stolen from a beach or side of a pool.

If you are aged under 18, claims under Personal money for cash are limited to £25 for Value cover, and £50 for Standard and Premium cover.

4) Property claims

These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.

5) Passport and travel documents

Up to the amount shown in the summary of cover on pages II-13 if **your** passport is lost or stolen during a trip (as long as this is outside the country **you** departed from), **we** will pay:

- a) Reasonable travel and accommodation expenses necessarily incurred outside **your** home country to obtain a replacement of **your** lost or stolen passport or visa which has been lost or stolen outside **your** home country;
- b) Reasonable additional public transport costs if **you** are unable to make **your** pre booked return flight home following the loss or theft of **your** passport within 24 hours of **your** pre booked return flight home; and
- c) Any fees payable specifically for **you** to obtain the replacement passport itself while **you** are outside **your** home country.
- d) The pro rata value of the original passport at the time of loss; and
- e) The replacement costs of any of the following items:

- Travel tickets
 - Green Cards
 - Visas
 - Prepaid accommodation vouchers
 - Prepaid car-hire vouchers
 - Prepaid excursion vouchers that **you** lose or that are stolen or damaged during **your** trip.
- The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured in the summary of cover on pages II-13.

Your Cover

Section 7b – Gadgets and valuables extension cover

Cover under section 7b extends the total policy limit for gadgets and valuables to the amount shown under section 7a in the summary of cover. For example, the total amount that can be claimed on this policy if the extension is purchased, per insured person, for gadgets and valuables in total will be £1,000, with the limit for any one item being £1,000. Cover under this section only applies if you have chosen the optional gadgets and valuables cover upgrade prior to leaving your home area, have paid the appropriate additional premium and it is shown on your policy schedule.

Please see definition of gadgets and valuables on page i8.

You are covered ✓


1) For a valuable item that **you** have lost or that has been damaged or stolen during **your** trip. The maximum payment for any one item will be £1,000 with a total payment for all items of £1,000, this is after a deduction has been made for age, wear and tear and loss of value, **we** will reimburse **you**.


You are not covered ✗

 **Special conditions which apply to sections 7A, and 7B.**

1) For anything mentioned in the General exclusions on pages 44-46. General conditions on page i8 will also apply;

2) For the excess as shown in the summary of cover on pages ii-13. The excess will apply for each trip that **you** have booked, each and every incident and for each insured person (not applicable to 2, Delayed baggage);

 3) If you do not exercise reasonable care for the safety and supervision of your property;

 4) For loss, destruction, damage or theft of baggage, gadgets and valuables, mobility aids or money left unattended in a public place, or a place to which members of the general public have access;

5) If in the event of loss, burglary or theft of baggage, gadgets and valuables or money **you** do not report this to the police within 24 hours, and do not obtain a written police report;

6) If **your** baggage is lost, damaged or delayed in transit, if **you** do not: **a)** Notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or; **b)** Follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;

7) For loss, destruction, damage or theft: **a)** From confiscation or detention by customs or other officials or authorities; **b)** Of samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, pictures, typewriters, sports gear whilst in use, bicycles/ pedal cycles of any kind, dinghies, boats and/ or ancillary equipment, glass or china, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories); **c)** Due to wear and tear, denting or scratching, moth or vermin; **d)** Of gadgets and valuables and/or money left as checked in baggage;

8) For mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;

9) For gadgets and valuables stolen from an unattended vehicle or in **your** accommodation's courtesy storage facility;

10) For gadgets and valuables which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation;

11) For baggage stolen from: **a)** An unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle; **b)** An unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;

12) For the cost of replacement locks;

13) For baggage which **you** have left unattended in **your** accommodation unless the accommodation is locked;

14) For claims for theft unless there is evidence of force or forcible entry;

15) For items used in connection with **your** job or profession;

16) For the cost of replacing downloaded content or the cost of retaking images or reinstating data stored on any item insured under this section;

17) For any items shipped as freight;

18) For the loss of **your** passport or travel documents unless they are either: **a)** Stored in a locked safety deposit box or locked safe or are locked in **your** accommodation; or; **b)** In the care of **your** accommodation provider; or **c)** Carried on **your** person;

19) Any baggage or personal belongings that are stolen from **your** vehicle roof rack;

20) Any claim for jewellery (other than wedding rings) **you** lose while swimming or taking part in sports and other leisure activities;

21) Prepaid minutes you have not used on **your** mobile phone, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food or drink);

22) Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring and damage caused by leaking powder or fluid in **your** baggage.

Conditions

Special conditions which apply to sections 7A, and 7B.



If your passport is lost, stolen or damaged you must report it to the consular representative within 24 hours of discovery and get written notification from the consular or police confirming the date it was lost or stolen and the date you received a replacement passport.

Baggage lost by a carrier shall only be considered to have been lost after 21 days have passed since the loss was reported.

Your Cover

Section 8 – Personal Liability

You are covered ✓

Up to the amount shown in the summary of cover on pages II-13 for **your** legal expenses and legal liability for damages which were caused by an accident that happened during the trip, and leads to a claim made against **you** for:


- 1) Accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) Loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) Damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

You are not covered ✗

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 44-46. General conditions on page I8 will also apply;
- 2) The excess as shown in the summary of cover on pages II-13;
- 3) Fines imposed by a Court of Law or other relevant bodies;

- 4) a) **You** taking part in any winter sports; b) Any agreement unless the liability would have existed without that agreement;
- c) **You** owning, handling or looking after any animal; or,
- d) **You** owning or using:
 - A firearm;
 - A horse drawn or motorised vehicle;
 - A waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft);
 - An e-bike or e-scooter;
 - An aircraft of any description, including unpowered flight and drones.
- e) The occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
- f) The carrying out of any trade or profession;
- g) Any deliberate act;
- h) **You** infecting any other person with any infectious illness, virus or disease;
- 5) Liability covered under any other insurance policy.

 If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.

Your Cover

Section 9 – Hijack

This section does not apply if you have chosen the Value level of cover.

You are covered ✓

Up to the amount shown in the summary of cover on pages II-13 in total if the aircraft or ship **you** are travelling in is hijacked (on the original journey **you** booked) for more than 24 hours.

You are not covered ✗

- 1) For anything mentioned in the General exclusions on pages 44-46. General conditions on page I8 will also apply;

Your Cover

Section 10 – Legal Expenses

You are covered



Up to the limits specified in the summary of cover (for the level of cover **you** have selected) for legal costs to pursue a civil action for compensation if someone else causes **your** bodily injury, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed double the amount shown in the summary of cover.

Definition for this section

The following additional key word or phrase has the same meaning wherever it appears in this section. This definition applies to this section only.

Suitably qualified person - the suitably qualified person appointed by Zurich Insurance Company Ltd or by **you** in accordance with section condition 2 to assess and handle **your** legal expenses claim. Where appointed by us the suitably qualified person will, in relation to policies issued by us or Zurich Group companies, handle only legal expenses claims.

Conditions



- 1) Unless **you** have made a nomination in accordance with section condition 2 below, **we** or **our** suitably qualified person will decide the point at which **your** legal case cannot usefully be pursued further.
- 2) If **you** do not want **our** suitably qualified person to assess whether or not **your** claim can be pursued, **you** are free to nominate a suitably qualified person to conduct this assessment by sending **us** the name and address of such suitably qualified person. **You** must confirm either:
 - that the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or
 - that **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.
- 3) On acceptance of a claim, if appropriate, **we** will appoint a suitably qualified person to act on **your** behalf unless **you** have nominated **your** own suitably qualified person in accordance with section condition 4 below.
- 4)
 - a) If there is a conflict of interest; or
 - b) If it is necessary to start court proceedings and proceedings are being issued within the United Kingdom; or
 - c) **You** are unhappy with **our** suitably qualified person; **you** are free to nominate a suitably qualified person by sending us the name and address of such suitably qualified person. **You** must confirm either:
 - That the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or
 - That **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.
- 5) If **we** do not agree to **your** choice of suitably qualified person under section condition 2 or 4 above, **you** may choose another suitably qualified person.
- 6) If there is still a disagreement with regard to the suitably qualified person **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.
- 7) Where **you** have not notified us of a nominated suitably qualified person in accordance with section condition 2 and/or section condition 4 **we** will be free to choose a suitably qualified person.
- 8) Where **we** appoint a suitably qualified person to represent **you** such appointment will be in accordance with **our** standard terms of appointment.
- 9) **We** will have direct access to the suitably qualified person who will, upon request, provide us with any information or opinion on **your** claim.
- 10) **You** must co-operate fully with **us** and the suitably qualified person and must keep **us** up to date with the progress of the claim.
- 11) At **our** request **you** must give the suitably qualified person any instructions that **we** require.

12) You must notify us immediately if anyone offers to settle a claim or makes a payment into court.

13) If you do not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses.

14) No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.

15) If you:

a) Settle a claim or withdraw a claim without **our** prior agreement;

b) Do not give suitable instructions to the suitably qualified person;

c) Dismiss a suitably qualified person without **our** prior consent, **our** consent is not to be withheld without good reason; the cover **we** provide will end immediately and **we** will be entitled to reclaim any costs and expenses **we** have incurred from **you**.

16) You must take every available step to recover costs and expenses that **we** have to pay and must pay us any costs and expenses that are recovered.

17) We may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy including **our** legal costs and other related expenses. **You** **MUST** give such assistance as **we** shall reasonably require and any amount recovered shall belong to us.

Claims evidence

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

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

You are not covered



For any claim resulting from or relating to:

1) Anything mentioned in the General exclusions on pages 44-46. General conditions on page 18 will also apply;

2) Any claim where in **our** opinion or the opinion of the suitably qualified person appointed by us there is insufficient prospect of success in obtaining reasonable compensation;

3) Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, us, Zurich Assist or their agents, someone **you** were travelling with, a person related to **you**, or another insured person;

4) Legal costs and expenses incurred prior to **our** written acceptance of the case;

5) Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;

6) Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement);

7) Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement;

8) Legal costs and expenses incurred if an action is brought in more than one country;

9) Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each insured person;

10) Travel, accommodation and incidental costs incurred to pursue a civil action for compensation;

11) Costs of any appeal;

12) Claims by **you** other than in **your** private capacity.

Complaints Procedure

Amateur sporting
and adventure
activities

Complaints Procedure

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service **you** receive falls below the standard **you** expect, please use the below contact details to inform Co-op Travel Insurance of **your** concerns:

For complaints about the sale of your policy

Please contact Co-op Travel Insurance at the below address:

You can register **your** complaint by telephone, letter or email:

Telephone: **0330 400 1512**

Postal address:

**The Customer Relations Manager
Co-op Travel Insurance
PO Box 5927, Warrior Square,
Southend-on-Sea, Essex, SSI 2JY**

Email:

complaint.services@travel.co-opinsurance.co.uk

When **you** contact Co-op Travel Insurance please quote **your** policy schedule number and provide a telephone number to assist us in dealing with **your** enquiry speedily. If possible Co-op Travel Insurance will call **you** within three working days to try to resolve the issue. Otherwise Co-op Travel Insurance will record the nature of **your** complaint and assign a complaints handler who will complete

a full investigation and contact **you** in writing.

Co-op Travel Insurance follow the Financial Conduct Authority guidelines to complaints handling, a copy of Co-op Travel Insurance complaints procedure is available upon request.

For complaints following a claim notification

If **your** complaint is about a claim, then **we** will refer **you** to **our** partner that handles **our** claims. Alternatively, contact details will be provided on correspondence that **we** or **our** representatives have sent **you** (for example, on a claim acknowledgement letter or email).

If you are still not satisfied

If **you** are still not satisfied **you** have the right to refer any dispute to the Financial Ombudsman Service who will investigate **your** complaint.

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Phone: 0800 023 4567

E-mail:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

Amateur Sporting and Adventure Activities

The following tables detail the activities **your** policy covers **you** for during **your** trip, provided:

- a) You** wear appropriate safety equipment/ clothing/headgear and
- b) You** take necessary safety precautions as appropriate to the activity.

Please also note: **YOU ARE NOT COVERED** if the main purpose of **your** trip is to take part in an activity unless it is listed as an activity holiday in the table on the following page:

Specific exclusions and conditions apply where shown.

Conditions

- 1) You** are accompanied by an experienced and/or suitable qualified instructor or guide.
- 2) You** are adequately supervised, taking part in an organised event, session or excursion.
- 3) You** are not taking part in a league or competition.
- 4) You** are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.

If the activity **you** wish to partake in is not listed please contact the Co-op call centre on **01702 939 883**.

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
Abseiling	2, 4	No	
Amateur athletics		Yes	Yes
Archaeological digging		Yes	Yes
Archery	2	No	
Badminton		Yes	Yes
Ballooning (Hot Air) as a fare paying passenger	2	No	
Banana boat rides (Beach activity)		No	
Baseball		Yes	
Basket ball		Yes	
BOSS (Breathing Observation Submersible Scooter)	1, 2	No	
Bouldering (up to 4m with a crash mat)	2	Yes	
Bowls		Yes	Yes
Boxing training (non-contact)		No	
Bridge walking		Yes	
Bungee jumping (max 3 jumps)	1, 2, 4	No	
Canopy walking	2, 4	No	
Camel riding or trekking		No	
Canoeing (in calm waters)		Yes	
Catamaran sailing (European waters only)	1, 3	No	
Cave tubing	2, 4	Yes	
Clay pigeon shooting	1, 4	No	
Climbing wall	2,	Yes	
Conservation or charity work (under 3m, hand tools only)		No	Yes
Cricket	3	Yes	
Curling		Yes	
Cycle touring		No	Yes
Cycling (incidental, excluding BMX/Mountain biking)		Yes	
Deep sea fishing	2	No	
Dinghy sailing inside territorial waters		No	
Dragon boating		No	
Dune bashing	2, 4	No	
Elephant riding or trekking	2	No	
Falconry	2	No	
Fell running		Yes	Yes
Fell walking		Yes	Yes
Fishing		Yes	Yes
Football (soccer not American football)		No	
Gaelic football		No	
Go karting (up to 120cc)	2	No	

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
Golf		Yes	Yes
Heptathlon		Yes	
Hiking (on recognised routes, under 3,000m)		Yes	Yes
Hobie catting (European waters only)	1, 3	No	
Hockey		No	
Horse Riding (not jumping)	3,	No	
Horse trekking (under 3,000m)		No	
Husky sledge driving	2	No	
Ice skating	3, 4	Yes	
Indoor climbing	1, 4	Yes	
Inner tubing (on land or water)	2	Yes	
Jeep/Car trekking as a fare paying passenger	2	No	
Jet boating	2	No	
Jet skiing		No	
Jogging		Yes	
Jungle surfing	4	Yes	
Kite buggying	3	No	
Kite surfing (over water)		No	
Kayaking (in calm waters)	3	No	
Lacrosse		No	
Marathon running		Yes	Yes
Motorcycling up to and including 125cc (not racing, not off-road riding, must hold equivalent UK licence)		No	
Mountain biking (not including downhill racing and off-road riding)		Yes	
Netball		Yes	
Orienteering		Yes	Yes
Paddleboarding (not white water)		Yes	
Parasailing (over water)	2	No	
Parascending (over water)	2	No	
Passenger (in licenced private aircraft)		No	
Passenger sledge (Horse and Carriage)		No	
Pedaloos		Yes	
Polo	3	No	
Pony trekking	2	No	
Racket ball		Yes	
Rambling (under 3,000m)		Yes	Yes
Refereeing (amateur basis)		Yes	
Rifle range	2, 4	No	
River tubing		Yes	
Roller hockey		No	
Roller skating/Blading	3	Yes	

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
Rounders		Yes	
Rowing	3	No	
Rubber ring rides (Beach Activity)		Yes	
Running	3	Yes	Yes
Safari/Gorilla trekking (not hunting)	2	Yes	Yes
Sail boarding		Yes	
Sailing (including Flotilla. European waters only)	3	No	
Sand boarding		Yes	
Scuba diving - Unqualified - up to 30 metres deep	1	Yes	
Scuba diving - Qualified British Sub Aqua Club, BSAC or equivalent - up to 30 metres deep		Yes	
Segway riding/touring		No	
Skateboarding		Yes	
Sky diving indoor	2	Yes	
Snorkelling (to 10 metres deep)		Yes	
Squash		Yes	
Street hockey		No	
Surfing		Yes	
Swimming (within sight of land)		Yes	
Swimming with dolphins	2	Yes	
Table tennis		Yes	Yes
Target rifle shooting	2, 4	No	
Ten pin bowling		Yes	Yes
Tennis		Yes	Yes
Tree trekking	2	Yes	
Tree top walking	2	No	
Trekking (up to 3,000 metres)		Yes	Yes
Triathlons		Yes	Yes
Ultimate frisbee		No	
Volleyball		Yes	
Wadi bashing	2, 4	No	
Wake Boarding		Yes	
War games/Paintballing	2	No	
Water polo		Yes	
Water skiing		Yes	
White water rafting (Grades 1,2 & 3)	2, 4	No	
Windsurfing		Yes	
Wing Foiling (within territorial waters)		Yes	
Yachting (European Waters only)	3	No	
Yoga		Yes	Yes
Zip lining	2	Yes	

General Exclusions from your Policy

You are not covered



For any claim resulting from or relating to:

1) Any person, including those not travelling, whose condition might give rise to a claim:

- a)** If the claim relates to a medical condition or any illness related to a medical condition which you were aware of before you took out the insurance and/or, prior to the booking or commencement of any individual trip, or
- b)** If any person, including those not travelling:

- Is receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;

- Is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;

- Has been given a terminal prognosis which is less than 6 months from the return date of the trip;

2) A known event including any events announced in the UK on television, news bulletins or in the media, or any circumstances that **you** were aware of at the time **you** purchased this insurance and/or prior to the booking of any individual trip;

3) **You** will not be covered for any claims under section 1 - Cancellation and section 2 - Curtailment that result directly or indirectly from any medical condition **you** knew about at the time of taking out this insurance or when booking a trip, and that affects:

- An immediate relative (see Definition on page 20) who is not travelling and is not insured under this policy;
- Someone travelling with **you** who is not insured under this policy;
- A close business associate; or
- A person **you** plan to stay with on **your** trip;

4) **a)** **Your** loss in respect of any property more specifically insured or any claim which but for the existence of this Insurance would be recoverable under any other Insurance; **b)** Any costs which are recoverable elsewhere. For example, tour operator, holiday company, credit card provider; **c)** Any loss incurred because **you** have refused a reasonable alternative from **your** accommodation provider, public transport carrier or other service provider;

5) Any medical condition **you** have that **you** have not told us about as set out in the Medical health disclosure requirements on page 15;

6) **You** either **a)** Deliberately not taking the recommended treatment or prescribed medication as directed by a medical practitioner; **b)** Not following the advice of a medical practitioner or Zurich Assist; **c)** **You** travelling against the advice of **your** medical practitioner or Zurich Assist;

7) **You** drinking too much alcohol which is evidenced either by: **a)** A medical practitioner stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness. **b)** The results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately four pints of beer or four 175ml glasses of wine. **c)** The witness report of a 3rd party which has advised that **you** have notably impaired **your** faculties and/or judgement. **d)** **Your** own admission and/or by the description of events **you** have described on the claim form;

8) Alcohol abuse or alcohol dependency which is evidenced either by: **a)** **Your** medical records or the opinion of **your** medical practitioner; **b)** The opinion of an independent medical practitioner. This exclusion does not apply where **your** claim relates directly to a medical condition **you** have declared to us (and where **you** have paid the appropriate additional premium and **we** have accepted those conditions in writing) if **you** have not been consuming alcohol against the advice of **your** general practitioner;

9) Substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances;

10) **You** being compulsorily detained as a psychiatric patient in a hospital or other medical facility due to **you** not taking the prescribed medication for **your** pre-existing medical condition. (This exclusion applies in all cases whether the premium has been paid to cover a pre-existing medical condition or not);

11) **Your** suicide or attempted suicide or deliberate action which puts **you** at risk of death, injury, illness or disability, this would include (but is not limited to) balcony jumping or climbing, jumping or diving from piers, walls, buildings, or cliffs unless **you** were trying to save human life or **your** life is in danger;

12) **Your** unlawful action or any criminal proceedings made **against you** under the authority of the customs and/or government of any country;

13) **You** engaging in **a)** Professional entertaining, sporting or adventure activities; **b)** Amateur sporting or adventure activities unless listed on pages 41-43; **c)** Racing and speed or endurance tests;

14) **a)** Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft); **b)** Air travel within 24 hours of scuba diving;

15) Any tour operator, travel agent, accommodation provider, public transport carrier or other provider of any service forming part of the booked trip being unable or unwilling to carry out their duty due to bankruptcy, liquidation, error, omission or default;

16) **a)** **You** driving any car or motor cycle unless **you** hold the equivalent and appropriate valid licence in the UK for the equivalent category of vehicle; **b)** **You** driving or riding on a motor cycle unless **you** are wearing a crash helmet; **c)** **You** travelling in a vehicle unless **you** are wearing a seatbelt (where available);

17) Any other loss connected to the event **you** are claiming for unless **we** specifically provide cover for it under this policy;

18) Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;

19) **You** participating in winter sports;

20) Any claim that results from you doing manual labour in connection with your trade, business or profession;

21) A **natural disaster**;

22) **You** participating in a cruise;

23) **You** not being allowed to board a flight, train, sea vessel, coach or bus due to abusive behaviour or **you** being deemed unfit to travel by the carrier;

24) Any trip which is a one way journey or if the trip is longer than the duration shown on **your** statement of insurance;

25) Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees);

26) **You** not getting the vaccinations **you** need or not undertaking the recommended preventative treatment (e.g. taking a course of malaria tablets);

27) A medical epidemic or pandemic, with the exception of the Coronavirus cover detailed on page 7;

28) Coronavirus, unless:

- **You** are up to date with Coronavirus vaccinations as recommended by the UK NHS (if in doubt please check with your medical practitioner), or **you** were medically unable to have the vaccinations as evidenced by your medical records;

- **You** are travelling to a country or area where the **FCDO/WHO** are not advising against all or all but essential travel due to the Coronavirus pandemic, and the claim arises under:

– **Section 1**, if **you** need to cancel **your** trip because **you**, an immediate relative or a member of **your** travelling party are;

- Medically diagnosed with Coronavirus within 14-days of **your** planned departure date following completion and analysis of a UK Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority (e.g. private testing service); or

- In quarantine on the date **you** are due to commence **your** trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

– **Section 2**, if **you** need to curtail **your** trip and return to **your** home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.

– **Section 6**, if during **your** trip **you** contract Coronavirus **and you** need medical treatment.

– **Section 6**, if **you** have to **extend your** trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000;

The General Conditions and Exclusions, and Special Exclusions for Sections 1, 2 and 6 still apply. No other cover applies in respect of claims caused by or relating to Coronavirus;

29) War or hostilities, civil unrest or any similar event;

30) Terrorism, (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are 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 to put any section of the public in fear). This exclusion does not apply to sections:

- 5 'Personal accident';
- 6 'Medical emergency expenses, repatriation and associated expenses'; and
- 6 'Medical inconvenience benefit';

Unless nuclear, chemical or biological weapons, devices or agents are used;

31) Cyber terrorism;

32) Travel, accommodation, excursion or other costs of any person not insured on this policy, regardless of whether **you** have paid those costs on their behalf;

33) Currency exchanges or fluctuations;

34) Any search and rescue costs;

35) Ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment;

36) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

37) Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section 1, section 2 or section 6).

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YOU'RE IN SAFE HANDS

24-Hour medical assistance and access to cashless medical expenses: +44 (0)203 467 4125

Claims line: +44 (0)142 057 9028

Customer Services: +44 (0)1702 939 883