

Insurance

Travel Insurance

Important Policy information



Before you travel

Check your policy

Check that your medical conditions have been declared correctly.

You must tell us and consult your medical practitioner if you or anyone covered by this policy develops a new condition, experiences a change to an existing condition, or has a change in medication.

Check you are fit to travel (See definition on page 17).

Check you are covered in the correct region and any activities you plan to take part in.

Health and Safety

Check vaccination and health requirements for your destination.

Ensure you have enough medication for the duration of your trip.

Make a note of local emergency numbers.



To amend your policy, add a new medical condition or discuss your cover

Call: 0330 400 1511



To get information and warnings about travelling abroad, entry requirements, safety and security and health risks visit:

- ▶ [Gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)
- ▶ [Who.int](https://www.who.int)



For 24/7 emergency medical assistance while abroad

Call: +44 (0)141 343 1350

During your trip

Emergency assistance and claims

If you have a medical emergency you **MUST** contact the 24-hour emergency assistance team as soon as possible. Save the number on your phone before you travel.

Claims under all other sections can be submitted online.

For a list of documents required to make a claim, see page 9.



To submit a non-emergency claim, visit:

www.submitclaim.co.uk/CO

Welcome...

Thank you for choosing Co-op Travel Insurance.

We believe that everyone deserves the right to travel. We have developed this Travel Insurance policy for your peace of mind.

We have used colour coding and icons to highlight key information throughout this document.

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

You are covered ✓

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

You are not covered for ✗

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

Conditions –

Throughout the policy, important information is indicated by the following icons



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Introduction

This policy outlines the events that are covered and those that are excluded. General conditions and exclusions apply to all sections of the policy. Any event not specifically stated as covered is excluded.

You must read the insurance policy carefully. This policy is available only to residents of the United Kingdom, located in the UK at the time of purchase, and is valid only for trips that begin and end in the UK.

Some sections of this policy include a deductible amount (an excess) per incident, which applies to each insured person, 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.

Co-op Travel Insurance is arranged by IES Limited, which is registered in Gibraltar company number 117274. Registered Office: 1st Floor, Portland House, Glacis Road, Gibraltar, GX11 1AA. 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.

Co-op Travel Insurance 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, SS1 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.

Coronavirus and FCDO or 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 policy will provide cover under the following sections:

Section 1: Cancellation

- If you need to cancel your trip because you, a family member, or a travel companion is:
 - Diagnosed with Coronavirus within 14 days of your planned departure date, following a UK Government approved test, certified by a medical practitioner or an independent authority (e.g., private testing service).
 - In quarantine on the date your trip is due to start, on the orders of a medical practitioner, due to Coronavirus, suspected Coronavirus, or exposure to someone with Coronavirus.

Section 2: Cutting your trip short

- If you need to cut your trip short and return home earlier than planned because an immediate relative is hospitalised or dies as a result of contracting Coronavirus.

Section 6: Emergency medical and other expenses

- If you contract Coronavirus during your trip and require medical treatment.
- If you need to extend your trip because you contract Coronavirus or are quarantined on the orders of a medical practitioner due to Coronavirus, suspected Coronavirus, or exposure to someone with Coronavirus. Cover for additional travel and accommodation expenses is limited to £2,000.

Important notes

- The policy's Conditions, General Exclusions, and section-specific Conditions still apply.
- Cover for cancellation is only provided if the cancellation of your trip is both necessary and unavoidable. Co-op does not cover cancellations simply because you choose not to travel.
- In the event of a claim, you must provide one of the following:
 - A copy of the positive Coronavirus test result from a registered medical practitioner or independent authority (e.g., private provider).
 - A positive lateral flow test (or a picture of the positive test) with adequate supporting evidence or independent certification.
 - Written proof from a treating medical practitioner if the claim is related to being quarantined on their orders.

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

- **If you're travelling to a country or area where the FCDO or WHO advise against all or all but essential travel, due to:**
- **Coronavirus:**
 - Your policy will cover claims not related to Coronavirus, such as emergency medical costs, baggage, passports, money, and personal accident claims, according to the policy terms, conditions, and exclusions.
 - Your policy will not cover any claims caused by or related to Coronavirus.

Other reasons. You should understand:

- Why the FCDO or WHO advises against all or all but essential travel.

For more information, visit:

- Foreign travel advice - www.gov.uk
- Travel advice - www.who.int

- We may not be able to provide the usual assistance or services in an emergency, depending on the reason for the travel advisory.
- The policy cover will be limited, and there will be no cover for claims related to the reason for the FCDO or WHO travel advisory.

Change in FCDO or WHO advice

If the FCDO or WHO changes their advice for the country or area you are travelling to:

- After you have bought your policy or booked your trip (whichever is later)
- To advise against all travel or all but essential travel
- For reasons other than a medical epidemic or pandemic (including Coronavirus) or anything in the general exclusions

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

- Section 1 - Cancellation: If you have purchased a policy with cancellation cover, and the advice changes before your trip starts.
- Section 2 - Cutting your trip short: If the advice changes after your trip has started.

Important things to remember

Before you go

1) Making your declarations - Taking reasonable care

You must take reasonable care to answer all medical questions fully and accurately when you buy this policy and whenever you tell us about a change in your health.

If you make a claim and, after reviewing medical records, we find that the information you gave us was incorrect or incomplete, we may reduce the amount we pay for that claim.

If we have already paid some or all of the medical expenses and it later becomes clear that you were only entitled to part of that payment, you must repay the amount you were not entitled to.

Any reduction or recovery of costs will be worked out in line with the Consumer Insurance (Disclosure and Representations) Act 2012.

We will explain our decision and how we have calculated the amount.

2) Cancelling Your Trip

If you need to cancel your trip, visit submit-claim.com/Co-op. For full details, see 'How to make a claim' below.

3) Travelling with a Carer

If you or anyone covered by this policy needs a carer for daily activities, you must travel with a carer who can help for the entire trip and does not need a carer themselves. If you don't, there will be no cover available under any section of the policy.

While you are away

If you need emergency assistance

- If you have a medical emergency, call our 24-hour emergency assistance helpline on +44 (0) 203 467 4122. Zurich Assist will arrange the necessary medical services based on your health needs.
- If you are admitted to hospital, or your outpatient treatment is likely to cost more than £350, you must call Zurich Assist as soon as possible. If you don't it could reduce the amount you can claim under this policy.
- Please note that this is not private health insurance, and be aware of potential high treatment costs. If you need simple outpatient treatment that you can pay for locally, you can make a claim when you return home (Make sure you have valid receipts or invoices). If you are unsure, you can call Zurich Assist for help and advice

Zurich Assist 24-hour worldwide assistance.

We provide 24-hour worldwide assistance based on the level of cover you have selected. Our services include:

Cash Transfer Advice:

If you need money for travel or accommodation due to theft, loss, illness, or injury, we will guide you on how to get the money you need.

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 arrange emergency transportation and accommodation if needed.

Sending Urgent Messages:

If you experience travel delays or suffer from illness or injury, we can help you send urgent personal messages or get messages to you



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

When you call, please provide your name, policy number, and contact details so we can assist you. Have this information ready when you contact us.



On your return

How to make a claim

1) To Submit a Claim:

- Visit www.submit-claim.com/CO. Submitting your claim online is the quickest and easiest way to have it processed.
- If you need to discuss an existing claim or do not have internet access, call the claims helpline at 01420 259 055 and mention Co-op Travel Insurance. The phone lines are open Monday to Friday, 9 am to 5:30 pm (excluding bank holidays).
- Notify us within 30 days of your trip ending about any incident that might lead to a claim.

2) Required Documents:

- You'll need to provide:
 - Your original policy and policy schedule.
 - Booking confirmation.
 - All original travel booking receipts.
 - All original medical receipts.
 - A medical report showing the condition(s) for which you received treatment.
 - Police reports (must be obtained within 24 hours of discovery in case of loss, burglary, or theft of money, gadgets, valuables, or baggage).
 - Any other evidence requested on the claim form
 - Conditions apply, see page 14 for details.

Please note: We may 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, if you cannot prove ownership or provide proof of purchase (e.g., original receipts) if requested

Financial Services Compensation Scheme

We are protected by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations to you, you may be able to claim compensation from the FSCS. Your eligibility will depend on the type of policy you have and the circumstances of your claim. For more information, contact the FSCS at:

Tel: 0800 678 1100 or 0207 741 4100

E-mail: enquiries@fscs.org.uk

Website: www.fscs.org.uk

E-mail: enquiries@fscs.org.uk

www.fscs.org.uk

Your Policy

Summary of cover

The maximum amount insured (for each person insured)

Section	Page	BRONZE		SILVER	
		Cover	Excess (See Notes 1 & 2 on page 14)	Cover	Excess (See Notes 1 & 2 on page 14)
1 Cancellation	27-28	£1,000	£100 (£20 for loss of deposit)	£2,500	£75 (£20 for loss of deposit)
2 Cutting your trip short	29-30	£1,000	£100	£2,500	£75
3 Missed departure	30	N/A	N/A	£500	£75
4 Travel delay	31	N/A	N/A	£20 for every 12 hours, up to £100	Nil
Abandonment		N/A	N/A	£2500	£75
5 Personal accident	32				
Loss of limbs or sight (aged under 66)		£10,000	Nil	£15,000	Nil
Death benefit (Aged 18 to 65)		£5,000	Nil	£7,500	Nil
Death benefit (Aged under 18)		£2,500	Nil	£2,500	Nil
Permanent total disablement (aged under 66)		£10,000	Nil	£15,000	Nil
All benefits (Aged 66 and over)		£2,500	Nil	£2,500	Nil
6 Medical emergency expenses repatriation and associated expenses	33-34	Unlimited	£100	Unlimited	£75
Hospital benefit		£10 for every 24 hours, up to £500	Nil	£30 for every 24 hours, up to £1,000	Nil
7a Personal property	35-37	£1,000	£10	£2,000	£75
Single article, pair or set limit		£100		£200	
Gadget and valuables limit		£100		£200	
Delayed baggage		£10 for every 12 hrs up to £50 for purchases made	Nil	£25 for every 12 hrs up to £50 for purchases made	Nil
Personal money:		£300		£400	
Cash limit		£150	£100	£250	£75
Beach cash limit		£50		£150	
Cash limit (under 18)		£25		£50	
Passport and travel docs		£50		£100	
7b Gadget and valuables extension (See note 5 on page 14)					
Gadgets and valuables extension cover		Up to £2,000 (This limit applies per policy not per insured person)	£100	Up to £2,000 (this limit applies per policy not per insured person)	£75
Single article, pair or set limit		£1,000		£1,000	
8 Personal liability	37-38	£1,000,000	£100	£2,000,000	£75
9 Home help or Nanny	38	N/A	N/A	£300	Nil
10 Legal expenses	39-40	£10,000	Nil	£30,000	Nil
11 Accommodation cover	41	N/A	N/A	£250	£75
12 Pet Care	41	N/A	N/A	£20 per day up to £200	Nil

Summary of cover

The maximum amount insured (for each person insured) Continued from page 11

Section	Page	GOLD		PLATINUM	
		Cover	Excess (See Notes 1 & 2 on page 14)	Cover	Excess (See Notes 1 & 2 on page 14)
1 Cancellation	27-28	£5,000	£50 (£20 for loss of deposit)	£7,500	£50 (£20 for loss of deposit)
2 Cutting your trip short	29-30	£5,000	£50	£7,500	£50
3 Missed departure	30	£750	£50	£1,000	£50
4 Travel delay	31	£25 for every 12 hours, up to £200	Nil	£30 for every 12 hours, up to £300	Nil
Abandonment		£5,000	£50	£7,500	£50
5 Personal accident	32				
Loss of limbs or sight (aged under 66)		£20,000	Nil	£50,000	Nil
Death benefit (Aged 18 to 65)		£10,000	Nil	£25,000	Nil
Death benefit (Aged under 18)		£2,500	Nil	£2,500	Nil
Permanent total disablement (aged under 66)		£20,000	Nil	£50,000	Nil
All benefits (Aged 66 and over)		£2,500	Nil	£2,500	Nil
6 Medical emergency expenses repatriation and associated expenses	33-34	Unlimited	£50	Unlimited	£50
Hospital benefit		£25 for every 24 hours, up to £1,500	Nil	£30 for every 24 hours, up to £2,000	Nil
7a Personal property	35-37				
Single article, pair or set limit		£3,000	£50	£4,000	£50
Gadget and valuables limit		£300		£400	
Delayed baggage		£300		£400	
		£50 for every 12 hrs up to £150 for purchases made	Nil	£100 for every 12 hrs up to £200 for purchases made	Nil
Personal money:		£500	£50	£600	£50
Cash limit		£300		£350	
Beach cash limit		£150		£200	
Cash limit (under 18)		£50		£50	
Passport and travel docs		£300		£500	
7b Gadget and valuables extension (See note 5 on page 14)					
Gadgets and valuables extension cover		Up to £2,000 (This limit applies per policy not per insured person)	£50	Up to £2,000 (this limit applies per policy not per insured person)	£50
Single article, pair or set limit		£1,000		£1,000	
8 Personal liability	37-38	£2,000,000	£50	£2,000,000	£50
9 Home help or Nanny	38	£300	Nil	£300	Nil
10 Legal expenses	39-40	£40,000	Nil	£50,000	Nil
11 Accommodation cover	41	£1,000	£50	£1,000	£50
12 Pet Care	41	£50 per day up to £500	Nil	£75 per day up to £750	Nil

Summary of cover

Optional upgrades (See note 5 on page 14)

Section	Page	SUM INSURED	
		Cover	Excess (See Notes 1 & 2 on page 14)
13 Natural Disaster Cover	42-43		
13A Extended delayed departure cover		Up to £3,000	See note 4 on page 14
13B Extended missed departure cover		Up to £1,000	See note 4 on page 14
13C Extended accommodation cover		Up to £3,000	See note 4 on page 14
14 Golf cover	44-45		
14A Loss and hire of golf equipment:			
Loss		£1,500	See note 4 on page 14
Hire		£20 per day up to £200	Nil
Single article, pair or set limit		£250	See note 4 on page 14
14B Loss of green fees		£75 per day up to £300	Nil
14C Hole-in-one!		£100	Nil
15 Cruise cover	45-47		
15A Missed port departure		£1,000	See note 4 on page 14
15B Cabin confinement		£100 per day up to £1,000	Nil
15C Itinerary change		£100 per port up to £500	Nil
15D Unused excursions		£500	See note 4 on page 14
15E Cruise interruption		£1,000	See note 4 on page 14
17: Car hire excess waiver	50		
Collision damage excess waiver		Up to £5,000	Nil
Rental vehicle key cover		Up to £500	Nil
18: Hazardous activities	51-53		
Please see pages 52-53 for the full list of Hazardous activities for which cover can be arranged in return for an appropriate extra premium			

Summary of cover

Winter Sports

Section	Page	BRONZE		SILVER	
		Cover	Excess	Cover	Excess
16 Winter Sports cover (See note 5 below)	47-49				
16A Winter sports equipment:		£500	£100	£500	£75
Single article limit		£250		£250	
Ski pass		£250		£250	
Ski hire		£20 per day up to £200	Nil	£20 per day up to £200	Nil
16B Ski pack		£75 per day up to £300	Nil	£75 per day up to £300	Nil
16C Piste closure		£20 per day up to £200	Nil	£20 per day up to £200	Nil

Section	Page	GOLD		PLATINUM	
		Cover	Excess	Cover	Excess
16 Winter Sports cover (See note 5 below)	47-49				
16A Winter sports equipment:		£1,000	£50	£1,500	£50
Single article limit		£500		£750	
Ski pass		£500		£500	
Ski hire		£50 per day up to £500	Nil	£75 per day up to £750	Nil
16B Ski pack		£75 per day up to £450	Nil	£85 per day up to £510	Nil
16C Piste closure		£40 per day up to £400	Nil	£50 per day up to £500	Nil

Note 1: You may have chosen to either take a double excess or waive the excess when you bought your policy. This will be shown on your policy schedule (see the Excesses section on page 18).

Note 2: If you show your European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) to the doctor or hospital when getting medical treatment in the European Union or any country where the card is valid, and your medical costs are reduced, the excess under section 6 - Medical and other expenses will not apply (See Reciprocal health agreements on page 17).

Note 3: The excess for Section 8 - Personal liability applies per policy.

Note 4: The excess for these optional upgrades depends on the level of cover you have chosen (Bronze £100, Silver £75, Gold and Platinum £50) and will be as shown under the relevant level of cover in the summary of cover on pages 11-12.

Note 5: These sections of cover apply only if you have paid the extra premium and they are listed on your policy schedule.

24 Hour medical emergency service included.

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General policy information

Period of insurance

Your trip must start and end in your home country. Cover cannot begin after you have left your home country. The policy wording and any endorsement we issue form a contract between you and us, based on the information you provided during your application. This contract includes the schedule and this policy document.

Please note: If unexpected events beyond your control happen which fall under the conditions of this cover, and you cannot finish your holiday within the insurance period on your schedule, we will extend your cover for up to 30 days at no extra charge.



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

Cruises

This policy only covers Cruise trips if you have paid the appropriate additional Cruise premium.

Winter sports

This policy does not cover Winter sports trips unless you have paid the appropriate additional Winter Sports premium and this is shown on your schedule of cover.

Business trips

This policy does not cover Business trips.

For single trip insurance

This policy is not valid for trips longer than 12 months. Winter sports are covered for the entire trip if you have paid the required additional premium.

For annual multi-trip insurance

The maximum duration for any single trip depends on the level of cover you have and your age (Bronze - 31 days, Silver or Gold - 45 days, Platinum - 55 days).

If you are aged 71 or over, and travelling to the USA, Canada, Mexico or the Caribbean the maximum duration is limited to 35 days, on Silver, Gold and Platinum policies.

The maximum total number of days you can be covered across all trips in a policy year is 183 days.

Please check your policy schedule for your chosen level of cover. Cover under all sections, except Section 1 - Cancellation, only applies if the outward and return journeys take place within the start and end dates shown on the schedule of cover. Winter

sports are limited to 17 days per policy year if you have paid the additional premium.

If your Co-op annual multi-trip policy renews during a trip:

- The total trip duration cannot exceed the trip limit shown on your latest policy schedule.
- The cover for any claims will depend on the terms of the policy in effect at the time of the event that resulted in a claim.

If your trip started before your Co-op Travel Insurance policy began, you will not have any cover for any part of the trip.

Section 1 - Cancellation cover

Cancellation cover starts as soon as the premium is paid or from the commencement date when the policy wording is issued. We cannot refund your premium after this date, except within the first 14 days of receiving the policy wording or before you travel (whichever is sooner). For annual multi-trip insurance, cancellation cover starts when you book the trip or on the start date shown on the schedule of cover, whichever is later.

Cover under remaining sections

Cover under all other sections applies for the duration of the booked trip, including travel from your home to the departure point and back afterward, not exceeding 36 hours each way. If you return home earlier than planned, cover ends when you get back to your home country.

Checking your documents are in order



You must check your policy documents. The pre-existing medical conditions you are covered for are listed in your policy schedule. If any information is incorrect, please contact the Co-op call centre on 0330 400 1381.

Cancelling this policy

Your right to cancel - 'Cooling off period'



You have a 14-day 'cooling off' period from when you receive your documentation. If the terms and conditions do not meet your requirements and you have not travelled or made a claim, you can ask Co-op for a full refund, within this period. To cancel your policy, contact us on 01708 339016.

If you want to cancel your policy outside of the 14-day cooling-off period or if a change to your policy means we cannot continue your cover, the following terms apply

Single trip policies - If you have not travelled and are not claiming on the policy, you will receive a refund of 50% of the total premium paid. However, if the amount due is less than £25, no refund will be made.

Annual multi-trip policies - If you have not made a claim (regardless of whether it was successful or not) and you confirm that there is no claim pending, you will receive a refund of 5% of the total premium paid for each full calendar month remaining on the policy from the cancellation date. However, if the amount due is less than £25, no refund will be made.

If you have travelled on a single trip policy or intend to claim, or have made a claim on either a single trip or annual multi-trip policy (regardless of whether it was successful or not), we will not refund any part of your premium.

We reserve the right to cancel this policy with 14 days' notice by recorded delivery to your last known address. We do not need to give prior notice or provide a refund in cases of fraud, suspected fraud, or deliberate or reckless misrepresentation.

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 cut **your** trip short.

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 conditions, confirming that your conditions have not changed or got worse, and stating that you are fit to travel.

Pre-existing medical conditions

We will cover you for claims related to the pre-existing medical conditions or disabilities you disclosed to us and we accepted in writing.



We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing. You must tell us about ALL medical conditions for which you answer yes under the Medical health disclosure requirements below.

We cannot provide cover for some conditions and exclude others you choose not to include in your declaration to us.

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:

- Taken any prescribed medication or required medical treatment within the last two years;
- Been a registered in or out-patient at a hospital, clinic or GP surgery in the last two years;
- Been advised of a terminal illness.

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.

We are unable to cover undiagnosed conditions.

If you do not provide full and accurate information before you take out the insurance or when circumstances change, your cover could be invalid, and any claim may be rejected.

Dialysis

You can obtain cover for trips if you require dialysis treatment while abroad providing the following conditions are met:

- The treatment is deemed necessary by a medical practitioner as routine treatment of your condition while on holiday.
- Your condition has been diagnosed, declared and covered on the policy.
- You are not going abroad solely for the purpose of receiving dialysis or a form of dialysis unavailable in your home country.
- You have been declared fit to travel by your general practitioner or specialist medical professional.

You must ensure that the facilities available in the area you are travelling to are of a high enough standard to safely provide dialysis treatment. You can do this by contacting Kidney Care UK on 01509 808668.

You can not claim for the cost of any complications that arise as a result of pre-booked dialysis treatment. You can not claim for the cost of any pre-booked dialysis treatment

Terminal prognosis

If you have been given a terminal prognosis, and your GP or medical practitioner confirms that the prognosis is not less than 6 months from your return date of travel and that you are fit to travel, we may still be able to provide cover. If you or anyone else insured on this policy has been given a terminal prognosis, please contact the Co-op call centre on **0330 400 1511**.

Change in state of health

Change in state of health. You must inform us and consult with your medical practitioner if you or anyone else insured on this policy:

- Develops a new condition.
- Experiences a change to an existing medical condition.
- Has their medication changed or amended

Contact the Co-op call centre on 0800 749 8703 as soon as possible and before you book or start your journey, or pay the balance or any further instalments for your journey. We have the right to change the premium, and/or amend, restrict, or cancel your cover under this policy.

Annual multi-trip policies - If you tell us about a change in your health that means there is less risk, we will refund part of your premium. The amount we refund will depend on how much the risk has reduced and how much time is left on your policy. However, if the amount due back is less than £15, no refund will be made.

Non-travelling relatives

You may have an immediate relative with a medical condition who is not travelling with you. If their health worsens significantly, you might need to cancel or cut short your journey.

Such claims are covered, subject to all other terms and conditions, if the relative's doctor can confirm that, at the time you booked your trip or purchased your policy, there was no substantial likelihood of the patient's condition worsening to the extent that you would need to cancel or cut short your journey. 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.

Excess

An excess is the first part of any claim that you have to pay. The excess applies to each insured person per claim, except for Section 8 'Personal Liability,' where it applies per policy..

If you pay an extra premium, your policy can include an excess waiver, which removes all excesses except for medical claims related to amateur sporting and adventure activities (see pages 40-42) or winter sports activities (see page 36).

The excess waiver must be selected at the time of purchase. If you add an excess waiver after your policy has started, it will not apply to any incidents that have already happened or that you know are likely to result in a claim.

For a reduced premium, your policy can choose to double your excess. Please check your policy schedule to confirm your chosen level of excess

Auto Renewal

Co-op Travel Insurance will automatically renew your policy at the expiry date using the payment details you provided, unless you tell us not to. If we cannot automatically renew your policy, we will contact you at least 21 days before it is due to expire to let you know. You must be a UK resident (as defined on page 16) at the time of renewal.

Continuous Payment Authority

By purchasing **your** policy **you** authorise **us** to use **your** card details to set up a continuous payment authority. These details will be held securely by a third party payment provider. **We** will use these details for payment of renewal premiums. You can cancel this continuous payment authority at any time.

Admin Fee


If you make a change to your policy after the 14-day cooling-off period, we will charge a £15 administration fee.

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 buying this policy or booking your trip (whichever is later) and will be over 32 weeks pregnant for a single pregnancy (or 24 weeks pregnant for a multiple pregnancy) by your return date, you can claim for cancellation.

Cover is automatically provided under section 1 (Cancellation), section 2 (Cutting your trip short) 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.

 **There is no cover under any section of this policy if you are travelling on or after the 32nd week of a single pregnancy, or 24th week for a multiple pregnancy.**

Complications of pregnancy and childbirth are defined as:

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.


 **Please make sure that your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Airlines, ferries, and cruise liners have their own restrictions for health and safety reasons.**


You should check with them or any other mode of transport you plan to take before booking. You are not covered for claims arising from pregnancy if, at the time of checking in or boarding, you fail to comply with the carrier's policy for pregnant women.


Conditions

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) **you must notify the local police within 24 hours of discovery and obtain a copy of the police report. Failure to do so will result in your claim being denied.**

 4) **No payment will be made under sections 1, 2, 5, 6, 15, and 16 without appropriate medical certification.**

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

This helps us and the treating medical practitioner to provide appropriate assistance and assess if cover applies. If you do not agree to this when requested, we will not process your claim

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

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


8) If you make a fraudulent claim, the insurer will not pay the claim and will cancel the policy from the date the claim was made. This means you will no longer be covered under the policy and cannot make any further claims. If we discover that a paid claim was fraudulent, we reserve the right to ask you to repay any claim amounts paid to you or a third party. In the event of fraud, we may cancel the contract and will not refund any 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 about their health honestly, accurately, and to the best of your knowledge. If you do not understand a question or do not know the answer, it is essential that you tell us. Once cover has been arranged, you must immediately notify us of any changes to the information provided. Failure to provide full and accurate information before you take out the insurance or when circumstances change could invalidate the cover and may result in your claim being 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** must take all reasonable care to protect yourself and your property and act as if 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 follow the advice and instructions of our medical advisers. Failure to do so may result in your 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 by United Kingdom residents to and from Europe, 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, 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 requires a stopover in an area not covered by the region on your schedule of cover, your policy automatically covers you for up to 24 hours in the stopover area for both your outward and return journeys.

If your cruise requires a stopover in an area not covered by the region on your schedule of cover, your policy also automatically covers you for up to 24 hours in the stopover area for both your outward and return journeys. Any destination listed on your cruise itinerary is not considered a stopover.

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 19.

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.

Cutting your trip short – 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 18.

Fit to travel – Means that, considering your general state of health and any pre-existing medical conditions, you and your medical practitioner (if consulted) would reasonably expect you to be well enough to complete your trip without needing medical assistance or treatment. The following should be considered: where you're going, how long you'll be there, any sporting or adventure activities you plan to do, and the method of travel you will use.

Gadget and valuables – 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, mobile phones and mobile phone accessories.

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

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

Home country – 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.

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.

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

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 and an excess waiver will not delete this excess.

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.

Money – Cash, travellers and other cheques.

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

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

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

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.

Pre-existing medical condition – Any disease, illness or injury as set out in the medical health disclosure requirements on page 17.

Public transport – Any publicly 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 6 of the last 12, have a permanent UK address and be registered with a UK General Practitioner.

We/us/our – Zurich Insurance Company Ltd.

You/your – Each insured person

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 obtain a Global Health Insurance Card (GHIC) before travel by completing an application form at www.ghic.org.uk. This allows UK residents and European citizens to benefit from health agreements between EU countries. A UK-issued EHIC card is still valid and accepted until it expires and can be used in place of a GHIC card.

If you are admitted to a public hospital, present your GHIC/EHIC to the hospital. If you cannot do so, you must cooperate with the medical assistance department 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.

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 is for guidance purposes only and does not form part of the terms and conditions of your travel cover. The information is correct as of the date of production.

www.gov.uk/foreign-travel-advice

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

The World Health Organisation

The World Health Organization (WHO) provides up-to-date information and advice for travellers on health risks by country. If you have any concerns about health risks for your destination, please check with the WHO. To view information on the

country or region you plan to travel to, visit the international travel and health pages on the WHO website at 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,
1 Carfax Close,
Swindon,
SN1 1AP.**

Your Cover

Section 1 - Cancellation



You are covered



For your share only, up to the amount shown in the summary of cover on pages 11-14, if your travel and accommodation arrangements, excursions, tours, and activities are cancelled before your departure from your home country (if this is your usual country of residence). This includes ski hire, ski school, and lift passes for winter sports trips, provided the appropriate premium has been paid. These must not have been used, and you must have paid for or agreed to pay for them. The cancellation must be necessary and unavoidable (and not because you are unwilling to start your trip as planned) due to:

1) Death or disability caused by bodily injury, illness, or quarantine (on the orders of the treating medical practitioner) of:

- You.
- Any person you plan to travel or stay with.
- An immediate relative of yours or of any person you plan to travel with.
- A close business associate of yours;

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

3) **Your** redundancy, provided we are informed in writing as soon as you are notified and that you were not aware of any impending redundancy when this policy was issued

4) **Your** home being made uninhabitable or your place of business being made unusable up to 14 days before the start 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.

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

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

7) **You** becoming pregnant after you have bought this policy if it means that:

- 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.
- At the date of departure on your outward journey, you will fail to comply with the transport provider's policy for pregnant women.

8) Complications of pregnancy and childbirth;

9) 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 59-61. General conditions on page 20 will also apply;

2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;



3) **Claims where you have not obtained a medical certificate from a medical practitioner confirming that cancelling the trip is medically necessary**

4) Pregnancy if, at the time of checking in or boarding your flight, you fail to comply with the airline's policy for pregnant women if 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 giving birth at or after the 32nd week for a single pregnancy or the 24th week for a multiple pregnancy

10) A medical epidemic or pandemic, except for the cover provided 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 inform the carrier, holiday company, travel agent, or accommodation provider immediately if you know the trip will be cancelled to minimise your losses. If you do not notify them as soon as you find out you have to cancel the trip, we will only pay the cancellation charges that were due when you first knew you had to cancel.

2) Claims for cancellation must be supported by written confirmation or a cancellation invoice from the public transport carrier and/or accommodation provider and/or an unused travel ticket. Failure to provide this documentation may result in your claim being rejected.

Your Cover

Section 2 - Cutting your trip short

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 may be needed.

You are covered

Up to the amount shown in the summary of cover on pages 11-14 for:

1) Your share only, of your travel and/or accommodation arrangements that have not been used and were paid for before your departure from your home country. This includes ski hire, ski school, and lift passes for winter sports trips (which do not have to be paid for before your departure) if you, or someone you are travelling with who is covered by this policy, have to cut your trip short and return 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 your 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 travel expenses you incur to return to your home country (economy class) earlier than planned for a reason stated in Benefit 1 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 59-61. General conditions on page 20 will also apply;

2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each 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 cut your trip short;**


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 helps with early return home for medical reasons, not for the other reasons listed under this section of the policy. Cutting your trip short 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

Cover under this section only applies if you have purchased a Silver, Gold or Platinum policy and does not apply for trips in your home area.

You are covered



Up to the amount shown in the summary of cover on pages 11-14 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 or breakdown of the vehicle you are travelling in (this does not include your vehicle running out of petrol, oil, or water, or having a flat tire, puncture, or flat battery);
- 3) An accident or breakdown occurring to another vehicle ahead of you on the road, causing an unexpected delay to the vehicle you are travelling in;

You are not covered



- 1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;
- 3) If you did not allow enough time for your journey 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) verifying a major accident on a motorway that caused delays or closure;
- 7) For an accident or breakdown of the vehicle you are travelling in unless you provide a professional repairer's report.

Your Cover

Section 4 - Travel Delay and Abandonment

Cover under this section only applies if you have purchased a Silver, Gold or Platinum policy and does not apply for trips in your home area.

You are covered



- 1) Up to the amount shown in the summary of cover on pages 11-14 (regardless of the number of incident of delay), 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 59-61. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;
- 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 the temporary or permanent withdrawal from service of the aircraft, coach, train, or sea vessel on the orders or recommendation of the Civil Aviation Authority, a Port Authority, or a similar body in any country.
- 6) For any claims arising from natural disasters, unless shown on you policy schedule and the appropriate additional premium has been paid;
- 7) For any claim resulting from you missing a flight, ferry, ship, cruise ship, coach, or train that is not part of your outward or return journey.



This section only applies for delays in reaching your final international destination, and does not apply to trips that are solely within 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 the accident, is the sole cause of your death, 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 11-14 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) Is not expected to improve at the end of those 12 months, as determined by our medical advisor;
- 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 11-14.



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 59-61. General conditions on page 20 will also apply;
 - b) Your sickness, disease, physical or mental condition that is gradually worsening (this exclusion does not apply to other sections of the policy);
 - c) An injury that existed before the start of the trip (this exclusion does not apply to other sections of the policy);
- 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 participating in any sporting, adventure, or winter sports activity where personal accident cover is specifically 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 and no public service available. We reserve the right to arrange a transfer from a private medical facility to a public medical facility when appropriate.**

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

This section applies to:

- a) Trips outside the United Kingdom.
- b) Residents of the Channel Islands or Isle of Man visiting other parts of the United Kingdom.
- c) Residents of other parts of the United Kingdom visiting the Channel Islands or Isle of Man.
- d) Participation in a cruise solely within the United Kingdom.

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

If you are admitted to hospital, or your outpatient treatment is likely to cost more than £350, you must call Zurich Assist as soon as possible. If you don't it could reduce the amount you can claim under this policy. Please refer to page 6.

If you are taken into the hospital or think you may need to come home early (be repatriated) or extend your journey due to illness or accident, you must notify the emergency assistance company immediately.


You are covered



If during your trip, you become ill or are injured, up to the amount shown in the summary of cover on pages 11-14 for costs incurred outside your home country:

1) 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 (Bronze and Silver) or £1,000 (Gold or Platinum).

2) For reasonable and necessary additional accommodation (room only) and travel expenses (economy class) for you and one relative or friend who must stay with you or travel to be with you and accompany you home if you need 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 that cover is limited to a maximum of £2,000 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 the 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 £5,000;

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 kept and provided in the event of a claim. Your claim may be rejected if receipts are not provided.

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 59-61. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;
- 3) For any costs you can recover under a national insurance scheme, a reciprocal health agreement, from another insurer, or from any other party who is legally responsible;
- 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 moved 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;
- 21) For the cost of buying medication that was prescribed before your trip if you did not take enough with you to last for the whole trip

Conditions

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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 cost for similar services, medicines or supplies within the area in which the cost is incurred, so long as those costs are reasonable. We will determine what usual, reasonable and customary costs 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 usually reimbursed for the same or comparable services, medicines or supplies in the locality;
- e) The amount usually reimbursed 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;

Your Cover

Section 7a - Personal Property

You are covered



1) Baggage

Up to the amount shown in the summary of cover on pages 11-14 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 accounting for wear and tear and depreciation).



In the event of a claim for a pair or set of articles, we will only be responsible for the value of the part of the pair or set that 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, if you cannot prove ownership or provide proof of purchase (e.g., original receipts) when requested.

2) Delayed baggage

Up to the amount shown in the summary of cover on pages 11-14 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 11-14 if **your** own money is lost or stolen while 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 have a separate limit, as shown in the summary of cover on pages 11-14.

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 11-14 if **your** passport is lost or stolen during a trip (as long as this is outside the country **you** departed from), **we** will pay:

- Reasonable 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.
- 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
- Any fees payable specifically for **you** to obtain the replacement passport itself while **you** are outside **your** home country.
- The pro rata value of the original passport at the time of loss;
- 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 maximum sum insured shown in the summary of cover on pages 11-14.

Your Cover

Section 7b – Gadgets and valuables extension

Cover under Section 7b extends the total policy limit for gadgets and valuables to the amount shown under Section 7b in the summary of cover. This applies only if you have chosen the optional gadgets and valuables cover upgrade before leaving your home area, have paid the appropriate additional premium, and it is shown on your policy schedule.

Please see the definition of gadgets and valuables on page 22.

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 £2,000, after deductions for age, wear and tear, and loss of value. See Section Condition 2 for more information.


You are not covered

The following exclusions apply to both sections 7a and 7b:

1) For anything mentioned in the General exclusions on pages 59-61 General conditions on page 20 will also apply;

2) For the excess as shown in the summary of cover on pages 11-14 unless **you** have paid the appropriate additional premium to waive the excess. 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, valuables, or money, you do not report it to the police within 24 hours and obtain a written police report;

6) If your baggage is lost, damaged, or delayed in transit, and you do not:

a) Notify the carrier (e.g., airline, shipping company) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or

b) Follow up in writing within 7 days to obtain a written carrier's 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 contact lenses, dentures, 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 while in use (other than ski equipment for winter sports trips where the appropriate premium has been paid), bicycles/pedal cycles of any kind, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, food or drink, satellite navigation systems (GPS) and/or accessories, Personal Digital Assistants (PDAs and/or accessories).

c) Due to wear and tear, denting or scratching, moth or vermin.

d) Of gadgets, 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 covered so it was not visible from outside the vehicle.

b) An unattended vehicle (other than motor caravans) left between the hours of 9 pm and 9 am;

- 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 locked in your accommodation;
 - 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 that apply to both 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 obtain 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 will only be considered 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 11-14 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 that does not belong to you or is not in your charge or control, or that of 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 59-61. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;
- 3) Fines imposed by a Court of Law or other relevant bodies;
- 4a) Participating in any winter sports activity unless you have paid the appropriate additional premium, and it is shown on your policy schedule.
- b) Participating in any sporting, adventure, or winter sports activity where personal liability cover is specifically excluded in the list of sporting and adventure activities.
- c) Any agreement unless the liability would have existed without that agreement.

d) Owning, handling, or looking after any animal.

e) Owning or using:

- A firearm.
- A horse-drawn or motorized vehicle.
- A waterborne, motorized, mechanical, or towed vehicle (except manually propelled watercraft).
- An aircraft of any description, including unpowered flight.

f) The occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings.

g) The carrying out of any trade or profession including medical negligence claims;

h) Any deliberate act.

i) 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 - Home help or Nanny

Cover under section 9 only applies if you have purchased a Silver, Gold or Platinum policy.

You are covered ✓

Up to the amount shown in the table of benefits on pages 11-14 towards the cost of home help or a registered nanny service if immediately following your repatriation to the UK you are admitted to hospital or are confined to your bed at home on the advice of your treating doctor.

You are not covered ✗

1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;

2) For any claim which does not directly relate to the accident or illness, that happened during your trip and for which a claim has been accepted under Section 6 – Medical and other expenses.

3) For any claim which Co-op Travel Insurance Travel Claims has not authorised.

4) For any claim where you needed home help or a registered nanny before you began your trip.

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 person appointed by Zurich Insurance Company Ltd or by you, in accordance with Section Condition 2, to assess and handle your legal expenses claim. If appointed by us, the suitably qualified person will handle only legal expenses claims related to policies issued by us or Zurich Group companies.

Conditions

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- 1) Unless you have made a nomination in accordance with Section Condition 2 below, we or our suitably qualified person will decide when your legal case cannot be usefully pursued further.
 - 2) If you do not want our suitably qualified person to assess whether your claim can be pursued, you can nominate your own suitably qualified person by sending us their name and address. 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) When a claim is accepted, 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) You can nominate a suitably qualified person in the following situations:
 - a) If there is a conflict of interest.
 - b) If it is necessary to start court proceedings and they are being issued within the United Kingdom.
 - c) If you are unhappy with our suitably qualified person.
- You must provide the name and address of the person you nominate and 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) When we appoint a suitably qualified person to represent you, the appointment will be in accordance with our standard terms of appointment.
 - 9) will have direct access to the suitably qualified person, who will provide us with any information or opinion on your claim upon request.
 - 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 will not 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 for any indemnity paid under this policy, including our legal costs and other related expenses. You must provide any assistance we reasonably require, and any amount recovered shall belong to us.

Claims evidence

We will require the following evidence at your own expense, 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 59-61 General conditions on page 20 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 before we have given written acceptance of the case;

5) Any claim where the legal costs and expenses are likely to exceed the anticipated compensation amount;

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 that can be 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.

Your Cover

Section 11 - Accommodation

Cover under this section only applies if you have purchased a Silver, Gold or Platinum policy and does not apply for trips in your home area.

You are covered



If you can't stay in your booked accommodation or get to it due to a fire, flood, storm (not classified as a natural disaster - see definition on page 21), lightning, explosion, avalanche, or a serious outbreak of an infectious disease (except for an epidemic or pandemic), we will cover the cost of your travel and alternative accommodation. This applies up to the amount specified in the summary of cover.

You are not covered



For any claim resulting from or relating to:

1) The excess shown in the summary of cover on pages 11-14.

2) Costs that you can recover from your tour operator, airline, hotel, or any other service provider;

3) Costs that you would typically need to pay during the period stated on your policy schedule

4) You travelling against the advice of the appropriate national or local authority.

5) A natural disaster.

Conditions

-

Under this policy you must:

1) Provide us with a written statement from the relevant public authority confirming the reason, type, and duration of the disaster;

2) Confirm that you were not aware of any event that could lead to a claim before you left your international departure point; and

3) Provide us with proof of all the additional costs you had to pay.

Your Cover

Section 12 - Pet Care

Cover under this section only applies if you have purchased a Silver, Gold or Platinum policy.

You are covered



1) Up to the amount shown in the summary of cover for each full 24-hour period you are delayed. This payment covers additional kennel or cattery fees if your original return journey (by plane, sea vessel, or cross-channel train) is delayed due to circumstances beyond your control.

You are not covered



1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;

2) For any kennel or cattery fees you pay outside your home area, as a result of quarantine regulations.

Conditions

-

Under this policy, you must:

1) Check in for your trip at or before the recommended time.

2) Obtain a written statement from the relevant transport company or authority confirming the reason and duration of the delay.

3) Be aware that any payment made under this section applies only to pet cats or dogs you own.

4) Obtain a written statement from the appropriate kennel or cattery confirming any additional charges you must pay.

Your Cover

Section 13 - Natural Disaster Cover



This section of cover does not apply to trips that are solely within your home country and only applies if you have paid the appropriate additional Natural Disaster cover premium, and it is shown on your policy schedule.

This extension, and therefore cover under Sections 13A, 13B, and 13C, specifically and only applies in the event of travel disruption caused either directly or indirectly by a natural disaster (see definition on page 23).

You can only claim under Section 13A or Section 13B for the same event, not both. If the same costs, charges, or expenses are also covered under any other section of the policy, you can only claim these under one section for the same event.

Section 13A Extended delayed departure cover

You are covered



1) Up to the amount shown in the schedule of cover, if the scheduled public transport you are booked on is cancelled or delayed, causing your departure to be delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom, to your overseas destination, or on the return journey to your home.

This is intended to help cover the cost of telephone calls, meals, and refreshments purchased during the delay, provided you eventually continue the trip; or

2) If you choose to abandon your trip because the alternative transport to your overseas destination offered by the public transport operator was not suitable, we will pay you up to the amount shown in the summary of cover, for any irrecoverable unused accommodation and travel costs (and other prepaid charges) that you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of:

a) The scheduled public transport you were booked to travel on from the United Kingdom being canceled or delayed for more than 12 hours; or

b) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

Section 13B Extended missed departure cover

You are covered



Up to the amount shown in the summary of cover on pages 11-14 for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to the United Kingdom as a result of:

1) The public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off;

2) The failure of other scheduled public transport; or

3) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and the alternative transport offered by the scheduled public transport operator was not suitable.

The amount payable will be calculated after deducting the refund on your ticket(s) and any compensation from the public transport operator.

Section 13C

Extended accommodation cover

You are covered ✓

Up to the amount shown in the summary of cover on pages 11-14 for either:

- 1) Any irrecoverable unused accommodation costs (and other pre-paid charges which you have paid or are contracted to pay) because you were not able to travel and use your booked accommodation; or
- 2) Reasonable additional accommodation and transport costs incurred:
 - a) Up to the standard of your original booking, if **you** need to move to other accommodation on arrival or at any time during the trip because **you** cannot use your booked accommodation; or
 - b) With the prior authorisation of the 24hr emergency service to repatriate **you** to **your** home if it becomes necessary to cut short **your** trip.


Sections 13A, 13B and 13C

Extended delayed departure, missed departure and accommodation covers

You are not covered ✗

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;
- 2) the excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;
- 3) The cost of Airport Passenger Duty and any other refundable taxes;
- 4) Directly or indirectly, from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;


 5) Your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents;

6) Any costs for normal day-to-day living, such as food and drink, that you would have expected to pay during your trip.

Conditions –

Special conditions which apply to sections 13A, 13B and 13C.

- 1) We will require **you** to obtain/provide at **your** own expense, where relevant:
 - a) Written confirmation from the scheduled public transport operator (or their handling agents) of the number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
 - b) Written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
 - c) Written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

 2) **You must comply with the terms of the contract of the scheduled public transport operator and seek financial compensation, assistance, or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation, or long delay of flights.**

Your Cover

Section 14 - Golf Cover

The following sections of cover only apply if you have paid the appropriate additional Golf cover premium.

Section 14A Loss and hire of golf equipment

You are covered



1) Loss of golf equipment

Up to the amount shown in the summary of cover on pages 11-14 for the repair or replacement value of your own golf equipment (after deducting for wear, tear and depreciation) or hired golf equipment, if they are lost, stolen, or damaged during your trip;

2) Hire of golf equipment

Up to the amount shown in the summary of cover on pages 11-14, for the reasonable cost of hiring replacement golf equipment due to the accidental loss, theft, or damage of your own golf equipment during the period of insurance.



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).

You are not covered



- 1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;
- 3) If you do not report the loss, burglary, or theft of your own or hired golf equipment to the police within 24 hours and do not obtain a written police report;
- 4) If **your** own or **your** hired golf equipment 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 Carrier's Report (or Property Irregularity Report in the case of an airline) or;
 - b) Follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if you **are** unable to obtain one immediately;

5) For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;

6) For **your** own or **your** hired golf equipment stolen from:

a) An unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;

b) An unattended vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am;

7) For golf equipment or documents that you have left unattended in a public place;

8) Any golf equipment you lose or that is stolen or damaged when it is shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).

Section 14B Loss of green fees

You are covered



Up to the amount shown in the summary of cover on pages 11-14 for the unused portion of your green fees costs that were paid for or contracted to be paid for before your trip began. This applies if you do not cut your trip short but are certified by a medical practitioner as being unable to play golf and use the golf facilities due to a serious injury or illness occurring during the trip, and there is confirmation that no refund is available for the unused green fees.

You are not covered



- 1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;
- 2) For 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 that **you** are unable to play golf and unable to use the golf facilities;
- 3) For anything mentioned under **YOU ARE NOT COVERED** of section 6 - Medical emergency expenses.

Section 14C Hole in one

You are covered ✓

For a benefit of £100 if you complete a hole in one stroke gross excluding handicap during any organised game on any golf course.



This benefit will only be payable once in any game.

You are not covered ✗

For any claim resulting from or relating to:

- 1) If you are not a member of a recognised golf club affiliated with National Golfing Union and do not hold an official National Golfing Union Handicap;
- 2) If your scorecard is not signed by your playing partner(s), who must be members of a National Golfing Union;

- 3) If the golf course where the hole-in-one is scored is not affiliated with the Golfing Union of the country in which it is located;
- 4) If your score card is not countersigned by the secretary of the club at which the hole in one was scored;
- 5) For anything mentioned under the General Exclusions on pages 59-61.

Conditions -

- 1) You must obtain a written report from the golf club secretary confirming the competition details, countersigned by your playing partner, along with the original certified scorecard.
- 2) You must keep receipts from the golf club for expenses incurred immediately following your hole-in-one, as these will help substantiate your claim.

Your Cover

Section 15 - Cruise Cover

The following sections of cover only apply if you have paid the appropriate additional Cruise cover premium.

Section 15A Missed port departure

You are covered ✓

Up to the amount shown in the summary of cover on pages 11-14 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship on which **you** are booked to travel on the initial international journey of **your** trip as a result of:

- 1) The failure of scheduled public transport;
- 2) An accident to or breakdown of the vehicle in which **you** are travelling;
- 3) An accident or breakdown occurring ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in

which **you** are travelling; or

- 4) Strike, industrial action or adverse weather conditions.

You are not covered ✗

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;
- 3a) Strike, industrial action, or air traffic control delay that existed or was publicly declared by the date you purchased this insurance or the date your trip was booked, whichever is later
- b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided;

c) Breakdown of any vehicle you are travelling in if you own the vehicle and it has not been properly serviced and maintained according to the manufacturer's instructions

d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.

4) Additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package.

5) Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.

Conditions

–

1) In the event of a claim arising from any delay arising from traffic congestion you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.

2) You must allow enough time for the scheduled public transport or other transport to arrive on schedule and take you to the departure point.

Section 15B Cabin confinement

You are covered



Up to the amount shown in the summary of cover on pages 11-14 for each 24-hour period you are confined to your cabin by the ship's medical officer for medical reasons during the trip.

You are not covered



1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;

2) For any confinement to your cabin which has not been confirmed in writing by the ships medical officer.

Section 15C Itinerary change

You are covered



Up to the amount shown in the summary of cover on pages 11-15 for each missed port if a scheduled port visit is cancelled after departure due to situations such as adverse weather or timetable restrictions. The cruise operator must confirm this in writing, stating the reason for the missed port.

You are not covered



1) Anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;

2) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.

3) Your failure to attend the excursion as per your itinerary.

4) For claims arising when your ship cannot disembark passengers due to a scheduled tender operation failure.

Section 15D Unused excursions

You are covered



Up to the amount shown in the summary of cover on pages 11-14 for the cost of pre-booked excursions you were unable to use because you were confined to your cabin due to illness or injury covered under Section 6 - Medical Emergency Expenses.

You are not covered



1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;

2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person.

Section 15E Cruise interruption

You are covered ✓

Up to the amount shown in the summary of cover on pages 11-14 for additional travel expenses incurred to reach the next port in order to re-join the cruise, following your temporary illness requiring hospital treatment on dry land.

You are not covered ✗

- 1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;
- 2) the excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies

to each trip you have booked, for each incident, and for each insured person.

- 3) For claims where less than 25% of the trip duration remains.

Conditions -

- 1) **Before arranging any additional travel, you must contact us for approval and assistance with any travel arrangements. You must also obtain a medical certificate from the attending medical practitioner to confirm the details of your unforeseen illness or injury.**
- 2) **If satisfactory medical evidence is not provided to substantiate that the claim is due to your unforeseen illness or injury when you request our assistance with an interruption claim, we will make all necessary arrangements at your cost. We will arrange for appropriate reimbursement as soon as the claim has been validated.**

Your Cover

Section 16 - Winter Sports Cover

The following sections of cover only apply if you have paid the appropriate additional Winter sports cover premium.

Please refer to section 16D on page 49 for a list of activities that we classify as winter sports activities.

Section 16A Ski equipment

You are covered ✓

- 1) Ski equipment
 - a) Up to the amount shown in the summary of cover on pages 11-14 for the value or repair of **your** own ski equipment (after making proper allowance for wear and tear and depreciation) or hired ski equipment, if they are lost, stolen or damaged during **your** trip.

Claims for owned ski equipment will only be calculated as follows:

Up to **12 months** old **85%** of purchase price

Up to **24 months** old **65%** of purchase price

Up to **36 months** old **45%** of purchase price

Up to **48 months** old **30%** of purchase price

Up to **60 months** old **20%** of purchase price

Over **60 months** old **0%**

- b) If you lose your ski lift pass or it is stolen, we will reimburse you for the unused portion of the pass, based on its value at the time it was lost or stolen, up to the amount shown in the summary of cover on pages 11-14;

2) Ski hire

Up to the amount shown in the summary of cover on pages 11-14, for the reasonable cost of hiring replacement ski equipment due to the accidental loss, theft, or damage of your own ski equipment during the insurance period.

3) Delayed ski equipment

Up to the amount shown in the summary of cover towards the cost of hiring replacement ski equipment necessities, if **your** own ski equipment 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.

You are not covered



1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;

2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person

3) For the increased medical excess of £250 which applies to those activities marked with an * in the list on page 49. For these activities cover under the Personal accident and Personal liability sections also does not apply;

4) If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired ski equipment if in the event of loss, burglary, or theft of **your** own or hired ski equipment, **you** do not report this to the police within 24 hours, and do not obtain a written police report;

5) If **your** own or **your** hired ski equipment is lost, damaged or delayed in transit, if **you** do not:

a) Notify the carrier (ie. 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 Carrier's Report (or Property Irregularity Report in the case of an airline), if you are unable to obtain one immediately;

6) For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;

7) For **your** own or your hired ski equipment stolen from an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of you), and there is evidence of forcible and violent entry;

8) If you lose your lift pass or it is stolen, and you do not provide proof that you owned the original lift pass and proof of the replacement lift pass you bought in the resort;

9) Winter sports equipment you left unattended in a public place, unless the claim is about skis, poles or snowboards, have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm;

10) Any winter sports equipment that is lost or damaged by people it was not designed for.

Please note: You may be required to bring any damaged winter sports equipment you own back to your home area so we can inspect it.

Section 16B Ski pack

You are covered



Up to a maximum the amount shown in the summary of cover on pages 11-14, for the unused portion of your ski pack costs that were paid for or contracted to be paid for before your trip began. This applies if you do not cut your trip short but are certified by a medical practitioner in the resort as being unable to ski and unable to use the ski pack facilities due to a serious injury or illness occurring during the trip, and there is confirmation that no refund is available for the unused items.

You are not covered



For any claim resulting from or relating to:

1) Anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;

2) Claims that are not confirmed as medically necessary by Zurich Assist and where you have not obtained a medical certificate from the attending medical practitioner abroad confirming that you are unable to ski and unable to use the ski pack facilities;

4) Anything mentioned under **YOU ARE NOT COVERED** of section 6 - Medical emergency expenses.

Section 16C Piste closure

Cover is only available under this section between 1st December to 15th April in the Northern hemisphere or between 1st May and 30th September in the southern hemisphere.

You are covered



1) For a benefit of the amount shown in the summary of cover on pages 11-14 per day towards the costs **you** have to pay to travel to another resort or

2) Up to amount shown in the summary of cover if your resort remains closed and no other resort is available, for as long as these conditions exist at the resort. This cover is limited to the pre-booked period of insurance for your trip.

If there is a lack of snow in **your** resort and it closes, which prevents you from skiing;

You are not covered



- 1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;
- 2) For claims where **you** have not obtained confirmation of resort closure from the local representative;
- 3) For claims where not all skiing facilities are totally closed;
- 4) For claims where the lack of snow conditions were known or publicly available when you purchased this policy or booked your trip;
- 5) For claims where the holiday resort where you are staying is not at least 1000 metres above sea level.

Section 16D Winter sports activities

You are covered



1) For the following activities that we classify as winter sports activities:

The following activities are those that we classify as winter sports activities:

- Bobsleighting*
- Cat skiing
- Cross country skiing
- freestyle skiing*
- Glacier walking or trekking (under 2000m)
- Ice climbing under 100m (fully supervised)*
- Ice fishing
- Ice hockey*
- Luge on snow/ice*
- Mono-skiing
- Off piste skiing/snowboarding (except in areas considered to be unsafe by resort management)
- Recreational ski or snowboard racing
- Skeletons*
- Ski acrobatics*
- Ski bob racing*
- Ski racing or training (non-professional)*
- Ski stunting*
- Ski touring (with a guide)
- Ski/snowboard fun parks*
- Skiing
- Snow mobiling*
- Snowboarding
- Tobogganing

You are not covered



- 1) For anything mentioned in the General exclusions on pages 59-61. General conditions on page 20 will also apply;
- 2) The excess as shown in the summary of cover on pages 11-14, unless you have paid the extra premium to waive the excess. The excess applies to each trip you have booked, for each incident, and for each insured person;
- 3) For the increased medical excess of £250 which applies to those activities marked with an * in the list on page 49. For these activities cover under the Personal accident and Personal liability sections also does not apply;
- 4) No cover is provided for you taking part in any of the following winter sport activities: Ski flying, ski jumping or ski mountaineering.

Conditions

–

- 1) **You** must always take and follow the appropriate safety precautions when participating in any winter sports activity, including but not limited to wearing a safety helmet.

Your Cover

Section 17 - Car Hire Excess Waiver

This section only applies if you have paid the appropriate extra premium and it is shown on your policy schedule.

Definitions for this section

The following key words or phrases have the same meaning wherever they appear in this section. These definitions apply to this section only:

Rental company - A company that is fully licensed by the relevant regulatory authority in the country, state, or local area where it operates and rents out vehicles for a fee.

Keys - Keys and key fobs used to lock and unlock the rental vehicle.

Accidental damage - A sudden, unexpected, and specific event that happens at a clear time and place, causing physical damage to the insured rental vehicle.

You are covered

Up to the amount shown in the summary of cover for:

- 1) Reimbursement of the accidental damage or theft excess applied to your car hire insurance if the rental vehicle is stolen, damaged, or involved in an accident during the rental period.
- 2) The cost of replacing rental car keys if they are lost, stolen, or damaged during the rental period. This includes any necessary costs for replacing locks or for a locksmith to gain access to the vehicle.

You are not covered

You are not covered resulting from or relating to:

- 1) Not following the terms of your rental agreement;
- 2) Any person under the age of 21;
- 3) Vehicle theft unless a written police report is provided;
- 4) Any claim where receipts and invoices are not provided.
- 5) Any claim involving a locksmith who is not approved by the rental company;
- 6) Anything mentioned in the general exclusions on pages 59-61.

Your Cover

Section 18 – Hazardous activities

The table on the next page includes activities where you need to tell us in advance of your intention to undertake any of the activities during your trip and pay the appropriate additional premium.

To arrange cover, please either complete the purchase of this endorsement as part of the purchase process or call us on 0330 400 1511. This section of cover is included if you have paid the appropriate additional premium and it is shown on your policy schedule.

(Please see pages 56-58 for details of those sports and other leisure activities which are covered as standard under this policy).

Activity Holidays

An activity holiday is a trip where the main purpose is to take part in a specific activity. Activities marked "No" in the "Activity holiday" column are only covered if they are not the main reason for your trip.

You are covered ✓

1) For up to 15 days during your single trip or annual multi-trip policy to take part in any activities listed in the table on the next page.

You are not covered ✗

1) For the medical excess of £100 detailed in the table below (See also Excesses section on page 18);

2) Under the personal accident or personal liability sections of this policy when you are taking part in any of the individual activities listed on pages 53-54.

Conditions –

1) The following tables show the activities that your policy covers during your trip, provided that:

a) You wear the appropriate safety equipment, clothing, and headgear; and

b) You take the necessary safety precautions for the activity.

Specific exclusions and conditions apply as noted.

2) The activities in this section are only covered if they are professionally organised, or if you are accompanied by an experienced or qualified instructor or guide. Alternatively, you must be suitably qualified or able to show that you have the relevant experience.

Note 1 - Cover will only apply if you have a British Sub Aqua Club (B.S.A.C.) or an equivalent certificate for the dive you are doing, or if you are under the direct supervision of a qualified instructor. You must also be diving with proper equipment, following B.S.A.C. codes of good practice, not diving for hire or reward, not diving within 24 hours before or after flying, and not suffering from any medical condition that could affect your ability to dive safely.

Note 2 - Winter sports cover also required for this activity.

Activity	Medical Excess	Activity Holiday
American football	£100	No
Assault course	£100	No
Battle re-enactment	£100	Yes
BMX riding	£100	No
Breathing observation bubble diving (maximum depth 30 metres)	£100	No
Canyoning	£100	No
Canyon swinging	£100	No
Cascading	£100	No
Coasteering	£100	No
Fencing	£100	Yes
Flying (Europe only, piloting private or small aircraft or helicopter)	£100	No
Glacier walking or trekking (over 2000m but under 5000m) (See note 2 on page 51)	£250	No
Gliding	£100	No
Gorge swinging	£100	No
Gorge walking	£100	No
Gymnastics (non-competitive)	£100	No
Hang-gliding (Europe only)	£100	No
Heli-skiing (See note 2 on page 51)	£250	No
High diving	£100	No
Hiking (on recognised routes between 3000 metres and 5,000 metres).	£100	Yes
Horse jumping (not polo or hunting)	£100	No
Hydro speeding	£100	No
Kite surfing (over land)	£100	No
Luge (dry or concrete)	£100	No
Manual work (not in connection with your business, trade or profession and at ground level only, no machinery)	£100	No
Martial arts (training only)	£100	No
Micro lighting (Europe only)	£100	No
Motorcycling over 125cc (not racing, not off-road riding, must hold equivalent UK licence)	£100	Yes
Mountain biking (including downhill racing and off-road riding)	£100	No

Activity	Medical Excess	Activity Holiday
Mountain boarding	£100	No
Ostrich riding or racing	£100	No
Parachuting (Europe only, not BASE jumping)	£100	No
Paragliding	£100	No
Parapenting	£100	No
Parasailing (over land or snow)	£100	No
Parascending (over land or snow)	£100	No
Quad biking	£100	No
Rock climbing (not mountaineering)	£100	No
Roller derby	£100	No
Rugby	£100	No
Sand yachting	£100	No
Scuba diving (qualified, maximum depth 50 metres - see Note 1 on page 51)	£100	No
Scuba diving (unqualified, maximum depth 30 metres - see Note 1 on page 51)	£100	No
Sea canoeing	£100	No
Sea kayaking	£100	No
Shark diving (inside cage)	£100	No
Sky diving (Europe only)	£100	No
Tall-ship crewing	£100	No
Trekking (between 3000 metres and 5,000 metres)	£100	Yes
Via ferrata	£100	No
White or black water rafting (grades 4 to 6)	£100	No
Yachting (racing or crew)	£100	Yes
Zorbing	£100	No

Complaints
Procedure

Amateur sporting and
adventure activities

General Exclusions

Complaints Procedure

While 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 Insurance Services Ltd,
Maitland House, Warrior Square,
Southend-on-Sea, Essex, SS1 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.

Activity Holidays

An activity holiday is a trip where the main purpose is to take part in a specific activity. Activities marked "No" in the "Activity holiday" column are only covered if they are not the main reason for your trip.

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 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 0330 400 1511.

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

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

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

General Exclusions from your Policy

You are not covered



For any claim resulting from or relating to:

1) 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;

2) You will not be covered for any claims under section 1 - Cancellation and section 2 - Cutting your trip short 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 who is not travelling and is not insured under this policy, with the exception of the cover detailed under "Non-travelling relatives" on page 18;
- 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.

3a) Any loss for property that is more specifically insured or any claim that would be recoverable under any other insurance, if this policy did not exist.

b) Any costs that are recoverable elsewhere, such as from a tour operator, holiday company, or credit card provider.

c) Any loss incurred because you refused a reasonable alternative from your accommodation provider, public transport carrier, or other service provider;

4) Any medical condition you have not disclosed to us, as outlined in the Medical Health Disclosure Requirements on page 17;

5) 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

c) Travelling against the advice of your medical practitioner or Zurich Assist.;

6) drinking too much alcohol, as evidenced by:

a) A medical practitioner stating that your alcohol consumption caused or contributed to your injury or illness.

b) The results of a blood test showing that your blood alcohol level exceeds 0.19% (approximately four pints of beer or four 175ml glasses of wine).

c) A third-party witness report stating that you notably impaired your faculties and/or judgment.

d) Your own admission or the description of events you provided on the claim form.

7) Alcohol abuse or alcohol dependency, as evidenced by:

a) Your medical records or the opinion of your medical practitioner; or

b) The opinion of an independent medical practitioner.

This exclusion does not apply if 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), provided you have not been consuming alcohol against the advice of your general practitioner;

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

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

- 10) 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;
- 11) Your** unlawful action or any criminal proceedings made **against** you under the authority of the customs and/or government of any country;
- 12) You** engaging in;
- a)** Professional entertaining, sporting, or adventure activities.
- b)** Amateur sporting or adventure activities unless listed on pages 56-58;
- c)** The hazardous activities listed on pages 52-53 unless the additional premium is paid, and shown on your schedule of cover;
- d)** Racing, speed, or endurance tests, except where specifically states as covered under the Winter Sports Cover section, the Hazardous activities section or the Amateur Sporting and Adventure Activities section;
- 13a)** Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft), or where listed under the hazardous activities on pages 52-52 and the additional premium has been paid to cover those activities;
- b)** Air travel within 24 hours of scuba diving;
- 14)** 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;
- 15a) You** driving any car or motorcycle unless you hold the equivalent and appropriate valid license in the UK for that category of vehicle;
- b)** You driving or riding a motorcycle unless you are wearing a crash helmet;
- c)** You travelling in a vehicle unless you are wearing a seatbelt (where available);
- 16)** Any other loss connected to the event **you** are claiming for unless **we** specifically provide cover for it under this policy;
- 17)** Any payment you would have normally made during your travels if nothing had gone wrong;
- 18) You** participating in winter sports unless listed on page 52 and the appropriate additional premium has been paid;
- 19)** Any claim that results from you doing manual labour in connection with your trade, business or profession;
- 20)** A natural disaster, unless the cover is shown on **your** policy schedule and the appropriate premium has been paid;
- 21) You** participating in a cruise, unless this cover is listed on your policy schedule and you have paid the appropriate premium;
- 22) You** being denied boarding on a flight, train, sea vessel, coach, or bus due to abusive behavior or being deemed unfit to travel by the carrier;
- 23)** Any part of a trip that is a one-way journey, or scheduled to last longer than the number of days shown on your policy schedule (for single trip policies), or longer than the maximum trip length allowed for your level of cover (for annual multi-trip policies);
- 24)** 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);
- 25) You** not getting the required vaccinations or not undertaking the recommended preventative treatment (e.g., taking a course of malaria tablets) unless medically unable to);
- 26)** A medical epidemic or pandemic, with the exception of the Coronavirus cover detailed on page 7;
- 27) Coronavirus**, unless:
- You are up to date with coronavirus vaccinations as recommended by the UK NHS (if unsure, please check with your medical practitioner), or you were medically unable to receive 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 or a member of your family or 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 an independent authority (e.g., private testing service); or
- Are in quarantine on the date you are due to start your trip, on the orders of a treating medical practitioner due to coronavirus, suspected coronavirus, or exposure to someone diagnosed with coronavirus.
- Section 2: If you need to cut your trip short and return home earlier than planned due to the hospitalisation or death of an immediate relative who contracted coronavirus.
- Section 6: If you contract coronavirus during your trip and need medical treatment.
- Section 6: If you have to extend your trip due to contracting coronavirus or being quarantined on the orders of a treating medical practitioner due to coronavirus, suspected coronavirus, or exposure to someone diagnosed with coronavirus, cover for additional travel and accommodation expenses is limited to £2,000.

The general conditions and exclusions, as well as exclusions for Sections 1, 2, and 6, still apply. No other cover applies for claims caused by or related to coronavirus;

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

29) Terrorism, meaning any act, including but not limited to the use or planned use of force or violence, and/or the threat by any person or group, whether acting alone or on behalf of 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 create fear among any section of the public. This exclusion does not apply to:

- Section 5: 'Personal Accident'.
- Section 6: 'Medical Emergency Expenses, Repatriation, and Associated Expenses'.
- Section 6: 'Medical Inconvenience Benefit'.

However, this exclusion does apply to all sections of cover if nuclear, chemical, or biological weapons, devices, or agents are used;

30) Cyber terrorism;

31) Travel, accommodation, excursion, or other costs for any person not insured on this policy, even if you have paid those costs on their behalf;

32) Currency exchanges or fluctuations;

33) Any search and rescue costs;

34) 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;

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

36) 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);

37) Any trips where you usually require a carer to assist with daily activities but do not travel with a carer who can provide assistance throughout the trip and does not require a carer themselves.

38) You taking part in a league or competition.

39) Travel on or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy.

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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)1702 427 229

Customer Services: +44 (0)330 400 1511