

Travel Insurance Policy ref:VOY/VTE/2011 01921



Valid for issue prior to 31st December 2011 in respect of travel completed no later than 31st December 2012. Provided you have paid the appropriate premium as shown in your documentation, you are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person. The excesses apply for each person and each section of each claim unless otherwise noted below.

Benefits schedule	Policy limits	Excesses
24 hour emergency service	Included	N/A
Pre-travel advice line	Included	N/A
1. Cancellation and curtailment	£5,000	£50 *
2. Emergency medical expenses <i>including emergency repatriation including relatives additional expenses including emergency dental treatment</i>	£5,000,000 £350	£50
3. Hospital stay benefit (amount per day)	£600 (£50)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death maximum payable in the event of death if under 16</i>	£20,000 £10,000 £2,000	Nil
5. Travel delay <i>abandonment</i>	£200 £5,000	Nil £50*
6. Missed departure	£600	Nil
7. Baggage - overall limit (limit for under 18's) <i>maximum per item, pair or set total limit for all valuables emergency purchases</i>	£1,500 (£500) £250 £250 £100	£50 Nil
8. Personal money (£50 for under 18's)	£300	£50
9. Loss of passport	£500	Nil
10. Personal liability	£2,000,000	£100
11. Legal expenses	£20,000	£100
12. Transport disruption <i>additional accommodation (per night) additional travel expenses</i>	£500 (£50) £200	Nil Nil
13. Tents and camping equipment	£500	£50
The following only apply if you have paid the appropriate wintersports premium.		
14. Ski equipment - overall limit <i>maximum per item, pair or set maximum per item, pair or set hired</i>	£800 £500 £400	£50
15. Ski pack	£400	Nil
16. Piste closure including avalanche (amount per day)	£300 (£30)	Nil
Single trip features		
Maximum age at date of departure	79 years	
Maximum duration any one trip	91 days	
Annual multi-trip features		
Maximum age at inception	65 years	
Maximum period any one trip	31 days	
UK trips included (minimum 2 nights in pre-booked accommodation)	Yes	
Family members can travel separately	Yes - adults only	
Wintersports - up to total maximum of	17 days	

* Excess £100 per party

Existing health conditions

This insurance does not exclude claims relating to existing medical conditions provided you can agree to the following important declaration. By taking out this insurance, you declare that:

- no holiday shall be booked or undertaken against the advice of a medical practitioner or for the purpose of obtaining medical treatment.
- nobody insured or anyone on whom the holiday or journey depends has received a terminal prognosis from a registered medical practitioner, as far as you are aware.
- nobody insured or anyone on whom the holiday or journey depends is undergoing or on a waiting list for treatment or investigation at a hospital or nursing home, nor do they have knowledge of the need for such treatment, as far as you are aware.
- you are not aware at the time of issue of this insurance of any reason why the holiday or journey may be cancelled or curtailed.
- in the event of circumstances arising after the issue of this insurance which may give rise to a claim, we shall be notified as soon as possible.

If any Insured is in any doubt concerning their ability to comply with this declaration we must be notified for consideration and acceptance of the risk. Failure to do so may affect your rights under this Insurance. Please contact Voyager Insurance Services Ltd. on 01483 562662 if you are in any doubt. Please quote reference **VOY/VTE/2011 01921**.

Special notice

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

DEMANDS AND NEEDS

This travel insurance policy will suit the demands and needs of an individual, or group who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed in this insurance policy. Subject to terms and conditions and maximum specified claim limits.

IMPORTANT

This policy will have been sold to you on a non-advised basis and it is therefore for you to read this policy (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of your requirements. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant policy cancellation section.

Material facts

You MUST tell us all material facts. A material fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. This requirement also applies to any changes in these things prior to departure. Please refer to general condition 2. If you are in any doubt as to whether a fact is 'material', you should tell us by calling 01483 562662. If you do not tell us this may result in your claim being invalid. Please note calls may be recorded.

Data protection act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area.

What to do in the case of medical emergency

The emergency assistance provided for you by this insurance is operated by Global Response and Healthwatch S.A.

In the event of any illness, injury, accident or hospitalisation which requires:

Inpatient treatment anywhere in the world you must contact



Global Response

Tel: +44 (0) 113 3180 173

Fax: +44 (0) 113 3180 174

Email: assistance@global-response.co.uk

Outpatient treatment anywhere in the world, excluding the United Kingdom, you must contact



Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

Email: newcase@healthwatch.gr

Global Response or Healthwatch S.A. may be able to guarantee costs on your behalf. When contacting Global Response or Healthwatch S.A. please state that your insurance is provided by UK Underwriting Ltd and quote the appropriate reference number:

Scheme name: Voyager to Europe

Reference number: 01921

Note: you must retain receipts for medical and additional costs incurred and you are responsible for any policy excess, unless the excess waiver premium has been paid, and this should be paid by you at the time of treatment.

Hospital treatment abroad

If you go into hospital you must contact Global Response immediately. If you do not, this could mean that we will not provide cover or we will reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should ensure the treating doctor or clinic is aware of the following instructions.

Outpatient instructions to doctors/clinics

In order to have your invoices paid quickly, please send your invoice together with a copy of the insurance confirmation (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (medical report, cost breakdown) by email to **newcase@healthwatch.gr**. You must include your bank account details, IBAN no's and/or swift code for payment to be processed electronically.

Outpatient department Tel: 00 30 2310 256454

Outpatient department Fax: 00 30 2310 256455 or 00 30 2310 254160

Email: newcase@healthwatch.gr

Returning early to your home country

If you have to return to your home country under section 1 (cancellation and curtailment), or section 2 (emergency medical expenses), Global Response must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to your home country. Global Response reserves the right to repatriate you should our medical advisors consider you fit to travel.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Accident/accidental means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Breakdown means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Consequential loss means any other loss, damage or additional expense following on from the event for which you are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

Curtailment means cutting your planned journey short by early return to the United Kingdom or admission to hospital as an in-patient so that you lose the benefit of accommodation you have paid for.

Family means husband and wife, or common law partners, and their dependent children under the age of 18.

Medical practitioner means a registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Personal effects means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you on your trip.

Personal money means cash, being banknotes and coins, travellers' cheques, postal orders, travel tickets and accommodation vouchers carried by you for your personal use.

Public transport means any aeroplane, ship, train or coach on which you are booked to travel.

Relative means husband or wife (or partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Ski equipment means skis, snowboards, ski-poles, bindings and ski-boots.

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

United Kingdom, UK means England, Wales, Scotland, Northern Ireland and the Isle of Man.

We, us and our means UK Underwriting Ltd. on behalf of Ageas Insurance Limited.

You and your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. You must be resident in the United Kingdom or Channel Islands and registered with a medical practitioner. Each person is separately insured.

1 Cancellation and curtailment

(Cover under this section starts from the date shown on your certificate or the date travel is booked, whichever is the later.)

You are covered up to the amount shown in the benefits schedule for your proportionate share of the unused travel and accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:-

- a. the accidental serious injury, serious illness or death of you, your travelling companion, your business colleague or person with whom you intended to stay.
- b. the accidental serious injury, serious illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- d. unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- f. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours of departure, or whilst you are away.
- g. your car becoming unusable as a result of theft, fire or accident within 7 days of your departure. This only applies if you are planning to go on a self-drive trip in the car.

You are not covered for

- a. the amount of the excess shown in the benefits schedule.
- b. anything not included in **You are covered** above.
- c. any claim arising if any of you made arrangements for a trip:
 - i. against the advice of your doctors, or
 - ii. with a view to obtaining medical treatment, or
 - iii. after you, your travelling companions or anyone on whom your travel plans depend have been given a terminal prognosis, or
 - iv. in the knowledge that you, your travelling companions or anyone on whom the travel plans depend are undergoing or on a waiting list for treatment or investigation at a hospital or nursing home, or
 - v. when you were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- d. any claim arising as a result of your injury or illness unless a qualified medical practitioner provides a certificate confirming that it is necessary for you to cancel or curtail your trip.
- e. any cost incurred in respect of visas obtained in connection with the trip.
- f. disinclination to travel.

Please note that curtailment claims will be calculated from the day you return to the United Kingdom or you are hospitalised as an in-patient. Your claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

Conditions

It is a requirement of this insurance that if you

- a. (for cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. (for curtailment) wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements.

Failure to do so will affect the assessment of your claim.

Please also refer to the general exclusions and conditions.

2 Emergency medical, repatriation and associated expenses

You are covered up to the amount shown in the benefits schedule for either the necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:-

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to the United Kingdom, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits schedule provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed and breakfast basis) for
 - i. a travelling companion to stay with you and accompany you home, or
 - ii. a relative or friend to travel from the United Kingdom to stay with you and accompany you home if medically necessary.
- d. returning your remains to your home or of a funeral in the country where you died, up to the equivalent cost of returning your remains to the United Kingdom, or
- e. your necessary additional travel expenses to return home following the death, serious injury or serious illness of a travelling companion insured by us or of your relative or business colleague in the United Kingdom.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim unless a recovery can be made under the terms of the EHIC or any other reciprocal agreement.
- b. any claim arising if you made arrangements to travel
 - i. against the advice of your doctors, or
 - ii. with a view to obtaining medical treatment, or
 - iii. after you, your travelling companions or anyone on whom your travel plans depend have been given a terminal prognosis, or
 - iv. in the knowledge that you, your travelling companions or anyone on whom the travel plans depend are undergoing or on a waiting list for treatment or investigation at a hospital or nursing home, or
 - v. when you were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- c. any treatment or surgery
 - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
 - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.
 - iii. carried out in the United Kingdom or more than 12 months after the expiry of this insurance.
 - iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.
- d. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- e. claims related to manual labour unless declared to and accepted by us.
- f. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- g. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- h. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Please note

If you do not hold a return ticket to the United Kingdom we will only pay the additional cost of an economy class ticket in excess of the cost of a typical advance purchase discounted fare for the appropriate route.

Conditions

Please note that it is essential under the terms of this insurance that:

- a. in the event of any illness, injury, accident or hospitalisation involving anyone insured under this policy, you must notify our nominated emergency service. They will direct you to an appropriate medical facility and may be able to guarantee costs on your behalf.
If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, our nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of your claim.
- b. wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements, such as the EHIC in Europe.
- c. we reserve the right to repatriate you to the United Kingdom when, in the opinion of the doctor in attendance and our medical advisors, you are fit to travel. If you refuse to be repatriated all cover under the policy will cease.

Please also refer to the general exclusions and conditions.

3 Hospital stay benefit

You are covered for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment that is covered under section 2 - emergency medical expenses.

Please also refer to the exclusions and conditions relating to section 2 - emergency medical expenses and the general exclusions and conditions.

4 Personal accident

You are covered for the amount shown in the benefits schedule if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits schedule. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

"Accident" means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

"Permanent total disablement" means that for the twelve months following your accident you are totally unable to work in any occupation whatsoever and at the end of that time there is no prospect of improvement.

"Loss of limb(s)" means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

"Loss of sight" means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. claims resulting from motorcycling or quad biking.
- b. claims arising out of manual labour.
- c. a "permanent total disablement" claim if at the date of the accident you are over the statutory retirement age and are not in full time paid employment.
- d. the contracting of any disease, illness and /or medical condition.
- e. the injection or ingestion of any substance.
- f. any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Please also refer to the general exclusions and conditions

5 Travel delay and abandonment

You are covered up to the amount shown in the benefits schedule for the necessary additional cost of alternative travel arrangements if the departure of the public transport on which you are booked to travel is likely to be delayed by at least 12 hours because of strike, riot, civil commotion, accident, mechanical breakdown or bad weather.

However, if your departure from the United Kingdom is delayed for more than 12 hours and you choose to abandon your trip, instead of a payment for delay, you are covered for the cost of the trip, up to the maximum claimable under section 1 - cancellation and curtailment.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. if you fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the excess shown in the benefits schedule in respect of each claim for abandonment.
- e. to claim under this section if you have also claimed under section 6 - missed departure or section 12 - transport disruption from the same cause.

Please also refer to the general exclusions and conditions.

6 Missed departure

You are covered up to the amount shown in the benefits schedule for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. to claim under this section if you have also claimed under section 5 - travel delay or section 12 - transport disruption from the same cause.
- c. for any claim for more than the cost of the original booked trip.
- d. for any claim in respect of mechanical breakdown or failure of your private motor vehicle if it has not been properly serviced and maintained.

Conditions

It is a condition of this insurance that you must:-

- a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the general exclusions and conditions.

7 Baggage

You are covered up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to,

- a. your personal effects
- b. your valuables

You are also covered up to the amount shown in the benefits schedule in respect of emergency purchases for the reasonable cost of buying necessary requirements if you are deprived of your baggage for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for emergency purchases will be deducted from the total claim.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim, except for emergency purchases.
- b. more than the amount shown in the benefits schedule for any one item, pair or set in respect of personal effects and valuables.
- c. any additional value an item may have because it forms part of a pair or set.
- d. more than £500 in total for personal effects stolen from an unattended motor vehicle unless the vehicle is being used for travel between different points of overnight accommodation.
- e. loss or theft of or damage to valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage
 - i. to household goods, bicycles, waterborne craft and their fittings of any kind,
 - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon,
 - iii. to watersports and ski equipment,
 - iv. to contact lenses, dentures and hearing aids,
 - v. to personal effects or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained,
 - vi. to personal effects sent by post, freight or any other form of unaccompanied transit.
 - vii. to sports clothes and equipment whilst in use,
 - viii. caused by moth or vermin or by gradual wear and tear in normal use,
 - ix. caused by any process of cleaning, repairing or restoring,
 - x. caused by leakage of powder or fluid from containers carried in your baggage.
- h. mechanical or electrical breakdown.
- i. more than £50 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt pre-dating the loss.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

8 Personal money

(Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.)

You are covered up to the amount shown in the benefits schedule for loss or theft of personal money.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. more than the amount shown in the benefits schedule in respect of all cash carried by you whoever it may belong to.
- c. any loss resulting from shortages due to error, omission or depreciation in value.
- d. loss or theft of personal money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

9 Loss of passport

You are covered up to the amount shown in the benefits schedule following loss or theft of your passport for any reasonable additional necessary costs incurred in obtaining a replacement to enable you to continue your trip or return to the United Kingdom.

You are not covered for loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Special exclusions applicable to sections 7, 8 and 9

You are not covered for

- a. more than £100 in total under these sections in respect of loss or theft of anything left unattended in a public place, including on a beach.
- b. personal money and valuables stolen at any time from an unattended motor vehicle except when locked out of sight in the glove box, boot or covered luggage area of your own motor vehicle while the vehicle is parked within the gated boundaries of the campsite where you are staying.
- c. loss or theft of valuables, personal money, passport and any item valued over £100 unless reported to the police within 24 hours of discovering the loss, and a written report obtained.
- d. loss of bonds or securities of any kind.
- e. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 7, 8 and 9

It is a requirement of this insurance that you must:

- a. in the event of a claim,
 - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100 and,
 - ii. retain any damaged items for our inspection.
- b. take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the general exclusions and conditions.

10 Personal liability

You are covered up to the amount shown in the benefits schedule, plus legal costs incurred with our written consent, if you are held legally liable for causing

- a. accidental bodily injury to someone else, or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companions, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companions.
- c. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companions or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings.
 - iv. arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment.
 - v. arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
 - vi. arising directly or indirectly from or due to any animals belonging to you or in your care, custody or control.
 - vii. arising out of your wilful criminal, malicious or deliberate acts.
 - viii. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.
 - ix. arising directly or indirectly from participant to participant liability.

Condition

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers.

Please also refer to the general exclusions and conditions.

11 Legal expenses

You are covered up to the amount shown in the benefits schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any costs and expenses
 - i. to pursue a claim against any member of your family or any of your travelling companions.
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against your tour operator, travel agent, or us or our agents.
 - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. we will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. we will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement
- c. we will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the general exclusions and conditions.

12 Transport disruption

You are covered up to the amounts shown in the benefits schedule for necessary and reasonable additional accommodation (on a bed and breakfast basis) and travel expenses that you incur if:

- a. during your outbound journey or transfer from the arrival airport or station to your booked resort you are delayed by more than 8 hours beyond the scheduled arrival time as a result of the closure of roads or railways that is caused by avalanches or by snowfall or other extreme weather conditions, or
- b. you elect to abandon your trip and return home following such a delay that has required you to find alternative accommodation for at least 2 nights.

You are not covered

- a. if you arranged this Insurance or booked your trip within 14 days of departure.
- b. for any expenses recoverable from your carrier or tour operator.
- c. for the cost of meals or drinks other than breakfast.
- d. if you are on a self-drive trip unless the road closure occurs within 20 miles of your booked resort.
- e. to claim under this section if you have also claimed under section 5 - travel delay or section 6 - missed departure from the same cause.

Conditions

You must provide a written report from the carrier, police, relevant transport authority or tour operator to confirm the cause and extent of the delay.

Please also refer to the general exclusions and conditions.

13 Tents and camping equipment

You are covered up to the amount shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation, for the loss or theft of, or damage to your tent and camping equipment occurring during the period of insurance.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any additional value an item may have because it forms part of a pair or set.
- c. tents or camping equipment stolen from an unattended motor vehicle unless the vehicle is being used for travel between different points of overnight accommodation.
- d. loss or theft of any item valued over £100 unless reported to the police within 24 hours of discovering the loss, and a written report obtained.
- e. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- f. loss or theft of or damage to
 - i. electronic or electrical items other than portable fridges.
 - ii. items in transit unless reported to the carrier immediately and a written Property Irregularity Report obtained.
 - iii. items sent by post, freight, or any other form of unaccompanied transit.
 - iv. caused by moth or vermin or by gradual wear and tear in normal use.
 - v. caused by any process of cleaning, repairing or restoring.
 - vi. caused by leakage of powder or fluid from containers carried in your baggage.
- g. loss of any kind caused by mechanical or electrical breakdown.
- h. any loss or theft of tents and camping equipment whilst being carried on a vehicle roof rack.

Please also refer to the general conditions and exclusions.

Wintersports sections 14, 15 and 16.

Cover only applies if you have paid the appropriate premium for wintersports.

14 Ski equipment and other expenses

You are covered up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below, for

- loss or theft of, or damage to ski equipment owned or borrowed by you,
- loss or theft of, or damage to ski equipment hired by you,
- the cost of necessary hire of ski equipment following:
 - loss or theft of, or damage to, your ski equipment insured by us, or
 - the delayed arrival of your ski equipment, subject to you being deprived of their use for not less than 12 hours.

You are not covered for

- the amount of the excess shown in the benefits schedule for each claim other than claims for hire costs.
- ski equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.
- damage to ski equipment whilst in use for race training or racing.
- your damaged ski equipment unless returned to the United Kingdom for our inspection.
- loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.
- loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- loss or theft of, or damage to, ski equipment over 5 years old.

Special condition applicable to section 14

In respect of loss or damage to ski equipment, we will not pay more than the proportion shown below depending on the age of the equipment.

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

Please also refer to the general exclusions and conditions.

15 Ski pack

You are covered up to the amounts shown in the benefits schedule for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following

- accidental injury or sickness that prevents you from skiing, as medically certified, or
- loss or theft of your ski pass.

You are not covered for

- the amount of the excess shown in the benefits schedule in respect of each claim.
- loss or theft of ski pass not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.

Please also refer to the general exclusions and conditions.

16 Piste closure

(Valid for the period 1st December to 31st March only.)

You are covered for the daily amount shown in your benefits schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse conditions or avalanche danger in your pre-booked holiday resort, up to the total amount shown either

- for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- a compensation payment to you after you return where no alternative is available.

You are not covered if you arranged this insurance or booked your trip within 14 days of departure and at that time conditions in your planned resort were such that it was likely to be not possible to ski.

Conditions

- you must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- you must submit receipts for the travel and ski pass costs that you wish to claim.

Please also refer to the general exclusions and conditions.

General exclusions

You are not covered for claims arising out of:

- loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU Countries) have advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
- loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
- loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
- any loss, damage, expense, indemnity or benefit under any section other than sections 2, 3, & 4 that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
- you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
- your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
- your anxiety, stress or depression.
- sexually transmitted diseases or the influence of alcohol or drugs.
- your participation that was planned or intended at the time of arranging this insurance in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, white-water rafting/canoeing, parachuting, hang-gliding or any other aerial activities, sports involving intentional bodily contact, motor-sports and sailing outside territorial waters, unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them.
- wintersports, other than curling, tobogganning and recreational ice-skating, except when this insurance is taken in connection with a wintersports trip and the appropriate premium paid. In no event, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bob-sleighs.
- scuba diving if you are
 - not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor, or
 - diving to a greater depth than 30 metres
 - diving alone
 - diving on or in wrecks or at night.
- racings of any kind (other than on foot).
- you taking part in civil commotions or riots of any kind.
- any consequential loss of any kind, except as may be specifically provided for in this insurance.
- you breaking or failing to comply with any law whatsoever.
- any financial incapacity, whether directly or indirectly related to the claim.
- the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
- a tour operator failing to supply advertised facilities.
- any Government regulation or Act.
- you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

General conditions

1. you must tell us all material facts.

- A material fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. If you are in any doubt as to whether a fact is 'material', you should tell us. If you do not tell us this may result in your claim being invalid.
- you must tell us as soon as possible about any change in risk or material fact which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any material fact. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
 - you must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.
 - you must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
 - you must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
 - you must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
 - you must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.
 - you must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
 - you must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
 - you must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
 - except for claims under sections 3, 4 & for travel delay under section 5, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
 - we may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
 - we may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a credit voucher.
 - this insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 - cancellation and curtailment then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
 - if you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

Important notice

We would like to draw your attention to some important features of your insurance including

Insurance document - you should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

Conditions and exclusions - specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

Health - this insurance contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.

Property claims - these claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

Limits - this insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

Excesses - under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of the claim under each applicable section.

Reasonable care - you need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

Dangerous sports & pastimes - you may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask your agent.

Residency - this policy is only available if you are permanently resident in the United Kingdom or Channel Islands and registered with a medical practitioner.

Period of insurance

If you have paid the appropriate annual multi-trip travel insurance premium and you are under 66 years old, the overall period of insurance shall be for 12 months starting from the date shown in your certificate. This insurance then covers an unlimited number of business/leisure trips starting within that period, except that no cover exists at all for a trip if it is intended to be for longer than 31 days. Wintersports are covered up to a total of 17 days.

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in the United Kingdom at the start of your trip, and finishes immediately when you return to your home or place of business in the United Kingdom for any reason.

You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the period shown in the benefits schedule.

For cancellation only (section 1), cover starts from the date shown on your certificate or the date you book your trip, whichever is the later. Personal money (section 8) will be covered from the time of collection but not more than 72 hours before travel.

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

Territorial limits

You are covered for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your certificate:

Area 1 The United Kingdom, Channel Islands, the Isle of Man, Ireland, the continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, the Canary Islands, Madeira and Iceland.

How to make a claim

For all claims other than medical emergencies please request an appropriate claim form by writing to or telephoning:

Direct Group Travel Services
PO Box 800
Halifax
Yorkshire, HX1 9ET
Tel: 0845 218 1645 (8.00am -6.00pm Mon-Fri)
Fax: 0845 218 1646

When contacting the claims service please state that your insurance is provided by UK Underwriting Ltd and quote the following:

Scheme reference: VOY/VTE/2011 01921

Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim.

Always make sure that any loss or theft of valuables or any items worth more than £100 are reported to the police within 24 hours and a written report obtained. If your baggage is damaged or lost in transit whilst "checked-in" you must report it to the handling agents or airline immediately on collection and obtain a Property Irregularity Report. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted with your claim form.

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

Customer services and complaints procedure

Our aim at all times is to provide a first class standard of service. However, there may be times when you feel that this objective has not been achieved. Should you have any query or complaints regarding this insurance or the way a claim has been dealt with, in the first instance please write to:

Customer Services Department
Voyager Insurance Services Ltd.
13-21 High Street, Guildford,
Surrey GU1 3DG
Tel: 01483 562662
Email: enquiries@voyagerins.com

If you are not satisfied with the way we have dealt with your complaint, please write to:

The Customer Relations Manager
UK Underwriting Ltd
Cast House,
Gibraltar Island Road,
Leeds, W. Yorks LS10 1RJ

Please quote scheme reference **VOY/VTE/2011 01921** in all correspondence.

If you are still not satisfied, you have the right to ask the Financial Ombudsman Service to review your case. This will not affect your right to take action against us. The address is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London, E14 9SR
Tel: 08000 234 567

Please always quote your insurance reference and claim number and enclose copies of relevant documentation. Your statutory rights are not affected if you do not follow the complaints procedure above. For further information about your statutory rights contact your local authority, Trading Standards Service or Citizens Advice Bureau.

Governing Law

This certificate shall be governed by and construed in accordance with the Law of England and Wales unless the certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Insurers

Arranged by Voyager Insurance Services Ltd with UK Underwriting Ltd on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Voyager Insurance Services Ltd, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234

Compensation scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Cancellation rights

We hope you are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with your requirements, please return it to the issuing agent, within 14 days of receipt and we will refund your premium.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance. Thereafter you may cancel the policy at any time by writing to the issuing agent, however no refund of premium is payable.