

It's easy to get in touch

Travel Insurance

Home Insurance	0800 028 2498	quoting reference TRAV
Car Insurance	0800 032 9085	quoting reference HXTR
Pet Insurance	0845 201 1752#	quoting reference TRA1
Healthcare	0800 107 4378	quoting reference 7145
Credit Card Repayments Cover and Mortgage Repayments Cover	0845 600 1191#	quoting reference HT02
CardCare	0870 850 6850##	quoting reference HTLE061
IdentityCare	0870 606 4050##	quoting reference IDLE061

Your Policy Booklet

Multi and Single Trip

Underwritten by St Andrew's Insurance plc, Registered in England No. 3104671,
St Andrew's House, Portsmouth Road, Esher, Surrey KT10 9SA.

Legal Expenses underwritten by DAS Legal Expenses Insurance Company Limited, DAS
House, Quay Side, Temple Back, Bristol BS1 6NH.

#Calls from BT landlines will cost a maximum of 5p per minute. ##Calls from BT landlines
will cost a maximum of 10p per minute. The price of calls from other telephone
companies will vary. Telephone calls may be recorded for security purposes and
monitored under our quality control procedures.

1/337340-3 (07/07) **New Business**

Halifax General Insurance Services Limited

Registered Office: Trinity Road, Halifax,

West Yorkshire HX1 2RG

Registered in England No.2791889



Always giving you extra



Always giving you extra

Thank you for choosing Halifax Travel Insurance to protect you on your travels.

Your Policy Booklet includes everything you need to make full use of the services and benefits of Halifax Travel Insurance. It is important that you carry this document together with the Policy Schedule each time you travel. You will need to provide these documents as evidence of insurance if you need the services of a hospital or our assistance provider. You will also need to quote your policy number when you contact the Emergency Medical Assistance Helpline.

If you need to make a claim or you experience any problems when on your travels, rest assured you will receive a prompt, fair and efficient service.

If your circumstances change, or you need to change your cover, just let us know.

Should you need help in a hurry, all our helplines are listed on page 39.

finding your way through your policy booklet

Your Policy Booklet has a colour coded reference system as you can see below.

Each section has its own colour and can be quickly located by matching the colour thumb index mark located half way down the page.

helpful advice	pages 6 - 9	section 6: Loss of Important Documents	page 26
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helpful advice



The following few tips will help make sure that should anything happen, you are as well prepared as possible. These tips are for guidance and advice only. They do not form part of your policy.



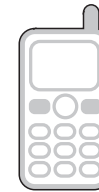
The 'Know Before You Go' travellers' checklist

We are working with the Foreign & Commonwealth Office (FCO) to do all that we can to help British travellers holiday overseas.

Follow these 7 simple travel tips and you can go away knowing that your holiday will be enjoyable and safe:

1. Check the Foreign & Commonwealth Office (FCO) Travel Advice website or call [0845 850 2829](tel:0845 850 2829)#
2. Get travel insurance and check that the cover is appropriate
3. Check what vaccinations you need at least 6 weeks before you go and consider whether you need to take extra health precautions
4. Get a good guidebook and get to know your destination. Find out about local laws and customs
5. Ensure you have a valid passport that is in good condition and the necessary visas
6. Make copies of your passport (including any visa pages), insurance policy plus 24-hour emergency number and ticket details. Leave these copies, your itinerary and contact details with family and friends
7. Take enough money for your trip and some back-up funds e.g. travellers' cheques, sterling or US dollars

For more travel advice, visit the Know Before You Go website at www.fco.gov.uk/travel or call [0845 850 2829](tel:0845 850 2829)#



Halifax Pre-Travel advice helpline – 0208 763 3350

We provide advice on the following:

1. Currency regulations, limits and rules
2. Health inoculation requirements, epidemics and availability of specific medicines
3. Visa requirements and procedures
4. Emergency messaging service
5. Help with replacement of lost or stolen tickets, passports or travel documents



Reciprocal healthcare agreement:

If you are travelling to countries in the European Union (except for the UK), Iceland, Lichtenstein, Norway or Switzerland, we strongly recommend that you take a valid European Health Insurance Card (EHIC). You can apply online at www.dh.gov.uk/travellers, apply by phone on [0845 606 2030](tel:0845 606 2030)# or get an application form from the Post Office. This will entitle you to free healthcare arrangements under a reciprocal agreement between these countries.

Use of your EHIC will result in waiver of the policy excess under section 1: Medical Emergency and Repatriation Expenses.

If you require medical treatment in Australia or New Zealand you must enrol with a local Medicare office. You do not need to enrol on arrival but you should do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found online at www.dh.gov.uk/travellers.

#Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.

helpful advice



European commission

Air passengers - Know Your Rights

Did you know the European Union (EU) has strengthened your rights to ensure air passengers are treated fairly?

You may be entitled to compensation.

Make sure you know what to expect as a minimum from your airline in the event of one of the following:

1. **Denied boarding** – Have you been denied boarding because the airline did not have enough seats on the flight?
2. **Cancelled Flight** – Has your flight been cancelled?
3. **Long Delays** – Has your flight been delayed for two hours or more?
4. **Baggage** – Has your checked-in baggage been damaged, delayed or lost?
5. **Injury and Death by Accident(s)** – Have you been injured during your flight?
6. **Package Holidays** – Did you get what you booked?

To make sure you are not left out of pocket visit http://ec.europa.eu/transport/air/rules/rights/index_en.htm for full details of your entitlements.

What to do first

If you experience any of the problems listed you should immediately ask the representative of the airline operating your flight to deal with your problem.

What to do next

If the operating airline does not fulfil their obligations contact the Europe Direct free phone on 00 800 6 7 8 9 10 11 or e-mail mail@europe-direct.ec.eu.int for details of how to progress your claim.



Whilst you're there:

1. Always check that the tap water is drinkable before drinking
2. Avoid raw or under-cooked food
3. Don't leave your personal baggage or valuables unattended at any time, especially at airports and hotels (valuables must be kept in a fixed, locked receptacle). Use safety deposit boxes whenever they're available
4. The sun abroad can be much stronger than you are used to at home. To prevent sunburn and sunstroke always apply protective creams regularly
5. Always retain all receipts for medical expenses
6. Report losses/thefts to the Police immediately and obtain a written report

the insurance contract

About your Policy Booklet:

Throughout **your** Policy Booklet, certain words are shown in **bold type**. These words have special meanings which are detailed on pages 15, 16 and 27.

The administration of the insurance is dealt with by Halifax General Insurance Services Limited, on **our** behalf. Halifax General Insurance Services Limited deal with any claims **you** may need to make under sections 1-6 and 8-12. DAS Legal Expenses Insurance Company Limited deal with any claims **you** may need to make under section 7.

If **you** have any queries about **your** cover, **you** can call Halifax General Insurance Services Limited on the number listed on page 39 and tell them **your** policy number. **We** and Halifax General Insurance Services Limited want **you** to get the most from **your** policy and to do this **you** should:

- read **your** Policy Booklet and make sure **you** are covered for the sort of losses/incidents **you** think might happen
- make sure **you** have declared any **pre-existing medical conditions**
- make sure that **you** understand the conditions and exclusions on pages 28, 36 and 37 which apply to **your** policy because if **you** do not meet these conditions it may affect any claim **you** make

Remember, no policy covers everything. **We** do not cover certain things such as:

- **pre-existing medical conditions** (unless terms are agreed in writing by **us**)
- children and infants for independent travel under a **family** or single parent **family** policy
- consequential loss e.g. the cost of obtaining a Police report

Please remember that only those sections **you** have chosen apply to **you**. Please refer to **your** Policy Schedule and read it in conjunction with this Policy Booklet.

The things which are not covered by **your** policy are stated:

- in the 'General exclusions applying to **your** policy' on page 37
- under '**What IS NOT covered**' in each section of cover

About your contract:

Your policy is a legal contract between **you** and **us**. The two parts – **your** Policy Booklet and **your** Policy Schedule – make one legal document and **you** must read them together.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless specified elsewhere in the contract, the law which applies to this contract is the law which applies to the part of the **UK** in which **you** normally live unless written agreement has been given for another EU law to apply before the start date shown on **your** Policy Schedule. If there is any disagreement, **we** will use this Policy Booklet over any other assurances or statements, unless they are confirmed in writing and form part of the insurance policy.

All communication between **you** and **us** will be in English.

Your policy is based on all the information **you** gave **us** about **you**, the person(s) named on **your** Policy Schedule, **your** trip(s) and personal circumstances when **you** applied for the insurance. Every time **we** or **you** make a change to **your** insurance **we** will send **you** a new Policy Schedule. **We** will remind **you** of the details of **your** insurance at least every 12 months. It will give **you** a chance to check that **your** policy still meets **your** needs.

The Insurers:

Your policy, other than section 7 is underwritten by St Andrew's Insurance plc which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation under registration number 202932. **You** can check this out by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234#.

St Andrew's Insurance plc is registered in England number 3104671. St Andrew's Insurance plc is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS). Registered Office: St Andrew's House, Portsmouth Road, Esher, Surrey KT10 9SA, United Kingdom. The main business of the insurer is effecting and carrying out insurance contracts.

Section 7 is underwritten by DAS Legal Expenses Insurance Company Limited which is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and to undertake insurance mediation under registration number 202106. **You** can check this out by visiting the FSA's Website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234#. DAS Legal Expenses Insurance Company Limited is registered in England 00103274. DAS Legal Expenses Insurance Company Limited is a member of the Association of British Insurers (ABI) and Financial Ombudsman Service (FOS). Registered Office: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH, United Kingdom.

Compensation Scheme:

The Financial Services Compensation Scheme (FSCS) may be able to help **you** if **we** were unable to meet **our** liabilities. For claims against insurance companies the first £2,000 of a claim on this type of insurance policy is covered in full, plus 90% of the balance. For further details **you** can contact the FSCS on 0207 892 7300 or at enquiries@fscs.org.uk.

Our part of the contract is as follows:

We provide the cover set out in **your** Policy Booklet. **Your** Policy Schedule shows which sections of **your** Policy Booklet **you** chose, the limits which apply and the total premium. This cover will only apply for people named on **your** Policy Schedule during the **insurance period** shown on **your** Policy Schedule and within the geographical limits shown on **your** Policy Schedule.

Your part of the contract is as follows:

You must pay the premium for each **insurance period**. **You** can pay the premium with a debit or credit card or alternatively on an annual direct debit. If **you** choose to pay by annual direct debit and **you** fail to pay when due, **we** will treat this as **you** cancelling the policy.

Please note that it is a condition of **your** policy that at the time of taking out **your** policy, or booking a **trip**, **you** are not aware of any reason why a **trip** should be cancelled or cut short and that all material facts are disclosed to **us**. This

means that **you** must tell **us** about anything which may affect this insurance, for example:

- **pre-existing medical conditions** affecting the health of the people travelling, or a **relative** or **colleague** upon whose state of health a decision by **you** to cancel or cut short a **trip** may depend
- **you** taking part in activities which are particularly hazardous or unusual as listed on page 13
- **you** have been or have reason to believe that **you** will be refused entry to the country to which **you** are travelling

Cancelling or amending your policy:

Please tell Halifax General Insurance Services Limited immediately if **your** policy does not meet **your** requirements. If **you** cancel within 14 days of the start of **your** policy and **you** have not made a **trip** or a claim **we** will give **you** a full refund. Following this 14 day period, **you** continue to have the right to cancel your policy at any time by contacting **us**, but no refund of premium will be available.

Halifax General Insurance Services Limited may make a charge when a policy is cancelled or amended by **you**. This will be a reasonable amount to reflect the cost of administration. The charge may be added to **your** premium or deducted from any refund due to **you**. Where the charge is more than the refund, no refund will be made.

We or Halifax General Insurance Services Limited, on **our** behalf, may cancel **your** policy by giving **you** at least 14 days notice in writing at **your** last known address. If this happens Halifax General Insurance Services Limited, on **our** behalf, will refund the premium **you** have paid for the rest of the **insurance period**.

Please note once **your** policy has been cancelled **your** cover will end and **you** will not be able to make a claim.

#Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.

the insurance contract

Exclusions which apply to **your** policy:

The exclusions which apply to all sections of **your** policy are shown on page 37.

Fraud:

The contract between **you** and **us** is based on mutual trust and **we** believe that **our** policyholders are honest.

However, if anyone named on **your** Policy Schedule or anyone acting for **you**:

1. provides false information or documentation or withholds important information to obtain cover under **your** policy for which **you** do not qualify; or
 2. provides false information or withholds important information to obtain cover at a reduced premium then:
- **your** policy may be void
 - **we** may be entitled to recover from **you** the amount of any claim already paid under **your** policy
 - **we** will not return any premium paid
 - **we** will inform the Police and criminal proceedings may follow

In the event that anyone named on **your** Policy Schedule or anyone acting for **you**:

1. makes a claim under **your** policy knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. makes a statement in support of a claim knowing the statement to be false in any respect; or
3. submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. makes a claim in respect of any loss or damage caused by **your**/their wilful act, knowledge or connivance; or
5. acts in any other manner in order to gain a financial advantage to which **you** would not otherwise be entitled;

then **we**:

- will not pay any part of the claim
- will at **our** option cancel **your** policy
- will not return any premium paid
- will inform the Police and criminal proceedings may follow

Conditions which apply to **your** policy:

These are some of the conditions **you** must keep to as **your** part of the contract. The others are shown on page 36. If **you** do not keep to these conditions, **we** may decline **your** claim.

You must declare all medical conditions:

To make sure **your** policy fully covers **you** for **your** trip, it is important **you** tell **us** about any medical condition affecting the health of the people travelling, or a **relative** or **colleague** upon whose state of health a decision by **you** to cancel or cut short a **trip** may depend. **We** will assess the condition and confirm whether **your** policy can be extended to cover claims for that particular condition.

Please call the Customer Helpline on page 39 if **you** or **your** travelling companion:

Have during the last year:

- stayed in hospital, had surgery or seen a Specialist or Consultant
- had, or are waiting for, any medical or blood tests
- been prescribed medication for the treatment of a blood pressure problem and/or diabetes

Have ever:

- had a stroke, heart attack or a heart related condition including angina
- been diagnosed with, or treated for, any malignant condition or any type of cancer
- been treated for a breathing condition
- been aware of any condition that could reasonably be expected to affect **your** or their health during the **insurance period**

If **we** extend the cover under **your** policy to include any **pre-existing medical conditions**, this will be shown on **your** Policy Schedule. This will confirm the new terms under which cover is provided and must be produced should **you** make a claim, so please keep it in a safe place.

We reserve the right not to extend the cover under **your** policy.

You must prevent loss, theft or damage:

All persons named on **your** Policy Schedule must take all reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in **your** claim being declined in full.

Changes in circumstances:

You must tell **us** as soon as reasonably possible if:

- **your** address has changed
- **you** or any person named on **your** Policy Schedule are no longer a resident in the **UK**
- **you** require any additional cover to be added to **your** policy
- **your** trip destination changes and is outside the geographical limits covered by **your** policy
- **you** wish to add another traveller to **your** policy

We may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about a change in **your** circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

Hazardous activities

We provide cover for most activities provided the activity is an incidental part of a normal **trip**.

Please be aware that the following activities are NOT covered in any circumstances:

- Air travel, other than as a passenger in a fully licensed passenger carrying aircraft, but not as a pilot or co-pilot, nor for the purpose of engaging in any trade or technical operation therein
- Any sport as a professional
- Any team sport where the main purpose of the **trip** is to participate in that sport
- Base jumping
- Boxing, wrestling or martial arts
- Bullfighting and bull running
- Bungee jumping
- Driving a car, van or lorry or similar form of motorised transport unless **you** have the appropriate licence to do so

- Hang gliding
- High diving and cliff diving
- Horse racing, eventing, hunting on horseback, polo, show jumping, endurance riding or rodeo
- Motor racing, motorcycle racing or sidecar racing
- Mountaineering, cliff or rock climbing using ropes or guides
- Paid or voluntary manual work
- Parachuting
- Parapenting, paraponting, parasailing and parascending (if unsupervised or over land)
- Potholing or caving
- Quad biking
- Racing in motor boats
- Riding motorcycles or mopeds, unless **you** are wearing a crash helmet and the person in control of the motorcycle or moped is in possession of a valid full **UK** motorcycle driving licence permitting the riding of that class of motorcycle or moped

Scuba diving is not covered when:

- Diving is undertaken in depths greater than 30 meters
- **you** are not a qualified diver and you are not accompanied by a qualified instructor
- **you** are diving unaccompanied whether you are qualified or not
- Ski racing, ski jumping, off piste skiing unless accompanied by a qualified guide or instructor, heli-skiing, ice hockey, bobsleighting, the use of skeletons, toboggans or luges, freestyle skiing, competitive skiing
- Sky diving or sky surfing
- Trekking unless **you** are walking on designated paths and not using specialist equipment
- Water skiing
- White water rafting
- Winter sports (unless **you** have paid the additional Winter Sports premium and this is shown on **your** Policy Schedule)
- Yacht racing, ocean going racing or sailing in international waters

Please telephone the Halifax Customer Helpline shown on page 39 if **you** are unsure as to whether **your** intended activity is covered by **your** policy.

Important notes applying to **your** policy

- **Your** policy is only available to persons resident in the **UK**
- **Your** policy is only valid on **trips** commencing from and returning to the **UK**
- **Your** policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to the death, injury or illness of **you** or a **public transport** delay
- There are age limits which apply depending on the type of policy **you** take and the destination **you** travel to
- Single parent **family** cover applies to **you**, plus all **your** unmarried dependent children
- Infants under 2 years of age at the time of travel are covered free of charge
- The maximum age for Winter Sports cover is 64 years

Single Trip Cover

- A child can travel alone under this policy if the adult premium has been paid for that child and this has been agreed by **us**
- The maximum duration of any one **trip** is 185 days
- Winter Sports or Golf Cover can be included for the **trip duration** provided the appropriate additional premium has been paid

Multi Trip Cover

- The maximum duration of any one **trip** is 60 days. **We** do not provide cover for any incident which occurs after 60 days of **your trip**
- Winter Sports cover up to a maximum of 24 days in total can be included provided the appropriate additional premium has been paid
- Multi **trip** cover is not valid for **trips** taken within the **UK**, except when **you** have pre-booked accommodation for a minimum of 3 days
- **Your** unmarried dependent children are only covered when travelling with an adult covered under **your** policy

Words with special meanings

Accident(s)/Accidental

A sudden, unexpected, specific, violent, external, visible event which occurs at a single identifiable time and place.

Colleague

An associate in the same employment as **you** in the **UK**, whose absence from work necessitates **your** stay in or return to the **UK**.

Europe

The continent of **Europe** west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.

Excess

The amount **you** pay when **you** make a claim. This applies to each incident for each **insured person**.

Family

You, **your** spouse, **your** civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom **you** are permanently cohabiting in a marriage-like relationship together with **your** children, step-children, adopted children, foster children and grandchildren who are under the age of 16 or under the age of 23 and in full time education at the start of the **insurance period**.

Golf Equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and essential clothes which **you** own or hire.

Home

Your usual permanent place of residence in the **UK**.

Insurance Period

The period during which **you** have cover under **your** policy. This is shown on **your** Policy Schedule.

Insured Person/You/Your

Any person named on **your** Policy Schedule.

Permanent Total Disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered medical practitioner, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

Personal Baggage

Each of **your** suitcases (or containers of a similar nature) and their contents, articles **you** are wearing or carrying which are owned by any of **your family**, or for which they are legally responsible, including **valuables** and keys (excluding keys to a hire vehicle).

Personal Money

Cash, cheques, banker's drafts, electronic cash pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value.

Pre-Existing Medical Condition

Anything which at the start of the **insurance period you** would answer yes to in the medical conditions declarations on page 12.

Public Transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable.

Redundant/Redundancy

Being made unemployed under the Employment Rights Act and have been given a notice of **redundancy** and are receiving payment under the current **redundancy** payments legislation and at the time of booking the **trip you**, **your** travelling companion, or spouse (including a civil partner or co-habitee) had no reason to suspect that they would be made **redundant**.

Relative

your family (including all **your** children, step-children, adopted children, foster children and grandchildren regardless of their age), **your** mother, father, sister, brother, fiancé(e), grandparent, in-law, step-**family** or next of kin.

Terrorist Action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

words with special meanings

Trip(s)

The period of time (as defined under **trip duration**) spent away from **your home** on pre-booked business or leisure travel.

Trip Duration

- For Multi **trip** cover - the maximum **trip duration** of up to 60 days. **Trips** within the **UK** are covered when **you** have pre-booked accommodation for a minimum of 3 days.
- For Single **trip** cover - the **trip duration** shown on **your** Policy Schedule.

UK

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

Valuables

Antiques, jewellery or articles made of or containing gold, silver or other precious metals, precious or semi-precious stones, portable audio, visual, photographic and gaming equipment including any associated media, binoculars, furs, laptops, mobile telephones, portable satellite navigation and watches.

Winter Sports Equipment

Skis (including bindings), snow boards (including bindings), boots, ski poles, ice skates and essential clothes which **you** own or hire.

We/Us/Our

St Andrew's Insurance plc for sections 1-6 and 8-12. DAS Legal Expenses Insurance Company Limited for section 7. The Insurers' details are shown on pages 10 and 11.

It is important that **you** also look at words with special meanings in section 7: Legal Advice and Expenses on page 27.

making a claim

How to make a claim for any of the following:

For all claims follow these simple steps:

1. Check **your** Policy Schedule to see whether **you** have the appropriate cover
2. Find the relevant section listed below and ensure that **you** have all the claims evidence **we** require. All claims evidence must be supplied at **your** own expense in its original form
3. Telephone the Customer Helpline listed on page 39 as soon as reasonably possible with **your** policy number to hand. **You** will find this on **your** Policy Schedule

Please remember to keep copies of all correspondence **you** send to **us** for **your** future reference.

section 1: Medical Emergency and Repatriation Expenses section 2: Cutting Short Your Trip

To make a claim under these sections of **your** policy **you** or anyone on **your** behalf must contact the Emergency Medical Assistance Helpline (see page 39) as soon as possible, but within 48 hours, to authorise any expenses.

The Emergency Medical Assistance Helpline will direct **you** to a qualified, accredited medical provider who will bill **us** for the treatment **you** receive. If **you** fail to contact **us** prior to treatment **we** cannot guarantee direct payment to the medical provider.

To make a claim under this section of **your** policy **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**; and
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and
- Copy of **your** European Health Insurance Card (EHIC)

section 2: Cancellation

To make a claim under this section of **your** policy **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**; and
- Tour Operator's cancellation invoice or unused flight tickets; or
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation; and
- Confirmation from a medical practitioner that **you** or **your** travelling companion are not fit to travel; or
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service; or
- Confirmation from **your** employer/**your** partner's employer/**your** travelling companion's employer of **redundancy** and period of employment or leave cancelled; or
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**; or
- A copy of a death certificate, where appropriate

section 3: Personal Accident

To make a claim under this section of **your** policy **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**; and
- Detailed medical report from **your** consultant; or
- A copy of a death certificate, where appropriate

making a claim

section 4: Personal Liability

To make a claim under this section of **your** policy **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**; and
- Any claim form, summons, or other legal document as soon as **you** receive them; and
- Any reasonable information or help **we** need to deal with the case and **your** claim

Please note **you** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

section 5: Travel Delay/Missed Departure

To make a claim under this section of **your** policy **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**; and
- Confirmation from the carrier of the reason and duration of **your** delay; or
- Confirmation from a garage/motoring organisation that breakdown assistance was provided; or
- Confirmation of the delay to **public transport** from the company involved; or
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim

section 6: Loss of Important Documents

To make a claim under this section of **your** policy **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**; and
- Original Police report, obtained within 24 hours of the incident; and
- Original receipts for obtaining temporary documents

section 7: Legal Advice and Expenses

To make a claim under this section of **your** policy **you** must telephone DAS Legal Expenses Insurance Company Limited on the Legal assistance number listed on page 39.

section 8: Mugging Benefit

section 9: Personal Baggage/Delayed Baggage

section 10: Personal Money

section 11: Winter Sports

section 12: Golf Cover

To make a claim under any of these sections of **your** policy **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**; and
- Original Police report, obtained within 24 hours of the incident; or
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident); and
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Household Contents policy details (please note this will NOT affect **your** Household Insurance premium or No Claims Discount); and
- A report from the resort manager or Tour Operator confirming piste closure, where applicable; and
- Details of the length of **your** stay in hospital, where applicable

Further to the claims evidence listed, **you** may be asked to provide additional information to substantiate **your** claim.

policy limits and excesses

section	We will pay you up to	Excess (per insured person)
Medical Emergency and Repatriation	£10,000,000	£50
Emergency Dental Treatment	£500	£50
Hospital Benefit	£1,000 (£50 per day)	Nil
Meal Expenses Benefit	£10 per day	Nil
Cancellation	£5,000 (optional upgrade up to £10,000)	£50
Cutting Short your Trip	£5,000	£50
Personal Accident		
Permanent Total Disablement	£25,000 (£2,500 if under 16 or over 64)	Nil
Death	£10,000 (£2,500 if under 16 or over 64)	Nil
Personal Liability	£2,000,000	£50
Travel Delay	£250 (£30 for the first complete 12 hours, £20 for every complete 12 hours after that)	Nil
Missed Departure	£1,000	Nil
Loss of Important Documents	£600	£50
Legal Advice and Expenses	£25,000	£250*
Mugging Benefit	£1,000 (£50 per day)	Nil
Personal Baggage (optional)		
Single Article, Pair or Set of Articles	£300	£50
Valuables	£500	£50
Delayed Baggage	£200	Nil
Personal Money (optional)		
Cash	£300 (£50 if under 16)	£50
Winter Sports (optional)		
Winter Sports Equipment	£500 (£100 if hired)	£50
Ski Hire	£300 (£20 per day)	Nil
Ski Pack	£400 (£200 per week)	Nil
Piste Closure	£300 (£30 per day)	Nil
Golf Cover (optional)		
Golf Equipment	£1,000	£50
Single Article	£300	£50
Golf Equipment Hire	£400 (£50 per day)	Nil
Green Fees	£200 (£40 per day)	Nil

*£250 compulsory **excess** applies to this section of **your** policy for legal expenses only

section 1:

Medical Emergency and Repatriation Expenses

This section of **your** policy explains the cover **we** provide for medical emergency and repatriation expenses whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. reasonable and necessary medical and hospital expenses, including the cost of the rescue service to take **you** to hospital; and
2. returning **you** to the **UK** provided this is authorised by **us** or the Emergency Medical Assistance Helpline; and
3. reasonable travel and room only accommodation expenses for a travelling companion or resident in the **UK** to stay with **you** and travel **home** with **you** if this is authorised by **us** or the Emergency Medical Assistance Helpline; and
4. funeral expenses abroad or the cost of transporting **your** body or ashes to **your home**

We will pay **you** up to £10,000,000:

- if **you** go into hospital or require any medical assistance; and/or
- if **you** have to return **home** early or extend **your trip**; or
- for reasonable and necessary funeral expenses abroad; or
- for transporting **your** body or ashes back to **your home**;

We will pay **you** up to £500 if:

- **you** require emergency dental treatment for the immediate relief of pain

We will pay **you** £50 per day (up to a maximum of £1,000) as a:

- benefit for every complete 24 hour period **you** are in hospital or confined to **your trip** accommodation

We will pay **you** £10 for every 24 hour period:

- towards meal expenses for the nominated person who stays/travels with **you**

Please note **we** may instruct **you** to return **home** if **our** medical advisers and the medical practitioner treating **you** decide that **you** are fit to travel.

What IS NOT covered:

- the **excess** (unless the appropriate additional premium for **excess** waiver has been paid and is shown on **your** Policy Schedule or when using an EHIC)
- the cost of any treatment or surgery (including exploratory tests) in the **UK** (except for **trips** to the Channel Islands, where NHS treatment is not available)
- the cost of any medication or drugs which at the start of **your trip** **you** know **you** will need
- the cost of any treatment or surgery (including exploratory tests) which is not directly related to the illness or injury for which **you** went into a hospital or clinic abroad
- the cost of any treatment or surgery (including exploratory tests) which is as a result of **your** participation in a winter sports activity (unless **you** have paid the additional Winter Sports premium and this is shown on **your** Policy Schedule)
- any extra costs as a result of **you** arranging single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for **your** treatment and approved by the Emergency Medical Assistance Helpline in advance
- any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by the Emergency Medical Assistance Helpline in advance
- the cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the medical practitioner treating **you** or the Emergency Medical Assistance Helpline can reasonably be delayed until **you** return **home**
- any taxi fares or other transport costs incurred in obtaining medical treatment, unless the taxi was used for emergency ambulance purposes only
- any food, drinks, toiletries and faxes or phone calls other than to the Emergency Medical Assistance Helpline telling them about the problem and for which **you** can provide a receipt or other evidence to show the cost of the call and the number dialled
- any expenses that arise after **we** have instructed **you** to return **home** if **our** medical advisers and the medical practitioner treating **you** decide **you** are fit to travel
- any expenses that arise after 12 months of treatment
- anything specifically excluded under the General exclusions section of **your** policy on page 37

section 2:

Cancellation/Cutting Short your Trip

This section of **your** policy explains the cover **we** provide if **you** cancel or cut short **your trip**. Words with special meaning are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrews Insurance plc.

Please note Cancellation cover terminates at the start of **your trip**.

What IS covered:

1. unused non-refundable pre-booked travel and accommodation expenses which **you** have paid or are contracted to pay; and
2. unused non-refundable pre-booked excursions which **you** have paid or are contracted to pay; and
3. reasonable additional travel and accommodation expenses which **you** incur returning to the **UK** which on medical advice is necessary and unavoidable as a result of bullet point 1 below.

Please note if **you** are cutting short **your trip** payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.

We will pay **you** up to £5,000 (unless a different limit is shown on **your** Policy Schedule) for **your** share of the cost of **your trip** as a result of:

- the death, injury or illness, as certified by a medical practitioner, of **you**, **your relative** or **colleague** or travelling companion or a friend or **relative** with whom **you** had arranged to stay; or
- **your** attendance at a court of law as a witness or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
- **you** or **your** travelling companion is a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of **your trip**; or

- **you** or **your** travelling companion are instructed to stay at **home** (within 14 days of **your** departure date) or return **home** by a relevant authority due to severe damage to **your home** or place of business in the **UK** caused by serious fire, explosion, storm, flood, subsidence or burglary; or
- the Foreign & Commonwealth Office (FCO) declaring either of the following:
 - **your** compulsory quarantine preventing **you** from travelling
 - **your** destination is unsafe to visit and they advise against all travel; or
- **your redundancy** or that of **your** travelling companion or **your** spouse (including a civil partner or co-habitee); or
- **your** cancellation of the **trip** as a result of a Travel Delay (section 5) where the delay is in excess of 12 hours from the first international departure time specified in **your** official itinerary

Please note **we** may instruct **you** to return **home** if **our** medical advisers and the medical practitioner treating **you** decide that **you** are fit to travel.

What IS NOT covered:

- the **excess** (unless the appropriate additional premium for **excess** waiver has been paid and is shown on **your** Policy Schedule)
- any claim as a result of **your** decision to cancel/cut short **your trip** for reasons other than those listed within this section
- any additional expenses resulting from **you** not cancelling or cutting short **your trip** as soon as reasonably possible
- any claim as a result of **your** failure to have the required passport or visa
- any claim as a result of the failure in provision of any service connected with **your trip** including error, omission, financial failure, or default of, or by the provider of, any service, travel agent, tour operator or organiser through whom **you** booked the **trip**
- any claim as a result of death or illness of any pet or animals with exception of guide dogs
- any claim as a result of **your** disinclination to travel or personal or financial circumstances (other than **you** being made **redundant**)

section 2:

- any loss in respect of Air Passenger Duty (this can be reclaimed by **you** through **your** travel agent or airline) or credit card charges
- any claim as a result of the death, injury or illness of any person if their specific medical condition was known on or before the date **your** Policy Schedule is issued or on or before the date **you** booked **your trip**, whichever is later
- any claim as a result of **your** late arrival at the airport, port or station after check-in or booking-in time
- any claim as a result of the operation of law or any unlawful or criminal proceedings of anyone on whom the **trip** depends, other than attendance as a witness at a Court of Law
- any claim as a result of strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date **your** Policy Schedule is issued or on or before the date **you** booked **your trip**, whichever is later
- any additional travel and accommodation expenses incurred that are not considered necessary or authorised by the Emergency Medical Assistance Helpline in advance
- any loss of enjoyment of the **trip** however caused
- any claim as a result of **your** participation in a winter sports activity (unless **you** have paid the additional Winter Sports premium and this is shown on **your** Policy Schedule)
- any unused or refundable portion of **your** original travel ticket where repatriation has been made
- any claim as a result of **your** failure to have a pre-paid return ticket to the **UK** at the start of **your trip** unless otherwise agreed by **us** in writing
- anything specifically excluded under the General exclusions section of **your** policy on page 37

Please note **you** cannot claim under both this section and section 5: Travel Delay/Missed Departure for the same event or series of events.

section 3:

Personal Accident

This section of **your** policy explains the cover **we** provide for a personal **accident** whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. **permanent total disablement** as a result of an **accident**; or
2. permanent loss of or loss of use of one or more limbs as a result of an **accident**; or
3. permanent and complete loss of all sight in one or both eyes as a result of an **accident**; or
4. death as a result of an **accident**

We will pay **you** £25,000 (limited to £2,500 if **you** are under the age of 16 years or over the age of 64 years at the time of the **accident**) for **your**:

- **permanent total disablement** as a result of an **accident**; or
- permanent loss of or loss of use of one or more limbs as a result of an **accident**; or
- permanent and complete loss of all sight in one or both eyes as a result of an **accident**

We will pay **your** legal personal representative(s) £10,000 (limited to £2,500 if **you** are under the age of 16 years or over the age of 64 years at the time of the **accident**) for **your**:

- death as a result of an **accident**

Please note the maximum amount of all benefits **we** will pay under this section for one or more **accidents** sustained by **you** shall not exceed £25,000.

What IS NOT covered:

- any claim which does not occur within 12 months of the **accident**
- any claim as a result of a business **trip** within the **UK** unless **you** are travelling as a fare paying passenger on **public transport**
- anything specifically excluded under the General exclusions section of **your** policy on page 37

section 4:

Personal Liability

This section of **your** policy explains the cover **we** provide for personal liability whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. injury, illness, death or disease to another person that **you** cause; and
2. loss of or damage to another person's property that **you** cause

We will pay **you** up to £2,000,000 for:

- legal costs and expenses **you** become legally liable to pay as compensation for any incident or series of incidents; and
- **your** costs and expenses that **we** have agreed in writing

Please note **our** total liability under this section for any one incident or series of incidents shall not exceed £2,000,000.

You must send **us** any claim form, summons or other legal documents as soon as **you** receive them. **You** must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

What IS NOT covered:

- the **excess** (unless the appropriate additional premium for **excess** waiver has been paid and is shown on **your** Policy Schedule)
- any claim as a result of a business **trip** within the **UK** unless **you** are travelling as a fare paying passenger on **public transport**
- any claim arising directly or indirectly for any liability for injury, illness, death or disease to another person or loss of or damage to another person's property:
 - a) where indemnity is provided under any other insurance
 - b) which is suffered by anyone who is under a contract of service with **you** or any member of **your family** and is caused by the work **you** employ them to do

- c) which is caused by any deliberate, unlawful, malicious or wilful act or omission by **you**
 - d) which is made against **you** by a **relative**
 - e) which is caused by **your** ownership, care, custody or control of any animal
 - f) which falls on **you** by agreement and would not have done if such agreement did not exist
 - g) which is caused by **your** employment, profession or business or that of any member of **your family**
 - h) which is subject to any criminal proceedings
 - i) which is due to **your** ownership, possession or use of vehicles, aircraft, watercraft, firearms or explosive devices
 - j) which is caused by **your** ownership or occupation of land or buildings (other than occupation only of any temporary residence, with the exception of time-share)
- anything specifically excluded under the *General exclusions section of **your** policy on page 37*

section 5:

Travel Delay/Missed Departure

This section of **your** policy explains the cover **we** provide for travel delay or missed departure whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. a delay resulting in **you** departing at least 12 hours after **your** original scheduled departure time; and
2. abandonment of **your trip** following a 12 hour delay at **your** first international departure point in the **UK**; and
3. arriving too late (as shown on **your** ticket) to board **your** booked transport at **your** last departure point from the **UK** or **your** last departure point for **your** return to the **UK** as a result of:
 - a) **public transport** services failing to get **you** to **your** departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an **accident**; or
 - b) the private motor vehicle in which **you** are travelling being directly involved in an **accident** or breaking down

We will pay **you** £30 as a:

- benefit for the first complete 12 hours of **your** delay, then

We will pay **you** £20 (up to a maximum of £250) as a:

- benefit for every complete 12 hour delay after that; or

We will pay **you** up to £5,000 to:

- refund **your** share of the cost of **your trip** as a result of point 2 above (under section 2: Cancellation/Cutting Short **your Trip**); or

We will pay **you** up to £1,000 for:

- **your** reasonable and necessary extra travel and accommodation expenses (room only) to allow **you** to get to **your trip** destination or to return **home** as result of point 3 above

Please note for residents of the Channel Islands, Northern Ireland and Isle of Man, cover will also be provided for the cost of a flight or sea vessel journey interconnecting with the last flight or sea vessel journey from the international departure point from or to mainland **UK** or other European terminal.

What IS NOT covered:

- any **trips** within the **UK** (except for **trips** to the Channel Islands)
- any claim unless **you** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time
- any additional expenses incurred as a result of a delay to **your** original scheduled departure time
- any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time
- any claim as a result of the airline over booking **your flight**
- any claim as a result of strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **your** Policy Schedule is issued or on or before the date **you** booked **your trip**, whichever is later
- any claim as a result of **your** failure to check-in at **your** departure point by the time shown on **your** travel itinerary except in those circumstances outlined in point 3 opposite
- any claim as a result of heavy traffic, road closures or an **accident** that **you** are not directly involved in
- any claim as a result of **your** failure to allow sufficient time for the **public transport** to arrive on schedule and deliver **you** to **your** departure point
- any claim as a result of **your** private motor vehicle in which **you** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown
- anything specifically excluded under the *General exclusions section of **your** policy on page 37*

section 6:

Loss of Important Documents

This section of **your** policy explains the cover **we** provide for lost or stolen important documents whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. loss or theft of **your** passport; and
2. loss or theft of **your** driving licence; and
3. loss or theft of **your** travel documents

We will pay **you** up to £600 for:

- a temporary replacement passport whilst on **your trip**; and
- a replacement passport when **you** are back in the **UK**; and
- the replacement or restoration of **your** driving licence and travel documents listed above; and
- **your** reasonable travel and accommodation expenses in obtaining replacement documents whilst on **your trip**

What IS NOT covered:

- the **excess** (unless the appropriate additional premium for **excess** waiver has been paid and is shown on **your** Policy Schedule)
- any claim for the loss or theft of items that are not kept on **your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **your trip** accommodation
- any claim for items packed in suitcases or other similar **personal baggage** or in containers, which are out of sight and out of personal control where **you** are not in a position to prevent unauthorised interference with **your** property
- any claim for the loss of **your** passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery and a written report is not obtained from them
- any claim for the loss of **your** driving licence or travel documents not reported to the Police within 24 hours of discovery and a written report is not obtained from them
- any claim for loss or damage arising from confiscation or detention by Customs or other officials
- anything specifically excluded under the General exclusions section of **your** policy on page 37

section 7:

Legal Advice and Expenses

This section of **your** policy explains the cover **we** provide for legal advice and expenses whilst on **your trip**. Words with special meaning are printed in **bold type** and can be found on pages 15, 16 and this page. In this section of **your** policy **we/us/our** means DAS Legal Expenses Insurance Company Limited.

Legal Advice and Expenses words with special meanings

The words set out below only apply to this section of the policy:

Costs and Expenses

- a) Legal costs - All reasonable and necessary costs chargeable by the **representative** on a standard basis
- b) Opponents' costs - Costs incurred by opponents in civil cases

Date of Occurrence

The date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the **date of occurrence** is the date of the first of these events.

Representative

The lawyer or other suitably qualified person who has been appointed by **us** to act for **you** in accordance with the terms of this section.

We/Us/Our

DAS Legal Expenses Insurance Company Limited.

What IS covered:

1. reasonable and necessary **costs and expenses** to claim against a third party who causes the death of or injury to **you**; and
2. confidential free legal advice over the phone on any personal legal problem, if the incident occurs in or under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland

We will pay **you** up to £25,000 for:

- reasonable and necessary **costs and expenses**

We agree to provide the cover in this section as long as:

- any legal proceedings will be dealt with by the court or other body which **we** agree to in the territorial limit; and
- for civil claims it is always more likely than not that **you** will recover damages (or other legal remedy which **we** have agreed to) or make a successful defence

section 7:

What IS NOT covered:

- the **excess**
- any claim as a result of death or injury which develops gradually or is not caused by an **accident**
- defending **your** legal rights (however defending a counter-claim is covered)
- any claim reported to **us** more than 180 days after **you** should have known about the insured incident
- any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority
- any claim as a result of an incident intentionally brought about by **you**
- any claim as a result of **your** alleged dishonesty or alleged violent behaviour
- any **costs and expenses** that are incurred where **we** agree a contingency fee arrangement with the **representative**
- any claim as a result of **you** driving a motor vehicle for which **you** do not have valid motor insurance
- any claim against a travel agent, tour operator, carrier, **us**, the insurers or their agents
- any **cost and expenses** incurred before **our** written acceptance of the claim
- any claim as a result of written or verbal remarks which damage **your** reputation
- any application for Judicial Review
- any legal action that **you** take which **we** or the **representative** have not agreed to or where **you** do anything that hinders **us** or the **representative**
- any claim as a result of deep vein thrombosis or its symptoms that result from **you** travelling by air
- any claim against a **relative**
- any claim where the General conditions applying to section 7: Legal Advice and Expenses have not been followed
- anything specifically excluded under the General exclusions section of **your** policy on page 37

General conditions applying to section 7: Legal Advice and Expenses:

1. **You** must:
 - a) take reasonable steps to keep any amount **we** have to pay as low as possible; and
 - b) send everything **we** ask for in writing; and
 - c) give **us** full details in writing of any claim as soon as possible and give **us** any information **we** need
2. a) **We** can take over and conduct in **your** name any claim or legal proceedings at any time; and
 - b) **We** can negotiate any claim on **your** behalf; and
 - c) **You** are free to choose a **representative** (by sending **us** a suitably qualified person's name and address) if:
 - i) **we** agree to start court proceedings and it becomes necessary for a lawyer to represent **your** interests in those proceedings; or
 - ii) there is a conflict of interest

We may choose not to accept **your** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **representative** in these circumstances, **you** may choose another suitably qualified person
 - d) In all circumstances except those in 2 c) above, **we** are free to choose a **representative**

section 7:

- e) Any **representative** will be appointed by **us** to represent **you** according to **our** standard terms of appointment. The **representative** must co-operate fully with **us** at all times
 - f) **We** will have direct contact with the **representative**
 - g) **You** must co-operate fully with **us** and the **representative** and must keep **us** up to date with the progress of the claim
 - h) **You** must give the **representative** any instructions that **we** require
3. a) **You** must tell **us** if anyone offers to settle a claim
 - b) If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**
 - c) **We** may decide to pay **you** the amount of damages that **you** are claiming, or which is being claimed against **you**, instead of starting or continuing legal proceedings
 4. a) **You** must tell the **representative** to have **costs and expenses** taxed, assessed or audited, if **we** ask for this
 - b) **You** must take every step to recover **costs and expenses** that **we** have to pay, and must pay **us** any **costs and expenses** that are recovered
 5. If the **representative** refuses to continue acting for **you** with good reason or if **you** dismiss the **representative** without good reason, the cover **we** provide will end at once, unless **we** agree to appoint another **representative**
 6. If **you** settle a claim or withdraw it without **our** agreement, or do not give suitable instructions to a **representative**, the cover

- we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses we** have paid
7. If **we** and **you** disagree about the choice of **representative**, or about the handling of a claim, **we** and **you** can choose another suitably qualified person to decide the matter. We must both agree to the choice of this person in writing. Failing this, **we** will ask the president of a relevant national law society to choose a suitably qualified person. All costs of resolving the disagreement must be paid by the party whose argument is rejected
 8. **We** may, at **our** discretion, require **you** to obtain, at **your** expense, an opinion from a lawyer or other suitably qualified person chosen by **you** and **us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion
 9. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist
 10. All Acts of Parliament mentioned in **your** policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be

section 8:

Mugging Benefit

This section of **your** policy explains the cover **we** provide if **you** are hospitalised as a result of a mugging whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. **your** hospital admittance as a result of mugging

We will pay **you** £50 (up to a maximum of £1,000) as a:

- benefit for every complete 24 hour period **you** are in hospital

What IS NOT covered:

- *any claim if **you** do not obtain a Police report of the mugging and confirmation of **your** injuries and period of in-patient treatment from the hospital*
- *anything specifically excluded under the General exclusions section of **your** policy on page 37*

section 9:

Personal Baggage/ Delayed Baggage

This section only applies if **you** have chosen to include this cover and this is shown on **your** Policy Schedule.

This section of **your** policy explains the cover **we** provide for **your personal baggage** and delayed baggage whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. loss or theft of or damage to **your personal baggage**; and
2. **your personal baggage** being mislaid on **your** outward journey for more than 12 hours from the time **you** arrive at **your trip** destination

We will pay **you** up to £1,500 to:

- replace, reinstate or repair **your personal baggage**

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **you** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **personal baggage**. Please note **we** may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

We will pay **you** up to £200 to:

- purchase essential toiletries, medication and clothing (in the event of point 2 above)

You must keep all receipts for essential purchases made and any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

What IS NOT covered:

- *the **excess** (unless the appropriate additional premium for **excess** waiver has been paid and is shown on **your** Policy Schedule)*
- *any claim over £300 for one article, pair or set of articles which are complementary or used or worn together*
- *any claim over £500 in total for **valuables***

- *any loss or theft of **your personal baggage** that **you** do not report to the Police within 24 hours of discovery and for which **you** do not get a written report from them*
- *any loss or theft of or damage to **your personal baggage** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR)*
- *any **winter sports equipment** (this is covered under the Winter Sports section, if the appropriate additional premium has been paid)*
- *any **golf equipment** (this is covered under the Golf Cover section, if the appropriate additional premium has been paid)*
- *any loss or theft of or damage to fragile articles, contact or corneal lenses, spectacles, prescription sunglasses, bicycles or business goods or samples*
- *any loss or theft of or damage to sports equipment whilst in use*
- *any loss of or damage to **your personal baggage** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions*
- *any loss or theft of **your personal baggage** left out of sight and out of personal control in public places where **you** are not in a position to prevent unauthorised interference with **your** property e.g. station, airport, restaurant, beach, etc.*
- *any loss or theft of or damage to **your valuables** unless they are at all times attended by **you**, or left in hotel security, safety deposit box, safe or similar locked fixed receptacle*
- *any loss or theft of **your personal baggage** or **valuables** from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them*
- *any loss of or damage to **your valuables** (other than wedding rings) while **you** are swimming*
- *any loss or theft of **your personal baggage** left in the custody of a person who does not have official responsibility for the safekeeping of the property*
- *any delayed baggage claim without a proof of purchase*
- *anything specifically excluded under the General exclusions section of **your** policy on page 37*

section 10:

Personal Money

This section only applies if **you** have chosen to include this cover and this is shown on **your** Policy Schedule.

This section of **your** policy explains the cover **we** provide for **your personal money** whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. loss or theft of **your personal money**

We will pay **you** up to £500 to:

- reimburse **your personal money**

We agree to provide the cover in this section as long as:

- **you** have taken reasonable care in protecting **your personal money** and documents against loss, theft or damage; and
- **you** have notified the Police within 24 hours of discovery and obtained a written report from them and enclose this with **your** claim form

What IS NOT covered:

- the **excess** (unless the appropriate additional premium for **excess** waiver has been paid and is shown on **your** Policy Schedule)
- any claim over £300 (£50 in respect of children under the age of 16 years) for cash
- any loss or theft of **your personal money** that is not on **your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **your trip** accommodation
- any **personal money** packed in a suitcase or other similar **personal baggage** or in containers which are out of sight and out of personal control where **you** are not in a position to prevent unauthorised interference with **your** property
- any loss or damage arising from confiscation or detention by Customs or other officials
- any depreciation in value, currency changes or shortage caused by any error or omission
- anything specifically excluded under the **General exclusions section of your policy on page 37**

section 11:

Winter Sports

This section only applies if **you** have chosen to include this cover and this is shown on **your** Policy Schedule. If **you** are participating in a winter sports **trip** **you** must take out this section of cover in order to claim against any section of **your** policy.

This section of **your** policy explains the cover **we** provide for winter sports whilst on **your trip**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

Cover is provided under this section (up to a maximum of 24 days in total during the **insurance period** if **you** have multi **trip** insurance or for the **trip duration** if **you** have single **trip** insurance) whilst **you** are on a **trip** which includes skiing, snowboarding, or participating in any snow or ice activities including off-piste skiing (provided **you** are accompanied by a qualified ski instructor who holds the appropriate liability insurance and that there are no avalanche warnings current).

What IS covered:

1. loss or theft of or damage to **your winter sports equipment**; and
2. **your** hire of **winter sports equipment** if required as a result of point 1 above; and
3. **your** hire of **winter sports equipment** if required as a result of the misdirection or delay on **your** outward journey of **your winter sports equipment** for more than 12 hours; and
4. reimbursement of any unused ski pack, ski hire or tuition fees as a result of **your accident** or sickness; and
5. loss or theft of **your** ski pass; and
6. piste closure, if **you** are unable to ski for a continuous period in excess of 12 hours as a result of:
 - lack of snowfall
 - excessive snowfall
 - bad weather

We will pay **you** up to £500 (£100 if **winter sports equipment** is hired) to:

- replace, reinstate or repair **your winter sports equipment**

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **you** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **winter sports equipment**. Please note **we** may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

We will pay **you** £20 per day (up to a maximum of £300) for:

- **your** hire of **winter sports equipment** in relation to points 2 and 3 above

We will pay **you** up to £200 per 7 day period (up to a maximum of £400) to:

- reimburse **you** the proportionate value of any unused ski pack in relation to points 4 and 5 above

We will pay **you** £30 per day (up to a maximum of £300):

- as a benefit in relation to point 6 above; or
- towards transportation costs to travel to an alternative site in relation to point 6 above

section 11:

What IS NOT covered:

- the **excess** (unless the appropriate additional premium for **excess** waiver has been paid and is shown on **your** Policy Schedule)
- any claim as a result of participation in off-piste skiing whereby **you** are not accompanied by a qualified ski instructor who holds the appropriate liability insurance
- any claim as a result of participation in winter sports activities when avalanche warnings are current
- any claim as a result of participation in winter sports activities undertaken in the **UK** and in **Europe** outside the period from 15th December to 15th April in relation to point 6
- any loss or theft of or damage to **your winter sports equipment** whilst in use
- any loss of or damage to **your winter sports equipment** arising from confiscation or detention by Customs or other officials
- any loss of or damage to **your winter sports equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- any loss or theft of or damage to **your winter sports equipment** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR)
- any loss or theft of **your winter sports equipment** or ski pass that **you** do not report to the Police within 24 hours of discovery and for which **you** do not get a written report from them
- any loss or theft of **your winter sports equipment** or ski pass left out of sight and out of personal control in public places where **you** are not in a position to prevent unauthorised interference with **your** property e.g. station, airport, restaurant etc.
- any loss or theft of **your winter sports equipment** or ski pass from an unattended vehicle unless between the hours of 09:00 and 21:00 whereby **your winter sports equipment** was secured within a purpose built and locked container fastened to the exterior of the vehicle and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them
- any loss or theft of **your winter sports equipment** or ski pass left in the custody of a person who does not have official responsibility for the safekeeping of the property
- any claim that is not confirmed as medically necessary by the Emergency Medical Assistance Helpline and where a medical certificate has not been obtained from the attending medical practitioner confirming that **you** are unable to ski and unable to use the ski pack facilities
- any claim as a result of piste closure which is not substantiated by a report from the resort management or **your** tour operator
- any claim as a result of piste closure which was known to **you** on or before the date **your** Policy Schedule is issued or on or before the date **you** booked **your trip**, whichever is earlier
- anything specifically excluded under the General exclusions section of **your** policy on page 37

section 12:

Golf Cover

This section only applies if **you** have chosen to include this cover and this is shown on **your** Policy Schedule.

This section of **your** policy explains the cover **we** provide for golf **trips**. Words with special meanings are printed in **bold type** and can be found on pages 15 and 16. In this section of **your** policy **we/us/our** means St Andrew's Insurance plc.

What IS covered:

1. loss or theft of or damage to **your golf equipment**; and
2. the cost of hiring **golf equipment**; and
3. the loss of pre-booked and non-refundable green fees

We will pay **you** up to £1,000 to:

- replace, reinstate or repair **your golf equipment** which is lost, stolen or damaged

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **you** are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **golf equipment**. Please note **we** may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

We will pay **you** up to £50 per day (up to a maximum of £400) to:

- cover the cost of hiring **golf equipment** in the event **your golf equipment** is lost, stolen or delayed on **your** outward journey for over 12 hours from the time **you** arrived at **your trip** destination

You must keep all receipts for the hire of **golf equipment** and enclose them with **your** claim form.

We will pay **you** up to £40 per day (up to a maximum of £200) for:

- the loss of pre-booked and non-refundable green fees if the pre-booked course at **your trip** destination becomes unplayable due to adverse weather conditions

What IS NOT covered:

- the **excess** (unless the appropriate additional premium for **excess** waiver has been paid and is shown on **your** Policy Schedule)
- any claim over £300 for any one article
- any claim as a result of **your** disinclination to play
- any loss or theft of or damage to **your golf equipment** whilst in use
- any loss or theft of **your golf equipment** that **you** do not report to the Police within 24 hours of discovery and for which **you** do not get a written report from them
- any loss or theft of or damage to **your golf equipment** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR)
- any loss of or damage to **your golf equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
- any loss or theft of **your golf equipment** left out of sight and out of personal control in public places where **you** are not in a position to prevent unauthorised interference with **your** property e.g. station, airport, clubhouse etc.
- any loss or theft of **your golf equipment** from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot or covered luggage area and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery and a written report is obtained from them
- any loss or theft of **your golf equipment** left in the custody of a person who does not have official responsibility for the safekeeping of the property
- anything specifically excluded under the General exclusions section of **your** policy on page 37

exclusions and conditions

General conditions applying to your policy

1. **We** promise to act in good faith in all **our** dealings with **you**
2. **We** may not pay **your** claim if **you** do not:
 - take all possible care to safeguard against **accident**, injury, loss, damage or theft; and
 - give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible; and
 - pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
 - provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance)
3. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent
4. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy
5. **You** must be registered with a **UK** General Practitioner and have **your** main place of work in the **UK**
6. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**, within the permitted **trip duration**, unless otherwise agreed by **us**
7. **You** agree that **we** can:
 - make **your** policy void where any claim is found to be fraudulent; and
 - share information with other Insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied at inception of **your** policy and other information relating to a claim, may be provided to the register participants; and
 - take over and act in **your** name in the defence or settlement of any claim made under **your** policy; and
 - take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy; and
 - obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval
8. **We** will not pay **you** more than the amounts shown in the policy limits and excesses as listed on page 19
9. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance

General exclusions applying to your policy

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Any **pre-existing medical condition** (unless terms are agreed in writing by **us**)
2. Any costs arising from **your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple pregnancy) after the end of **your trip**
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**
4. **You** travelling against the advice of a medical practitioner or for the purpose of having medical treatment on the **trip**
5. **You** or **your** travelling companion having received a terminal prognosis, unless in respect of section 2: Cancellation/Cutting Short **your Trip** the terminal prognosis was received after the date of booking the **trip**
6. War, **terrorist action**, invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion, or if **you** have deliberately put yourself in danger.

This exclusion does not apply for claims made under section 1: Medical Emergency and Repatriation Expenses.

7. A material fact that **you** fail to disclose to **us** before the start of the **insurance period**
8. Any travel undertaken against Foreign & Commonwealth Office (FCO) advice or where it is deemed unsafe for **you** to travel
9. Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts
10. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds

11. Confiscation or destruction of property by any Customs, Government or other Authority of any country
12. Engaging in hazardous activities which are not accepted in writing by **us**
13. Wilfully self-inflicted injury or illness or solvent abuse
14. The misuse of alcohol or **you** being under the influence of alcohol or drugs (except those prescribed by **your** registered medical practitioner, but not when prescribed for the treatment of drug addiction)
15. **Your** suicide or attempted suicide or putting yourself at risk unless **you** are attempting to save a human life
16. Any dishonest, malicious or criminal act committed by **you** or any person with whom **you** are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated
17. **You** choosing to extend **your trip** beyond the permitted **trip duration**
18. Claims, other than under section 1: Medical Emergency and Repatriation Expenses and section 3: Personal **Accident**, for any actual or anticipated failure of any computer or electronic device, or component or system or embedded programming or software (whether or not belonging to **you** or in **your** possession)
19. Psychiatric disorders, depression, anxiety, stress or phobias
20. **You** having HIV (Human Immunodeficiency Virus) and/or any HIV related illnesses including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations thereof however caused
21. **You** working overseas in full time manual work, electrical and construction work involving buildings in excess of two storeys, and any occupation involving heavy lifting
22. **Your** participation in winter sports unless the appropriate additional premium has been paid and is shown on **your** Policy Schedule
23. Any indirect or consequential loss that is not described in **your** policy
24. Any amount recoverable from any other source

complaints procedure

Although **we** aim to please, **we** want **you** to tell **us** if **you** have problems.

Action **you** can take. First contact:

Halifax General Insurance Services Limited
Trinity Road
Halifax
West Yorkshire
HX1 2RG
United Kingdom

If this does not settle the matter, **you** can write to one of the following:

For sections 1-6 and 8-12 of **your policy:**

Customer Relations Manager
Halifax General Insurance Services Limited
Trinity Road
Halifax
West Yorkshire
HX1 2RG
United Kingdom

For section 7 of **your policy:**

The General Manager
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH
United Kingdom

If **you are still not happy, **you** can contact the Financial Ombudsman Service at:**

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom

If **you** make a complaint, it will not affect **your** right to take legal action. A copy of **our** detailed complaints procedures is available on request.

important telephone numbers

Customer helplines

You will need to have **your** policy number available whenever **you** contact any helpline. **You** will find this on **your** Policy Schedule.

Customer Helpline for claims, amendments or general information

0845 600 6781[#]

Emergency Medical Assistance Helpline -

1-888-253-0961

- for **trips** to USA/Canada

1-416-977-0412

- for **trips** to South America/Caribbean

00 44 (0)845 600 6783

- for **trips** to **Europe** and the rest of the world

Legal assistance

0117 934 0507

Halifax pre-travel advice

0208 763 3350

FCO travel advice line

0845 850 2829[#]

Foreign money service

0845 246 0006[#]

European Health Insurance application line

0845 606 2030[#]

FSA consumer helpline

0845 606 1234[#]

Special requirements

We are committed to meeting the needs of all **our** customers. If **you** have a hearing or speech impairment **you** can use Typetalk whenever **you** contact **us**, or contact **us** using Textphone on 0845 600 0775[#] (lines open Mon-Fri 8am-8pm, Sat 8am-5pm). For visually impaired customers, **we** can provide documents in large print, Braille or on audio cassette. Please speak to a member of staff.

[#]Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary.