

## Additional needs

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.

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.

## Insurance

<b>Home Insurance</b>	<b>0800 028 2498</b>	quoting reference TRAV
<b>Car Insurance</b>	<b>0800 032 9085</b>	quoting reference HXTR
<b>Pet Insurance</b>	<b>0845 201 1752*</b>	quoting reference TRA1
<b>Healthcare</b>	<b>0800 107 4378</b>	quoting reference 7430 AD
<b>Credit Card Repayments Cover and Mortgage Repayments Cover</b>	<b>0845 600 1191*</b>	quoting reference HT02

\* Calls from BT landlines will cost a maximum of 5p 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.

### Halifax General Insurance Services Limited

Registered Office: Trinity Road, Halifax,  
West Yorkshire HX1 2RG  
Registered in England No. 2791889

1/337341-1 (07/07)



Always giving you extra

## World Explorer



Ruth,  
Leeds

Value that goes a long way



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# Welcome

Thank you for choosing us to protect you on your travels. Whatever plans you make – we can help.

Your Policy Booklet provides full details of the cover we provide – what is and is not covered. Please read it with extra care to make sure the cover is right for you.

If you feel that cover is not right for you or your circumstances change, just give us a call and we'll do what's necessary to get the right cover for you.

Should you experience any difficulties whilst abroad or you need to make a claim, our experienced team will be waiting to take your call – you can rest assured that your call will be handled quickly and efficiently.



## What help do you need?

### Emergency medical assistance helpline

for trips to USA/Canada

1-888-253-0961

for trips to South America/Caribbean

1-416-977-0412

for trips to Europe and the rest of the world

00 44 (0)845 600 6783

General policy information

0845 600 6781\*

Halifax pre-travel advice

0208 763 3350

Claims

0845 600 6781\*

Foreign money service

0845 725 3545\*

Legal assistance

0117 934 0507

Hearing impairment/Deaf text service

0845 600 0775\*

FCO travel advice line

0845 850 2829\*

## Just call us on:

\*Calls from BT landlines will cost a maximum of 5p per minute. The price of calls from other telephone companies will vary. For your protection, calls may be recorded for security and training purposes and monitored under our quality control procedures.

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Halifax is working with the Foreign and Commonwealth Office (FCO) to do all we can to help British travellers stay safe overseas.



Before you go on holiday, check out the FCO website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel) or call **0845 850 2829\***. Packed with essential travel advice and tips, the website and helpline offer up-to-date country-specific information.

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

# Introduction

This is **your** Travel Insurance Policy Booklet. Together with the Policy Schedule it forms the contract of insurance and it is important that **you** carry both documents with **you** each time **you** travel. **You** will only have a valid policy when a Schedule detailing **your** policy number for Halifax Travel Insurance has been issued.

This policy is to confirm that the person named on the schedule of insurance and who has paid the required premium is insured. This document gives the full terms, exclusions and conditions under the policy. The policy provides a wide range of cover for conventional leisure trips and holidays but is subject to:

- General conditions (see page 23)
- General exclusions (see page 26)

Please read them carefully as any breach of these could result in a claim not being paid. Certain words and phrases in this Policy Booklet have special meanings. These are explained in the Words with Special Meanings Section (see page 10) and appear in bold type.

Please read **your** Policy Booklet and Policy Schedule thoroughly to make sure that they meet **your** requirements.

Please note that no right to a refund of premium (either in full or part) exists for policies with a **period of insurance** less than one month after the policy schedule has been issued. For all other policies these will be entitled to a full refund of the premium, unless a claim has been made or a trip taken, if **you** cancel within 14 days of the Policy Schedule issue date.

Please note that it is a condition of this insurance that at the time of taking out this 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 the **insurers**. This means that **you** must tell **us**, on behalf of the **insurers** about anything which may affect this insurance – for example:

- **pre-existing medical conditions** affecting the health of the person travelling, and upon whose state of health a decision by an **insured person** to cancel or cut short a **trip** may depend
- **your** taking part in activities which are particularly hazardous or unusual
- **you** have been or have reason to believe that **you** will be refused entry to the country to which **you** are travelling.

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

Please remember that **you** will not be covered for any claims arising as a result of a **pre-existing medical** condition unless terms were agreed in writing by **us** before starting **your trip**.

If **you** have any questions, please contact the Customer Helpline on 0845 600 6781\* quoting **your** Policy Number.

Unless otherwise stated, the benefit amounts shown under each section of cover apply to the **insured person** for each incident.

**You** are advised to take this Policy Booklet and **your** Certificate of Insurance with **you** on **your trip**. **You** will be required to provide these documents as evidence of insurance if **you** need the services of a hospital or other assistance provider. **You** will also need to be able to quote **your** policy number when **you** contact the Emergency Medical Assistance Helpline.

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

## Schedule of benefits and excesses

Section	Limit of cover	Excess
Cancellation	£1,000	£50/£10
Cutting short your trip	£1,000	£50
Medical Emergency & Repatriation Expenses	£10,000,000	£50
Hospital Benefit	£10 per day/£300	Nil
Personal Accident	£5,000	Nil
Personal Public Liability	£2,000,000	Nil
Loss of Passport/Driving Licence	£200	Nil
Legal Advice and Expenses	£25,000	£250*
Optional	Limit of cover	Excess
Personal Baggage	£750	£50
Personal Money	£300	£50

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

## Are you fully covered?

To make sure this insurance fully covers **you** for **your** journey, it is important **you** tell **us** about any medical condition which could result in **you** making a claim.

**We** will assess the condition and confirm whether cover can be extended to cover claims for that particular condition.

**You** should call the Customer Helpline on 0845 600 6781\* if **you** or any person travelling:

### Have during the last year:

- stayed in hospital, 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** health during the period of the policy.

If this insurance is extended 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 or be involved in an incident, so please keep it in a safe place.

**We** reserve the right not to extend this insurance.

If **you** are in any doubt or have any queries, just call the Customer Helpline on 0845 600 6781\*.

## Holiday tips

Make sure your time away from home is as incident free as possible. Here are some hints to help you to make the most of your holiday.

### Before you go:

- If you're travelling to Europe, you should take a valid EHIC (European Health Insurance Card) with you. You can apply online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers), apply by phone on **0845 606 2030\*** or get an application form from the Post Office. If used, it will mean any excess on your insurance for medical claims will be waived
- Leave in plenty of time to get to the airport/port by the stated check-in time.

### Halifax Pre-Travel advice helpline – 0208 763 3350

We are in a position to provide advice on the following:

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

### Whilst you're there:

- Always check that the tap water is drinkable
- Avoid raw or under-cooked food
- Don't leave your 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
- The sun abroad can be much stronger than you are used to at home. To prevent sunburn and sunstroke always apply protective creams regularly

- Always retain all receipts for medical expenses
- Report losses/theft to the Police immediately and obtain a report
- Make sure you take your insurance details with you.

### The 'Know Before you Go' travellers' checklist

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

Follow these 8 simple travel tips and you can go away knowing that your holiday will be enjoyable and safe.

1. Check out any risks associated with your specific destination
2. Get comprehensive Travel Insurance and check that it gives you all the cover you need
3. At least 6 weeks before you go, find out what vaccinations you need
4. Make sure you have a valid passport and necessary visas
5. Take a valid EHIC (European Health Insurance Card) with you, as well as travel insurance. This will give you reduced cost or sometimes free medical treatment in 28 European countries. Get an EHIC online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers), apply by phone on **0845 606 2030\*** or get an application form from the Post Office
6. Photocopy your passport and insurance policy. Leave copies, plus your itinerary and contact details, with family and friends
7. Ensure you have enough money for your trip, and take some back up funds in travellers cheques, sterling or US dollars
8. Pick up a good guide book and get to know your destination.

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

## Worldwide medical emergency service

If **you** need to go to hospital, require emergency medical assistance during **your** trip or need to return to the **UK**, **you** must call the Emergency Medical Assistance Helpline first for authorisation.

**You** must call the Emergency Medical Assistance Helpline immediately or as soon as reasonably possible, but within 48 hours, to authorise any expenses in relation to any illness or **accident** abroad where **you** may require medical treatment or if **you** have to return early or extend **your** stay because of any illness or injury.

If **you** call **us** prior to any in-patient treatment **we** will direct **you** to a qualified, accredited medical provider who will bill **us** directly for the treatment **you** receive.

Please give the Emergency Medical Assistance Helpline **your** name, age and policy number.

It is a condition of the policy that the Emergency Medical Assistance Helpline will be responsible for all decisions on the most suitable, practical and reasonable solution to any problem.

### For trips to USA/Canada (24 hours)

Phone: **1-888-253-0961** toll free

### For trips to South America/Caribbean (24 hours)

Phone: **1-416-977-0412** non toll free

### For trips to Europe and the rest of the world (24 hours)

Phone: **00 44 (0)845 600 6783**

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

The Emergency Medical Assistance Helpline will provide, where appropriate:

- Payment of hospital and doctors' fees
- Suitable repatriation with trained medical escorts where necessary upon medical advice. In critical cases an air ambulance will be provided
- Necessary travel arrangements for members of **your** party or a **relative** (if it is covered under this policy).

### 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](http://www.dh.gov.uk/travellers), apply by phone on **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 EHIC will result in waiver of the **policy excess** under section 3 Medical Emergency & Repatriation Expenses.



If **you** require medical treatment in Australia **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must 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](http://www.dh.gov.uk/travellers).

## 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:

- Flying of any kind other than as a fare-paying passenger
- Driving a car, van or lorry or similar form of motorised transport unless **you** have the appropriate licence to do so
- The use of 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 motorcycle driving licence permitting the riding of that class of motorcycle or moped, and the motorcycle or moped has an engine capacity of 125cc or less
- Hang gliding
- Parachuting
- Sky diving or sky surfing
- Motor racing, motorcycle racing or sidecar racing
- Bullfighting
- Potholing or caving
- Mountaineering, cliff or rock climbing using ropes or guides
- Horse racing, eventing, hunting on horseback, polo, show jumping, endurance riding or rodeo
- Boxing, wrestling or martial arts
- Racing in motor boats
- High diving
- Scuba diving unless **you** are a qualified diver or a qualified instructor accompanies **you**, no cover applies for a depth greater than 30 metres or if **you** dive unaccompanied
- Yacht racing, ocean going racing or sailing in international waters

- Participation in any winter sports activities
  - Ski racing, ski jumping, off piste skiing unless accompanied by a qualified guide or instructor, heliskiing, ice hockey, bobsleighting, the use of skeletons, toboggans or luges, freestyle skiing, competitive skiing
  - Any sport as a professional
  - Any team sport where the main purpose of the **trip** is to participate in that sport
  - Paid or voluntary manual work.
- Please telephone the Halifax Customer Helpline on **0845 600 6781\*** if **you** are unsure as to whether **your** intended activity is covered by this policy.



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

# Words with special meanings

Wherever the following words and phrases appear in the policy they will be printed in bold and always have these meanings.

WORD(S)	MEANING
<b>Accident(s)/Accidental</b>	a sudden, unexpected, specific, violent, external event which occurs at a single identifiable time and place, but shall also include exposure resulting from mishap to conveyance in which <b>you</b> are travelling.
<b>Appointed representative</b>	the lawyer or other suitably qualified person, who has been appointed to act for <b>you</b> in accordance with the terms of Section 10. Legal Advice and Expenses.
<b>Bodily injury</b>	<b>bodily injury</b> (other than where directly or indirectly caused by illness or disease) which is caused solely and directly by <b>accidental</b> means which within twelve months from the date of such <b>accident</b> shall result in <b>your</b> death, total <b>loss of sight</b> or loss of 1 or more limbs or <b>your permanent total disablement</b> . Under Section 10 Legal Advice and Expenses <b>bodily injury</b> shall mean <b>we</b> will negotiate for <b>your</b> legal rights after an event which causes the death of or <b>bodily injury to you</b> .
<b>Colleague</b>	an associate in the same employment as <b>you</b> in the <b>UK</b> , whose absence from work or place of employment, as certified by a senior manager or principle of the business, necessitates <b>your</b> return to the <b>UK</b> .
<b>Costs and expenses</b>	all reasonable and necessary costs charged by the <b>appointed representative</b> on a standard basis. Also the costs incurred by opponents in civil cases if <b>you</b> have been ordered to pay them, or pay them with <b>our</b> agreement.
<b>Cutting short your trip</b>	<b>your</b> return <b>home</b> before the scheduled return date.
<b>Date of occurrence</b>	for civil cases, the <b>date of occurrence</b> is the date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same cause, then the <b>date of occurrence</b> is the date of the first of these events.

WORD(S)	MEANING
<b>Europe</b>	Albania, Algeria, Andorra, Austria, Azores, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Islands, Channel Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Israel, Republic of Ireland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Macedonian, Madeira, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation (West of the Urals), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, (West of the Urals).
<b>Extension of insurance</b>	if a <b>public transport</b> delay means <b>you</b> are unable to return <b>home</b> by the date the Policy Schedule expires, then <b>your</b> cover is extended for up to one week. If <b>your trip</b> extends beyond the maximum <b>trip duration</b> indicated on <b>your</b> Policy Schedule, due to <b>your</b> death, injury or illness, <b>your</b> cover will be automatically extended for the additional days necessary, provided the Emergency Medical Assistance Helpline are contacted at the time.
<b>Home</b>	<b>your</b> usual permanent place of residence within the <b>UK</b> .
<b>Insurance Premium Tax (IPT)</b>	this is a Government tax which must be paid by <b>you</b> at the current rate applicable to this category of insurance. Only residents of the Isle of Man and Channel Islands are exempt from paying <b>IPT</b> .
<b>Insured person(s)/You/Your</b>	any person aged between 16 and 40 years and named on the Policy Schedule.
<b>Insurers</b>	St Andrews Insurance plc except in the case of Section 10 Legal Advice and Expenses which is underwritten by DAS.
<b>Loss of limb</b>	total and permanent loss of use or permanent amputation at or above the wrist or ankle.
<b>Loss of sight</b>	complete and permanent <b>loss of sight</b> in one or both eyes.

WORD(S)	MEANING
<b>Material fact</b>	anything which is liable to increase the likelihood that a claim might occur or increase the amount of any potential claim. <b>Your</b> failure to disclose any facts may mean <b>your</b> insurance will not protect <b>you</b> and may be invalidated. The <b>insurers</b> may charge an increased premium, decline, withdraw or restrict coverage, where facts disclosed are deemed to be unacceptable.
<b>Pair or set</b>	two or more items of <b>personal baggage</b> (including <b>valuables</b> ) which are complementary or used or worn together.
<b>Period of insurance</b>	the period shown on the Policy Schedule. Section 1 (Cancellation) is effective from the date of booking any travel or accommodation for a <b>trip</b> where the event giving rise to the cancellation occurs during the <b>period of insurance</b> . Cancellation cover terminates upon the commencement of <b>your trip</b> . All other sections are effective from the time the <b>insured person</b> leaves his/her <b>home</b> or business in the <b>UK</b> (whichever is left last) and shall continue until the <b>insured person</b> returns to a) their <b>home</b> or business in the <b>UK</b> or b) a hospital or nursing home in the <b>UK</b> following <b>your</b> repatriation (whichever is reached first) but both events must occur during the <b>trip duration</b> (except where there is an <b>extension of insurance</b> ).
<b>Permanent total disablement</b>	a condition which is of a permanent, severe and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of <b>your</b> life and which in <b>our</b> reasonable opinion prevents <b>you</b> from engaging in any work or occupation for remuneration or profit.
<b>Personal baggage</b>	each of <b>your</b> suitcases (or containers of a similar nature) and their contents, articles <b>you</b> are wearing or carrying which are owned by <b>you</b> , including <b>your valuables</b> .
<b>Personal money</b>	bank and currency notes, cash, cheques, postal and money orders, current postage stamps, coupons or vouchers which have a monetary value.
<b>Policy excess</b>	<b>you</b> will have to pay the first part of <b>your</b> claim per incident regardless of the number of sections <b>you</b> claim under.

WORD(S)	MEANING
<b>Pre-existing medical condition</b>	<ol style="list-style-type: none"> <li>1) A condition for which treatment and, or advice has been suggested by a Registered Medical Practitioner during the 12 month period prior to the start date; or</li> <li>2) A condition which has been diagnosed by a Registered Medical Practitioner during the 12 month period prior to the start date; or</li> <li>3) A condition whether diagnosed or not for which significant and substantive symptoms were experienced for which investigations have been commenced by a Registered Medical Practitioner during the 12 month period prior to the start date; or</li> <li>4) A chronic or continuing illness or disease that <b>you</b> were aware of at the start date.</li> </ol>
<b>Public transport</b>	train, bus, coach, ferry service or airline flight operating to a published timetable.
<b>Redundant/ Redundancy</b>	being made unemployed under the Employment Rights Act (where <b>you</b> or <b>your</b> travelling companion, or spouse (including a civil partner or co-habitee) have been continuously employed on a permanent basis by the same employer and are not on a short-term fixed contract) and <b>you, your</b> travelling companion, or spouse (including a civil partner or co-habitee) have been given a notice of <b>redundancy</b> and are receiving payment under the current <b>redundancy</b> payments legislation and at the time of booking the <b>trip you, your</b> travelling companion, or spouse (including a civil partner or co-habitee) had no reason to believe that <b>you, your</b> travelling companion, or spouse (including a civil partner or co-habitee) would be made <b>redundant</b> .
<b>Relative</b>	<b>your</b> mother, father, sister, brother, wife, husband, fiancé(e), co-habitee, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother.
<b>Terrorist action</b>	<p>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:</p> <ol style="list-style-type: none"> <li>a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;</li> <li>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; 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.</li> </ol>

WORD(S)	MEANING
<b>Territorial limit</b>	worldwide under Section 10 Legal Advice and Expenses.
<b>Transport charges</b>	the value of the scheduled or charter airline tickets, scheduled coach ticket, international train ticket or ferry ticket.
<b>Trip(s)</b>	the period of time (as defined under <b>trip duration</b> ) spent away from <b>your home</b> on pre-booked leisure travel.
<b>Trip duration</b>	the <b>trip duration</b> shown on the Policy Schedule.
<b>UK</b>	England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands. The Isle of Man and Channel Islands are regarded as <b>UK</b> for <b>trips</b> departing from and returning thereto, but as <b>Europe</b> when they are the <b>trip</b> destination.
<b>Valuables</b>	cameras, photographic equipment, camcorders, DVD players, video, telephone and tele-communications equipment, radios, cassette players, CD players, audio equipment, computers, computer games machine, MP3 players, electronic personal organisers, binoculars, telescopes, mobile telephones, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or compact discs.
<b>Working overseas</b>	working, on a temporary basis (up to a maximum of 60 days cover in total during the <b>period of insurance</b> ) in a non-manual, managerial occupation or casual light work, (but excluding full-time manual work, electrical and construction work involving buildings in excess of two-stories, and any occupation involving heavy lifting).
<b>Worldwide</b>	all other countries not defined as <b>UK</b> or <b>Europe</b> .
<b>We/Us/Our</b>	Halifax General Insurance Services Ltd, Trinity Road, Halifax, West Yorkshire, HX1 2RG, or anyone who takes over any of its legal rights or any subsidiary or agent acting for it.
<b>You/Your</b>	any person whose name appears on the Policy Schedule.

## Important notes applying to all insurance cover

- A. This policy is only available to persons resident in the **UK**.
- B. This policy is only valid when accompanied by the appropriate Policy Schedule of Insurance.
- C. This policy is only valid on **trips** commencing and returning to the **UK**.
- D. The maximum duration of any **trip** is 12 months.
- E. The cover under section 1, Cancellation, commences from the date of issue on **your** Certificate of Insurance. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements, provided **you** have not commenced **your trip** or made a claim during this period. Cover is only available for the whole duration of the booked **trip**. Cover cannot be affected once a journey has commenced.
- F. Under some sections there is an amount deducted (an excess) for each insured incident.
- G. If **your personal money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 24 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- H. This policy is only available to persons aged between 16 and 40 years.
- I. This policy provides cover for **personal baggage** and **personal money** if the appropriate additional premium has been paid.

## Your cover

### Section 1

#### Cancellation – up to £1,000

**We** will pay **you** up to £1,000 for pre-booked travel and accommodation expenses which are not recoverable elsewhere and which **you** have paid or contracted to pay in the **UK** (including excursions) should **you** have to cancel **your trip** before **you** leave **your home** or place of business as a result of:

1. the death, injury or illness of **you, your relative** or **colleague** or of any person with whom **you** had arranged to travel, or a friend or **relative** who lives abroad with whom **you** had arranged to stay
2. **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
3. **your redundancy**
4. **your** compulsory quarantine, or Government restriction following an epidemic which prevents **you** from travelling
5. **your home** becoming uninhabitable following serious fire, storm or flood within 14 days prior to **your** scheduled departure date.

Any payment **we** make to **you** is dependent on **you** observing the following:

- seeking an opinion on the advisability of making the **trip** from **your** registered doctor if **you** have a **pre-existing medical condition**, taking into account **your** chosen **trip** destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available

- notifying the travel agent, tour operator or provider of transport or accommodation immediately **you** know **you** will be cancelling the **trip**. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your trip** if a valid claim existed.

#### You are not covered

**We** will not pay for the following:

- for the first £50 of the total claim under this section (£10 for Loss of Deposit claims only)
- if travel is against the advice of **your** doctor
- if **you** failed to contact and obtain written agreement from **us**, before starting **your trip**, having disclosed any **material fact** or **pre-existing medical condition** prior to the date of issue of the Policy Schedule
- any costs arising from **your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of **your trip**, where pregnancy was known the day insurance was purchased or the holiday booked
- any claim which is due to:
  - a. **your** failure to obtain the required passport or visa
  - b. **your** failure to obtain any recommended or required vaccines, inoculations or medications prior to **your trip**
  - c. **you** travelling for the purpose of obtaining medical treatment or in the knowledge that **you** are likely to need treatment
  - d. 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/ organiser through whom **you** booked the **trip**
  - e. death or illness of any pets or animals
  - f. **your** disinclination to travel, or personal financial circumstances (other than **your** being made **redundant** after the start date of cover shown on the Policy Schedule)

- g. any loss in respect of Air Passenger Duty (this can be reclaimed by **you** through **your** travel agent or airline)
- h. the death, injury or serious illness of any person if their specific medical condition was known on the date **you** booked **your trip** and is the reason for **your** cancellation of the **trip**
- i. **your** late arrival at the airport, port or station after check-in or booking-in time
- j. any unlawful or criminal proceedings of anyone on whom the **trip** plans depend, other than attendance as a witness at a Court of Law
- k. strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on, the date the Policy Schedule is issued or on the date **you** booked the **trip** whichever is the later.

## Section 2

### Cutting Short your Trip – up to £1,000

**Cutting short your trip** is only applicable if **you** return to the **UK** earlier than planned.

**We** will pay **you** up to £1,000 for the value of the portion of **your** travel and/or accommodation arrangements (excluding the last day) which have not been used and which were paid for before **your** departure from the **UK** if **you** have to unavoidably **cut short your trip** and return to **your home** earlier than planned due to:

1. the death, injury, or serious illness of **yourself** or the person(s) with whom **you** are travelling
2. the death, injury, or serious illness of **your relative** or **colleague** who is resident in the **UK**
3. **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 Courts Office

4. **you** being called back by the Police after **your home** or usual place of business in the **UK** has suffered from burglary, serious fire, storm or flood.

**We** will pay for reasonable additional travel and accommodation expenses **you** incur in returning to the **UK** which on medical advice are necessary and unavoidable as a result of 1 and 2 opposite.

Any payment **we** make to **you** is dependent on **you** observing the following:

- having a prepaid return ticket to the **UK** at the start of **your trip** unless otherwise agreed by **us** in writing
- seeking an opinion on the advisability of making the **trip** from **your** registered doctor if **you** have a **pre-existing medical condition**, taking into account **your** chosen **trip** destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available
- **you** must not arrange in-flight medical care for **your** return journey without the permission of the Emergency Medical Assistance Helpline. **Our** medical advisers will consult with the doctors treating **you** to decide if this is necessary
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment
- obtaining any recommended vaccines, inoculations or medications prior to **your trip**
- **we** may instruct **you** to return **home** if **our** medical advisers and the doctors treating **you** decide that **you** are fit to travel.

#### You are not covered

**We** will not pay for the following:

- for claims that are 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 abroad confirming it is necessary to **cut short your trip**

- for additional travelling expenses incurred which are not authorised by **us** or the Emergency Medical Assistance Helpline, as detailed on page 2
- **your** decision not to continue with the **trip** for reasons other than those listed within Section 2
- any costs arising from **your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of **your trip**
- **your** loss of enjoyment of the **trip** however caused
- if **you** travelled against the advice of **your** doctor
- if **you** failed to contact and obtain written authorisation from **us**, before starting **your trip**, having disclosed any **material fact** or **pre-existing medical condition** before the start date of cover shown on **your** Policy Schedule
- any costs relating to the death, injury or serious illness of **your relative** or **colleague** resident in the **UK** where the condition giving rise to the claim is known to **you** at the date **you** book **your trip**
- **your** disinclination to continue to travel, or if **cutting short your trip** is requested because of psychiatric disorders, depression, anxiety, stress, phobias or personal financial circumstances
- death or illness of any pet or animals
- any unused portion of **your** original ticket where repatriation has been made.

## Section 3

### Medical Emergency and Repatriation Expenses – up to £10,000,000

This section does not apply to **trips** within the **UK** (except for **trips** to the Channel Islands, where NHS treatment is not available).

**We** will pay up to £10,000,000 in the event of an **accident** or illness whilst on the **trip** in respect of the following:

1. usual and reasonable medical, hospital and treatment expenses, including the cost of the rescue service to take **you** to hospital, (including the cost of emergency dental treatment for the relief of pain only up to £400) outside the **UK** for continuous treatment only, not exceeding 12 months, which will cease when on medical advice you are able to return to the **UK**
2. the reasonable costs of funeral expenses abroad or the reasonable cost of conveying the **insured person's** body or ashes to their **home** address in the **UK**
3. repatriation expenses (including air ambulance or the special use of air transport) to return **you** to the **UK** provided it is medically necessary and the arrangements are authorised beforehand and made by the Emergency Medical Assistance Helpline
4. reasonable additional travel and accommodation (room only plus £10 per day towards meals) of a **relative** or friend of **yours** living in the **UK**, or on holiday with **you**, who on medical advice must travel or stay with **you** or accompany **you home**. The Emergency Medical Assistance Helpline must authorise this beforehand.

The Emergency Medical Assistance Helpline must be contacted if **your** medical expenses are likely to be in excess of £500.

The Emergency Medical Assistance Helpline must be notified as soon as possible, and within 48 hours of **your** admission, in order to authorise any expenses:

- if **you** go into hospital or require any medical assistance
- if **you** have to return **home** early or extend **your trip**.

If **you** do not do this **we** may not pay **your** claim.

**You** must not arrange in-flight medical care for **your** return journey without the permission of the Emergency Medical Assistance Helpline. **Our** medical advisors will consult with the doctors treating **you** to decide if this is necessary.

**We** may instruct **you** to return **home** if **our** medical advisers and the doctors treating **you** decide that **you** are fit to travel.

#### You are not covered

**We** will not pay for the following:

- any treatment in the **UK**
- any incident whilst **you** are undertaking manual work
- 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 are not directly related to the illness or injury for which **you** went into a hospital or clinic abroad
- any costs arising from **your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of **your trip**
- any extra costs from **you** arranging a 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
- any loss, damage or provision of false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles

- in-patient, hospital, clinic or repatriation expenses which have not been reported to and authorised by the Emergency Medical Assistance Helpline
- any form of treatment or cosmetic surgery which, in the opinion of the doctor treating **you** and the Emergency Medical Assistance Helpline can reasonably be delayed until **you** return **home**
- if **you** are travelling against the advice of a doctor or for the purpose of having medical treatment on the **trip**
- any costs arising from a **pre-existing medical condition** (unless terms were agreed in writing by **us** before starting **your trip**)
- medical or repatriation costs in excess of £500, which have not been authorised by the Emergency Medical Assistance Helpline
- taxi fares incurred in obtaining medical treatment, unless the taxi was used for emergency ambulance purposes.

## Section 4

### Hospital Benefit – up to £300

This section does not apply to **trips** within the **UK** (except for **trips** to the Channel Islands, where NHS treatment is not available).

**We** will pay **you** £10 for every complete 24 hours **you** spend in a hospital abroad as an in-patient or confined to **your** accommodation on the instructions of a doctor or as a result of **you** becoming ill or being injured during the **trip** (up to a maximum of £300).

A medical certificate must be obtained from the treating doctor showing the period of admission or confinement to **your** accommodation.

#### You are not covered

**We** will not pay for the following:

- any days spent in hospital in the **UK**
- costs resulting from an incident occurring whilst **you** are undertaking manual work

- any treatment or surgery (including exploratory tests) which are not directly related to the illness or injury for which **you** went into a hospital or clinic abroad
- any form of treatment or cosmetic surgery which, in the opinion of the doctor treating **you** and Emergency Medical Assistance Helpline can reasonably be delayed until **you** return **home**
- any costs arising from **your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of **your trip**
- in-patient, hospital or clinic expenses which have not been reported to and authorised by the Emergency Medical Assistance Helpline
- if **you** are travelling against the advice of a doctor or for the purpose of having medical treatment on the **trip**
- costs arising from a **pre-existing medical condition** (unless terms were agreed in writing by **us** before starting **your trip**).

## Section 5

### Personal Accident – up to £5,000

If **you** sustain **accidental bodily injury** during the **period of insurance** and the injury results in **your** death or disability (as listed below) within 12 months **we** will pay **you** (or **your** legal personal representative(s) in the event of death) the following benefits:

1. death by **accident** – £5,000
2. permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or the total and permanent loss of all sight in one or both eyes – £5,000
3. **permanent total disablement** – £5,000.

The maximum amount of all benefits **we** will pay under this section for one or more **accidents** sustained by **you** shall not exceed £5,000.

In respect of **UK** and Channel Islands residents on business **trips** within the **UK** and

Channel Islands, Insurance under this Section only applies when **you** are travelling as a fare-paying passenger on **public transport**.

### You are not covered

We will not pay for the following:

- any benefit in respect of points 1, 2 or 3 which do not occur within 12 months of the **accident**
- any incident in connection with **you** undertaking manual work
- if **you** are travelling against the advice of a doctor or for the purpose of having medical treatment during the **trip**
- any claim arising from a **pre-existing medical condition** (unless terms are agreed in writing to **us** before booking **your trip**).

## Section 6

### Personal Baggage – up to £750

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

We will pay **you** up to £750 (after suitable deduction for wear and tear and depreciation) for **accidental** loss or theft of, or damage to, **personal baggage** during the **period of insurance**.

In the event of a claim **you** must provide **us** with any original receipts, proofs of purchase or insurance valuations (obtained prior to loss, theft or damage) which **we** may request.

### Delayed Baggage

We will pay **you** up to a maximum of £100 to cover the purchase of essential items if **you** are temporarily deprived of **your personal baggage** due to misdirection in delivery on **your** outward journey for over 12 hours from the time **you** arrived at **your trip** destination abroad. **You** must keep all receipts for these items and send them with **your** claim form.

Any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

### You are not covered

We will not pay for the following:

- more than £150 for any one article, **pair or set** of articles
- more than £250 in total in respect of **valuables**
- **ski equipment** or ski clothing
- loss, or theft of or damage to fragile articles, contact or corneal lenses, spectacles, sunglasses, bicycles or business goods or samples
- loss, or theft of or damage to sports equipment whilst in use
- loss or damage 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)
- loss, theft or suspected theft of **your personal baggage** that **you** do not report to the Police within 24 hours of discovery and **you** do not get a written report from them
- loss 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
- **personal baggage** left out of sight and out of personal control in public places (e.g. station, airport, restaurant, beach, etc)
- any loss, or theft of **personal baggage** from unattended motor cycles or motor vehicles (other than locked vehicles where there is evidence of forcible entry or exit and provided the items were not visible from the vehicle exterior, and where the forcible entry or exit is verified by a Police report)
- any loss of **valuables** packed in a suitcase, or similar container (other than normal hand-luggage) 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 **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 appropriate Police authority and a report obtained from them
- loss of or damage to **valuables** (other than wedding rings) while **you** are swimming
- any items left in the custody of a person who does not have official responsibility for the safekeeping of the property.

## Section 7

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

### Personal Money – up to £300

We will pay up to a maximum of £300 for the loss or theft of **your personal money** during **your trip** dependent on **you** observing the following:

1. taking reasonable care in protecting **your personal money** and documents against loss, theft or damage
2. notifying the Police within 24 hours of discovery and obtaining a written report and reference number from them and enclosing this with **your** claim form.

### You are not covered

We will not pay for the following:

- loss or theft of **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
- for any depreciation in value, currency changes or shortage caused by any error or omission

- for **personal money** packed in suitcases or other similar **personal baggage** or in containers which are out of **your** sight and personal control
- for loss or damage arising from confiscation or detention by Customs or other officials.

## Section 8

### Personal Public liability – up to £2,000,000

We will pay up to a maximum of £2,000,000 plus costs of defence of a claim agreed between **us** in writing for any event occurring during the **trip** which **you** are legally liable to pay that relate to an incident caused by **you** and which results in:

1. injury, illness, death or disease to another person
2. loss of or damage to property which does not belong to **you** or any **relative** and is neither in **your** charge nor under **your** control or that of **your relative**.

In respect of **UK** and Channel Islands residents on **trips** within the **UK** and Channel Islands, this section only applies when **you** are travelling as a fare-paying passenger on **public transport**.

### You are not covered

We will not pay for the following claims arising directly or indirectly for any liability for loss of or damage to property, or injury, illness or disease:

- where an indemnity is provided under any other insurance
- which are suffered by anyone who is under a contract of service with **you** or your **relative** and is caused by the work **you** employ them to do
- which are caused by any deliberate, unlawful, malicious or wilful act or omission by **you**
- which are caused by **your** employment, profession or business or that of any **relative**
- for any claim against a **relative**

- which are caused by **your** ownership, care, custody or control of any animal
- which falls on **you** by agreement and would not have done if such agreement did not exist
- which are due to any criminal proceedings
- which are due to **your** ownership, possession or use of vehicles, aircraft, watercraft, firearms or explosive devices
- which are caused by **your** ownership or occupation of land or buildings (other than occupation only of any temporary residence, excepting time-share)
- which are caused by **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.

**Our** total liability under all such insurances arising from any one incident or series of incidents shall not exceed £2,000,000.

**You** must send **us** any writ, 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.

## Section 9

### Loss of Passport/Driving Licence up to £200

**We** will pay up to a maximum of £200 for reasonable travel and accommodation expenses in obtaining replacement passports, travel tickets, green cards, driving licences, business documents and records, but only up to the cost of replacing and/or restoring the missing documents or records which are lost or stolen whilst on the **trip**.

## You are not covered

**We** will not pay for the following:

- 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
- items packed in suitcases or other similar **personal baggage**, or in containers which are out of **your** sight and personal control
- loss of passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery
- for loss or damage arising from confiscation or detention by Customs or other officials.

## Section 10

### Legal Advice and Expenses – up to £25,000

This section of cover is arranged by **us** and is underwritten by DAS Legal Expenses Insurance Company Limited.

**We** will pay **you** up to £25,000 for reasonable and necessary legal costs **you** or **your** legal personal representative(s) have to pay in order to claim compensation or damages for **your** personal injury or death caused by the negligence of a third party during the **period of insurance**.

Through Eurolaw Legal Advice Service, **we** will give **you** confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland.

**We** agree to provide the insurance in this section, as long as:

1. the **date of occurrence** of the incident happens during the **period of insurance** and within the **territorial limit**; and
2. any legal proceedings will be dealt with by a court or other body which **we** agree to in the **territorial limit**; and

3. 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

- for all insured incidents, **we** will help in appealing or defending an appeal as long as **you** tell **us** within the time limits that **you** want **us** to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that it is always more likely than not that the appeal will be successful
- if an **appointed representative** is used, **we** will pay the **costs and expenses** incurred for this
- the most **we** will pay for all claims resulting from one or more event arising at the same time or from the same cause is £25,000. The **insurers** will pay an **insured person's** legal expenses provided there are reasonable prospects that the claim or the legal proceedings will achieve the remedy or result sought by the **insured person**. If at any time **we** consider that the claim does not have such prospect, **we** will advise the **insured person** in writing, and notify the **insured person** that **our** liability to pay any further legal expenses will cease 14 days after the notice is received by the **insured person**.

## You are not covered

**We** will not pay for any claim relating to the following:

- any illness or **bodily injury** which develops gradually or is not caused by a specific or sudden **accident**
- defending **your** legal rights, but defending a counter-claim is covered
- the driving of a motor vehicle by **you** for which **you** do not have a valid motor insurance
- against a travel agent, tour operator, carrier, **us**, the **insurers** or their agents
- any **costs and expenses** incurred before **our** written acceptance of the claim
- written or verbal remarks which damage **your** reputation

- any disagreement with **us** that is not dealt with under No. 11 of the General Conditions applying to Section 10 Legal Advice and Expenses
- an application for Judicial Review
- any legal action which **you** take which **we** or the **appointed representative** have not agreed to
- or where **you** do anything that hinders **us** or the **appointed representative**.

## General conditions applying to the whole policy

1. **We** promise to act in good faith in all **our** dealings with **you**
2. To make sure that a claim is paid **you** must do the following:
  - take all possible care to safeguard against accident, injury, loss, damage or theft
  - give **us** full details in writing of any incident which may result in a claim under this insurance within 31 days of occurrence
  - pass on to **us** every writ, summons, legal process, legal document or other communication in connection with the claim
  - provide all necessary information and assistance that **we** may 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 this insurance policy can only be altered if **we** or the **insurers** agree. Any alteration may require **you** to pay an additional premium
5. **You** must have been living in the **UK** and have been a resident of the **UK** for a continuous period (excluding

holidays) of at least 6 months prior to the date of issue of the Policy Schedule, been registered with a **UK** General Practitioner and had **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**.

**You** agree that **we**, and/or the **insurers** can:

1. Make **your** insurance void where any claim is found to be fraudulent
2. 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 on any application form and other information relating to a claim, may be provided to the register participants
3. Take over and act in **your** name in the defence or settlement of any claim made under this insurance
4. Take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under this insurance
5. Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval
6. For policies with a **period of insurance** less than one month not refund the insurance premium (either in full or part) after the Policy Schedule has been issued. For all other policies these will be entitled to a full refund of the premium, unless a claim has been made or a **trip** taken, if you cancel within 14 days of the Policy Schedule

issue date

7. Not pay **you** more than the amounts shown in the Schedule of Benefits and Excesses.

#### In addition

8. **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 or proof of ownership
9. The laws of the United Kingdom 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 United Kingdom, Channel Islands or the Isle of Man in which **you** normally live unless written agreement has been given for another EU law to apply before the start date shown on the 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 as an endorsement
10. All communication between **you** and **us** will be in English
11. If **you** lose **your personal money, valuables** or any items of **personal baggage** or if they are stolen **you** must notify the local police within 24 hours. Please make sure **you** get a copy of the police report.

### General conditions applying to Section 10 Legal Advice and Expenses

**You** must:

1. Take reasonable steps to keep any amount **we** have to pay as low as possible

2. Try to prevent anything happening that may cause a claim
3. Send everything **we** ask for, in writing
4. Give **us** full details of any claim as soon as possible and give **us** any information **we** need
5.
  - a. **We** can take over and conduct, in **your** name any claim or legal proceedings at any time. **We** can negotiate any claim on **your** behalf
  - b. If **we** agree to start legal proceedings and it becomes mandatory for **you** to be represented by a lawyer, or if there is a conflict of interest, **you** can choose an **appointed representative** by sending **us** the suitably qualified person's name and address. **We** may choose not to accept the choice of representative, but only in exceptional circumstances. If there is a disagreement over the choice of **appointed representative**, another suitably qualified person can be appointed to decide the matter (see Condition 11)
  - c. Before **you** choose a lawyer, **we** can appoint an **appointed representative**
  - d. An **appointed representative** will be appointed by **us** and represent **you** according to **our** standard terms of appointment. The **appointed representative** must co-operate with **us** at all times
  - e. **We** will have direct contact with the **appointed representative**
  - f. **You** must co-operate fully with **us** and the **appointed representative** and must keep **us** up to date with the progress of the claim
  - g. **You** must give the **appointed representative** any instructions that **we** require
6.
  - a. **You** must tell **us** if anyone offers to settle the claim
  - b. If **you** do not accept a reasonable

offer to settle the claim, **we** may refuse to pay further **costs and expenses**

- c. **You** must not negotiate or agree to settle a claim without **our** approval
- d. **We** may decide to pay **you** the amount of damages that **you** are claiming or is being claimed against **you**, instead of starting or continuing legal proceedings
7.
  - a. **You** must tell the **appointed 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
8. If an **appointed representative** refuses to continue acting for **you** or if **you** dismiss an **appointed representative**, the cover **we** provide will end at once, unless **we** agree to appoint another **appointed representative**
9. If **you** settle a claim or withdraw **your** claim without **our** agreement, or do not give suitable instructions to an **appointed representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses** paid by **us**
10. If **we** and **you** disagree about the choice of **appointed 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 choice is rejected
11. **We** may, at **our** discretion, require **you** to obtain at **your** expense, an opinion from a barrister chosen by **you** and **us**, as to the merits of a claim or

proceedings. If the barrister's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid by **us**

12. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by another policy if this policy did not exist
13. This policy is governed by English Law
14. All Acts of Parliament mentioned in the policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

## General exclusions applying to the whole policy

This insurance will not pay for any deterioration of or loss or damage to property, or any legal liability, injury, illness, death or expense, directly or indirectly due to, contributed to or caused by the following:

1. A **pre-existing medical condition** which was not accepted by **us** in writing, before **you** start **your trip**
2. **You** or **your** travelling companion having received a terminal prognosis, unless in respect of Section 1 (Cancellation) the terminal prognosis was received after the date of booking the **trip**
3. 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
4. **Your** failure to disclose a **material fact**
5. The use of 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 motorcycle driving

licence permitting the riding of that class of motorcycle or moped, and the motorcycle or moped has an engine capacity of 125cc or less

6. 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
7. Any travel undertaken against Foreign Office advice or where it is deemed unsafe for **you** to travel
8. 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
9. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
10. Confiscation or destruction of property by any Customs, Government or other Authority of any country
11. Engaging in any hazardous activities which are not accepted in writing by **us**
12. Wilfully self-inflicted injury or illness or solvent abuse
13. **You** being under the influence of alcohol or drugs (except those prescribed by **your** registered Doctor, but not when prescribed for the treatment of drug addiction)
14. **Your** failure to obtain any required vaccines/inoculations or medications prior to **your trip** departure
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. **Your** choosing to extend **your trip** beyond the permitted duration
18. Claims, other than under Section 3 (Medical Emergency and Repatriation Expenses), Section 4 (Hospital Benefit) and Section 5 (Personal **Accident**) which arise from, or are in any way connected (whether directly or indirectly) with, or exacerbated by, 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 or in the possession of the **insured person**)
19. Psychiatric disorders, depression, anxiety, stress or phobias.

## Claims

### Before you claim

If **you** lose **your personal money, valuables** or any items of **personal baggage** or if they are stolen **you** must notify the local police within 24 hours. Please make sure **you** get a copy of the police report.

Any loss or damage to **personal baggage** whilst in the custody of the carriers (airline, bus company etc.) must be notified immediately in writing to such carriers but in any event within seven days and a report obtained.

### How to make a claim

If **you** need to make a claim, please telephone the Claims Helpline on 0845 600 6781\* quoting the number shown on **your** Policy Schedule and which section of the policy **you** are claiming under.

## Complaints procedure

**We** aim to give **our** customers a first class service at all times.

For sections 1-10

Any enquiry or complaint **you** may have regarding **your** policy, or a claim notified under **your** policy, may be addressed to:

Travel Insurance Administration Unit, PO Box 318, Halifax, HX1 2PF.

Please quote details of the policy, including **your** policy number and/or claim number to enable the enquiry to be dealt with speedily.

If **you** remain unhappy or the problem has not been resolved to **your** satisfaction, **you** may refer it to the insurer at the following office:

Customer Relations Manager, Halifax General Insurance Services Ltd, Trinity Road, Halifax, West Yorkshire HX1 2RG.

If **you** are still not satisfied, **you** have the right to refer any dispute to the Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

If **you** complain it will not affect **your** legal rights.

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

For your protection, calls may be recorded for security and training purposes and monitored under our quality control procedures.