



Travel Insurance 2020

Pre-Travel and Travel Policies

Valid for trips within Europe only (see definition on page 9)

This policy was not designed to cover known or publicly announced events, as such except for section B2 there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.

Master policy number ITBVP40139 - A & B

This policy is for residents of the United Kingdom, the Channel Islands, British Forces Posted Overseas only. For Policies issued from 01/09/2020 to 31/08/2021 with travel before 31/08/2022

YOUR IMPORTANT INFORMATION

IF YOU NEED TO DECLARE A MEDICAL CONDITION
OR
MAKE ANY CHANGES TO YOUR POLICY

contact tifgroup-sales on:
+44 (0) 203 829 6556

OPEN 8AM – 8PM MON-FRI, 9AM – 5PM SATURDAY

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD
OR NEED TO CUT SHORT YOUR TRIP
contact tifgroup-assistance 24hour medical advice line on:

+44 (0) 203 829 6745

IF YOU NEED TO MAKE A CLAIM ON YOUR TRAVEL POLICY
You can download the relevant form: www.policyholderclaims.co.uk

Or

contact tifgroup-claims on:
+44 (0) 203 829 6761

OPEN 8.30AM – 6PM MON-FRI, 9AM – 1PM SATURDAY

This insurance is arranged on behalf of **Villa Plus** by Travel Insurance Facilities PLC. Travel Insurance Facilities Plc is authorised and regulated by the Financial Conduct Authority, FRN 306537.



Villa Plus is an Appointed Representative of Travel Insurance Compliance Services, (a trading name of Maintenance Assist Limited) for the sale of Connected Travel Insurance. Maintenance Assist Limited is authorised and regulated by the Financial Conduct Authority, FRN 516611.

Travel Insurance Facilities PLC are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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Our pledge to you

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It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.

Policy information

Your insurance is covered under two master policy numbers, **ITBVP40139 - A**, your pre-travel policy and **ITBVP40139 - B**, your travel policy, specially arranged by Infinity Insurance Solutions Limited and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the **Villa Plus** booking confirmation. In the event that you had paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the policies.

We have a cancellation and refund policy, which you will find in full on page 8. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

When your two policies start and end

When purchasing a Single Trip Policy, the cover under Policy A, as described as Section A Pre-Travel Policy, begins from the moment you pay your premium and ends when you leave home to start your trip. On Annual Multi-Trip policies, cover starts on the chosen date and cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation during the period of cover.

The cover under Policy B, as described as Section B Travel Policy, begins when you start your trip and ends when you complete your trip, or when the policy expires, whichever is first. No further trips will be covered except where you hold an Annual Multi-Trip policy which will cover further trips with durations of 31 days and less, unless the appropriate additional premium has been paid. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.

Extension of period

In the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip,
- delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;

you are unable to complete the trip before your travel policy expires; cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

BE AWARE!



The sums insured shown are the maximum amount payable under the policies for each insured person
 The excess shown is the amount that each insured person must contribute towards a claim for each and every incident.

The table below is designed to show you what cover may be available under this insurance, and is subject to the terms, conditions and exclusions detailed in the policy

SECTION	PAGE	COVER NAME	COVER IS AVAILABLE UP TO	YOUR EXCESS
A	12	Cancellation - If you are unable to go on your trip	£3,000	£65 <i>(deposit only claims £25)</i>
B1	13	If your departure is delayed by 12 hours or more	£20 for each 12 hours up to £100 in total	Nil
		Abandonment - If you choose to cancel after a 24 hour delay	£3,000	£65
		If you miss your outbound departure	£800	Nil
B2	14	If you need emergency medical attention	£2,000,000	£65
		Public hospital inconvenience benefit	£20 for each 24 hours up to £300 in total	Nil
B3	15	Curtailement - If you have to come home early	£3,000	£65
B4	16	If your possessions are lost, stolen or damaged <i>(NB please refer to policy for item limits)</i>	£1,500	£65
		If your possessions are delayed by 12 hours	£200	Nil
B5	17	If your cash is lost or stolen	£150	£65
		If your passport is lost or stolen	£250	Nil
B6	17	If you are mugged	£50 for each 24 hours up to £250 in total	Nil
		If you are hijacked	£50 for each 24 hours up to £250 in total	Nil
B7	18	Personal liability	£1,000,000	£65 <i>(£200 for damage to your trip accommodation)</i>
B8	18	Accidental death & disability benefit	£10,000	Nil
B9	19	If you need legal advice	£10,000	£65

BE AWARE!



This insurance is sold on the understanding that you and anyone travelling with you and named on the schedule of insurance:

- Have not started the trip (*see definition on page 10*).
- Are a resident* of the United Kingdom or Channel Islands.
- You must be in the United Kingdom, the Channel Islands or BFPO when your policy starts and when your policy ends.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are not taking a trip which involves a cruise (*see definition on page 9*).
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.

* We define a resident as being someone who has their main home in the United Kingdom, the Channel Islands or British Forces Posted Overseas and has not spent more than six months abroad in the year before buying this policy

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception. In the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling: **0203 829 6556**.

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

If you need to declare a medical condition

or

If you have any questions about the cover provided

please contact tifgroup-sales on:

0203 829 6556

Open 8am – 8pm Mon-Fri, 9am – 5pm Saturday

If you are declaring a medical condition, please make sure you have all your medical information and medication details and policy number to hand

Disclosure of your medical conditions

Your policies may not cover claims arising from your medical conditions.
You need to tell us anything you know that is likely to affect our accepting you for cover.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions accurately and carefully:

Have you or anyone insured under this policy ever been diagnosed with, or received treatment for:

No

Any heart or circulatory condition? Yes →

A stroke or high blood pressure? Yes →

A breathing condition (including Asthma)? Yes →

Any type of Cancer? Yes →

Any type of Diabetes? Yes →

Any type of irritable bowel disease? Yes →

Has your doctor altered your regular prescribed medication in the last 3 months? Yes →

In the last 2 years - have you, or anyone insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment? Yes →

Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment? Yes →

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)? Yes →

If you have answered yes to the questions on the left, you **must** tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.


To enable us to consider your medical condition please contact tifgroup-sales on

0203 829 6556
8am-8pm Monday- Friday
9am-5pm Saturday

Should we require any additional premium, and you accept our offer, this should be paid to tifgroup-sales either by credit card or cheque, made payable to URV, and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Should you decide not to pay the additional premium the existing medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to "yes" at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

BE AWARE!



We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

Full Cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us **0203 829 6556**

Change in health

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you **must** advise tifgroup-sales as soon as possible on:

0203 829 6556

8am-8pm Monday- Friday
9am-5pm Saturday

We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

BE AWARE!



We do not provide any cover for:

- Claims caused by an existing medical condition of a travelling companion who is not insured with us, a non-travelling close relative living in the UK, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 9.
- Any circumstances that are not specified in your policies.

Your policy is designed to cover your reasonable costs incurred in the event of an unforeseen medical emergency whilst you are on your trip. The notes below are designed to help you in the event that you need to make a claim under this section of the policy.

BE AWARE!



This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

Our experience shows that medical incidents fall into two categories, namely: **Outpatient treatment** usually involves minor ailments which entail a visit to the local chemist, doctor or clinic, and **Inpatient treatment** which usually entails an admission to a hospital or clinic. Below you will find advice on what to do in each instance:

Outpatient treatment

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if you present yourself at a public facility you should show your EHIC.

In Australia – you should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of ChargeCare International who can arrange for the bill to be paid directly. You simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here www.chargecare.net

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6745**.

Your policy is designed to cover your reasonable costs incurred in the event of an unforeseen medical emergency whilst you are on your trip. The notes below are designed to help you in the event that you need to make a claim under this section of the policy.

BE AWARE!



This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IN CASE OF A SERIOUS EMERGENCY

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

It is important that you are aware of the following:

Medical Treatment:

- There is not cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

Repatriation (bringing you home):

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

**First, check your schedule of insurance and your policy to make sure that what you are claiming for is covered
So that you receive the most efficient claims service possible please read the following carefully**

If you need to make a claim under your travel policies

Please contact

tifgroup-claims

tifgroup-claims, 1 Tower View, Kings Hill, West Malling, ME19 4UY

+44 (0) 203 829 6761

Open 8.30am – 6pm Monday to Friday

9am – 1pm Saturday

You can also download a claim form on the internet at: www.policyholderclaims.co.uk

Details of the information required to claim under Policy A or Policy B of your travel policy, are shown under the column headed 'if you need to claim' under each section of the policy.

Please Note: Unless we have agreed otherwise all claims payments will be made by electronic BACS transfer.

The following conditions apply when making a claim


You need to:

- Produce your [Villa Plus booking confirmation](#) which confirms you are insured before a claim is admitted.
- Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.
- pass any and all correspondence relating to outstanding medical bills to us with your claims form, or if received afterwards, send them on to us quoting your claim reference number.


We can:

- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is more specifically covered by another insurance policy.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- 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.
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.
- Only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 to your GP for medical records/completion of a medical certificate as requested by us.

<p>YOUR POLICY WORDINGS</p>	<p>Your insurance document shows details of your pre-travel and travel insurance policies, and any additional policy extensions including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it straight away as not all policies are the same.</u> All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); <u>NOTE: cover is <i>only available for circumstances specified in the policy and if your circumstances do not fit those criteria then there is no cover in place.</i></u></p>
<p>CANCELLING YOUR POLICIES</p>	<p>You have a ‘cooling off’ period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise tifgroup-sales within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>In the event you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium will apply. If you are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. <u>We reserve the right to give 7 days’ notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.</u></p>
<p>BE CAUTIOUS</p>	<p>This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <u>as if you had no insurance cover.</u></p>
<p>PREGNANCY</p>	<p>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: <u>Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.</u> Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.</p>
<p>MEDICAL COVER</p>	<p>Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Travel Administration Facilities for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. <u>Cover will not be granted if travel is against the advice of your doctor.</u></p>
<p>EHIC</p>	<p>The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. You must carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it's valid for up to five years. If your EHIC has been presented to, and accepted the medical facility where you have obtained medical treatment abroad, and the invoice clearly shows that the cost of any treatment has been waived or provided at a reduced cost any applicable policy excess under Section B2 will be reduced to Nil. If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx.</p>
<p>MEDICARE</p>	<p>If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.</p>
<p>USA MEDICAL COSTS</p>	<p>Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, we will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your home country. They may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf.</p>
<p>YOUR EXCESS</p>	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by Travel Administration Facilities. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition. If an excess waiver has been paid then standard excess is not applied, however any increased medical excess is still applied in the event of a claim resulting from the condition/s it is attached to.</p>
<p>OTHER POLICIES</p>	<p>Your policy will not make any payment for any event that is more specifically covered by another insurance policy, and will only pay a proportionate amount of a claim where there is other insurance in force (such as Home Contents and All Risk insurance policies) covering the same risk, and we will require you to provide details of such other insurance.</p>

<p>BFPO</p> <p>BOOKING AGENT</p> <p>BUSINESS ASSOCIATE</p> <p>CASH</p> <p>CHANGE IN HEALTH</p> <p>CHANNEL ISLANDS</p> <p>CLOSE RELATIVE</p> <p>CRUISE BE AWARE! </p> <p>CURTAILMENT</p> <p>DOMESTIC FLIGHT</p> <p>EMERGENCY TREATMENT</p> <p>ESSENTIAL ITEMS</p> <p>EUROPE INCLUDING SPAIN</p>	<p>British Forces Posted Overseas</p> <p>a person or organisation that makes reservations for travel or accommodation on your behalf.</p> <p>a business partner, director or employee of yours who has a close working relationship with you.</p> <p>sterling or foreign currency in note or coin form.</p> <p>any deterioration or change in your health between the date the policy was purchased and the date of travel, this includes new medication, a change in regular medication, a new medical condition, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.</p> <p>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p> <p>spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter in law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew or fiancé(e)</p> <p>a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans that may include stops at various ports. <i>Please note that this policy <u>does not provide cover if you are going on a cruise.</u></i></p> <p>the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.</p> <p>a flight where the departure and arrival take place within the United Kingdom or the Channel Islands.</p> <p>any ill-health or injury which occurs during your trip and requires immediate treatment before you return home</p> <p>underwear, socks, toiletries and a change of clothing</p> <p>All countries included in Europe excluding Spain, but including Spain, Balearics, Madeira and the Canary Islands.</p>	<p>EUROPE EXCLUDING SPAIN</p> <p>EXISTING MEDICAL CONDITION</p> <p>FAMILY</p> <p>FLIGHT</p> <p>HOME</p> <p>HOME COUNTRY</p> <p>INSHORE</p> <p>INSURED-PERSON YOU/YOUR</p> <p>INTERNATIONAL DEPARTURE POINT</p> <p>MANUAL LABOUR</p> <p>MEDICAL CONDITIONS</p>	<p>Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</p> <p>any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.</p> <p>Two adults and their dependents who are under the age of 18, living at home with you and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.</p> <p>a service using the same airline or airline flight number.</p> <p>one of your normal places of residence in the United Kingdom or the Channel Islands.</p> <p>Either the United Kingdom or the Channel Islands</p> <p>within 12 Nautical miles off the shore</p> <p>any person named in the schedule of insurance</p> <p>the airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip</p> <p>work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.</p> <p>any disease, illness or injury including any psychological conditions.</p>
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OFFSHORE	over 12 Nautical miles off the shore
PAIR OR SET	two or more items of possessions that are complementary or purchased as one item or used or worn together.
POSSESSIONS	Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:
Clothes & footwear	Underwear, outerwear, hats, socks, stockings, belts, braces, boots, shoes, trainers and sandals
Cosmetics & toiletries	make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.
Drones	un-manned aerial vehicles
Luggage	Suitcases, hold-alls, rucksacks, briefcases, satchels, bags, handbags, purses and wallets.
Electrical Items	any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electronic games, cameras, video cameras, camera cases, stands/tripods, satellite navigation systems and electronic shavers. This does not include laptops.
Jewellery & watches	rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery.
Photographic Equipment	cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges
Buggies, Strollers & Car seats	buggies, strollers & car seats
Laptops	portable computer suitable for use whilst travelling.
Eyewear	spectacles, sunglasses, prescription spectacles or binoculars.
Duty free	Any items purchased at duty free
PUBLIC TRANSPORT	buses, coaches, domestic flights or trains that run to a published scheduled timetable.
REDUNDANCY	Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

RELEVANT INFORMATION	A piece of important information that would increase the likelihood of a claim under your policy.
REPATRIATION	The return of someone named on the policy to their home, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands as arrange by the emergency medical assistance team, unless otherwise agreed by us.
RESIDENT	A person who has their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy
SPORTS AND ACTIVITIES	any recreational activity that requires skill and involves increased risk of injury.
BE AWARE! 	<i>If you are taking part in <u>any sport</u>, please refer to page 20 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us: 0203 829 6556</i>
TRAVELLING COMPANION	<i>The activity extension extends the policy cover so that you will be covered for emergency medical expenses in the event that you are injured whilst participating in your chosen activity.</i> a person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates
TRIP	A holiday or journey for which you have made a booking such as, a flight or accommodation that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation.
UNATTENDED	left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.
UNITED KINGDOM	United Kingdom – England, Wales, Scotland, Northern Ireland and the Isle of Man.
WE/OUR/US	Union Reiseversicherung AG.



Exclusions applying to your policies

Below are some important exclusions which apply to your pre travel and travel policies. It is recommended that you read this along with the conditions and exclusions which apply to the individual sections of your policies, so that you are aware of what is, and what is not covered.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

<ul style="list-style-type: none"> If you purchased this insurance after you started your trip. 	<ul style="list-style-type: none"> Manual labour (see definition page 9).
<ul style="list-style-type: none"> Any costs incurred before departure (except cancellation) or after you return home. 	<ul style="list-style-type: none"> You piloting or travelling in an aircraft not licensed to carry passengers.
<ul style="list-style-type: none"> More than the proportionate cost of any loss where you have not insured for the full cost of your trip. If you choose not to adhere to medical advice given, any claims related to this will not be paid. Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B7 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements
<ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA. 	<ul style="list-style-type: none"> Cruises (see definition page 9).
<ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. 	<ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. 	<ul style="list-style-type: none"> Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.
<ul style="list-style-type: none"> Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable. 	<ul style="list-style-type: none"> Your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life).
<ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking. Or any deliberate or criminal act by an insured-person. 	<ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<ul style="list-style-type: none"> Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover <u>in writing</u> and any additional premium has been paid. 	<ul style="list-style-type: none"> Participation in any sports and activities not listed in Activity Pack 1 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 10).
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. The use of drones (see definitions page 10). 	<ul style="list-style-type: none"> You travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of your departure.
<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. 	<ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent.
<ul style="list-style-type: none"> You, your travelling companion, your close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents. 	<ul style="list-style-type: none"> There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B2 Emergency Medical Expenses. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.
<ul style="list-style-type: none"> There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2. 	

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>Up to £3,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> • transport charges; • loss of accommodation; • foreign car hire; • pre-paid excursions booked before you go on your trip <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> • you, or a travelling companion is ill, injured or dies before the trip starts. • a close relative or a close business associate of yours in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> • have paid or accept that your excess will be deducted from any settlement. • accept that we will not pay more than the proportionate cost of your trip where you have not insured for the full cost. • have complied with the health declaration on page 4 and cancellation is not due, or caused by, your existing medical or condition unless we have agreed cover in writing, and additional premium has been paid. • accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. • have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. • accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. • are not cancelling due to the death, injury or illness of any pets or animals. • accept that we can only offer to review and extend cover for declared existing medical conditions to our own policyholders so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered: <ul style="list-style-type: none"> ➢ a travel companion not insured by us; ➢ a non-travelling close relative of you, or your travel companion; ➢ a non-travelling business associate of you, or your travel companion. ➢ the person you are intending to stay with • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. 	<p><i>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation.</u> As well as providing the claims handlers with required documentation as listed on the front of your claim form.</i></p> <p><i>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</i></p>
	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p><i>Provide us with your original summons notice.</i></p>
	<ul style="list-style-type: none"> • you, or a travel companion being made redundant. 	<ul style="list-style-type: none"> • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition-redundancy on page 10). 	<p><i>Obtain written confirmation to validate your circumstances.</i></p>
	<ul style="list-style-type: none"> • of the requirements of HM forces. 	<ul style="list-style-type: none"> • have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p><i>Obtain written confirmation to validate your circumstances.</i></p>

No cover is provided under this section for:

BE AWARE!



- anything mentioned in the exclusions applying to your policy (page 11).
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure

- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate.
- your failure to obtain required ESTA, Passport, Visa, vaccinations or inoculations in time.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

We will Pay:	If:	Provided:	If you need to claim:
<p>£20 trip disruption allowance per 12 hours up to a maximum of £100</p>	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are at the airport and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed. 	<p><i>Download or request and complete a departure delay claim form.</i></p>
<p>up to £3,000 cancellation of your trip.</p>	<ul style="list-style-type: none"> after 24 hours of delay at the airport, rail terminal or port for your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip. 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. 	<p><i>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</i></p>
<p>up to £800 for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> on your outbound journey, you are unable to reach your international departure point and check – in on time for your pre-booked departure either because your public transport is delayed, or the vehicle in which you are travelling becomes undriveable due to mechanical failure or being involved in an accident, causing you to miss your departure from the United Kingdom, the Channel Islands or BFPO. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. you have provided independent written confirmation from the relevant transport authority of the reason for the delay. that if you are claiming due to the vehicle in which you were travelling becoming undriveable due to mechanical failure or being involved in an accident you provide written confirmation from the relevant breakdown service and in the case of an accident a police report. you are not claiming for your missed return journey back to the United Kingdom, the Channel Islands or BFPO 	<p><i>You will need to obtain independent confirmation of the circumstances.</i></p>

No cover is provided under this section for:

BE AWARE!



- **anything mentioned in the exclusions applying to your policy (page 11).**
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 24hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p><u>For trips outside your home country:</u> up to £2,000,000 following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. • the cost of returning your body to your home following your death outside your home country. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications of elective, pre-arranged or cosmetic treatment. • costs of private treatment <u>unless our 24 hour tifgroup-assistance team has agreed</u> and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids. • the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. • work involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. • any in-patient treatment or any bills over £500 where you have not first called our Emergency assistance service to authorise. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6745</p> <p>Call our tifgroup-assistance 24 hour medical helpline 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p> <p><i>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</i></p> <p><u>For non-emergency cases</u>, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p><i>For cases where our 24 hour medical helpline, tifgroup-assistance, were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card (if traveling within Europe).</i></p>
<p>public hospital benefit of £20 per 24 hours, up to a maximum of £300.</p>	<ul style="list-style-type: none"> • each full 24 hour period that you are in a public hospital abroad as an in-patient during the period of the trip in addition to the fees and charges. 		
<p>up to a maximum cost of £2,000</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation, including the cost of returning your ashes home. 		
<p>up to £100</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 		

This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

BE AWARE!



No cover is provided under this section for:

- **anything mentioned in the exclusions applying to your policy (page 11) Including any treatment, tests, and associated illnesses for non-declared existing medical conditions.**
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour medical service, tifgroup-assistance, has not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of tifgroup-assistance, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with tifgroup-assistance.
- medical costs in excess of customary and reasonable levels of charging.

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>up to £3,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> transport charges; loss of accommodation; foreign car hire; pre-paid excursions booked before you go on your trip <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>(Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.)</i></p> <p>Please Note The policy does not cover you to resume a trip once it has been curtailed. There is no further cover once you have returned to your home country.</p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> you or a friend with whom you are travelling. a close relative who lives in your home country. a close business associate who lives in your home country. a friend who lives abroad and with whom you were intending to stay. <p>or</p> <ul style="list-style-type: none"> you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, <p>or</p> <ul style="list-style-type: none"> you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> any payment where you have not suffered any financial loss. more than the proportionate cost of your trip where you have not insured for the full cost. the cost of your original return ticket. coming home due to your existing medical condition, unless declared and accepted by us in writing. coming home due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or a travelling companion any costs where you have not paid your excess. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances 	<p><i>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the General Practitioner of the persons whose injury, illness or death has caused the curtailment. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</i></p> <p><i>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</i></p> <p><u>If you need to cut short your trip:</u></p> <p><i>Due to a medical necessity you must ring to confirm this with our 24 hour tifgroup-assistance team on:</i></p> <p>+44 (0) 203 829 6745</p> <p><i>curtailment claims will not otherwise be covered.</i></p> <p><i>You should keep any receipts or accounts given to you and send them in to the claims office.</i></p>

If you need to come home early you MUST contact tifgroup-assistance who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the exclusions applying to your policy (page 11).
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, your travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

BE AWARE!



We will pay:	For:	Provided you:	If you need to claim
<p>up to a total of £1,500 for <u>your</u> possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> Clothes & footwear - £1,000 Cosmetics & toiletries - £200 Luggage - £150 Jewellery & watches - £300 Buggies, Strollers & Car seats - £100 Laptops - £500 Eyewear - £100 Electrical items & Photographic equipment - £300 Un-receipted Items - £150 	<p><i>Either</i></p> <ul style="list-style-type: none"> • the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>Or</i></p> <ul style="list-style-type: none"> • the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ul style="list-style-type: none"> • have paid your excess or accept it will be deducted from any settlement. • have complied with the carrier's conditions of carriage. • have notified the police, your carrier or tour operator's representative and obtained an independent written report. • own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. • are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. • are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). • have not left electrical items, photographic equipment, jewellery & watches or eyewear unattended (<i>including being contained in luggage during transit</i>) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following disembarking your coach, train, bus, flight or any other mode of transport. • have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means. • have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. • you are not claiming for the loss or damage to a mobile phone. 	<p><u>For all damage claims:</u> <i>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</i></p> <p><u>For all loss or damage claims during transit:</u> <i>(a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</i></p> <p><u>For all delayed baggage claims:</u> <i>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</i></p> <p><u>For all losses:</u> <i>you should report to the Police as soon as possible, within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</i></p> <p><i>We will only accept <u>original</u> purchase receipts for any items lost/stolen, these will <u>not</u> be returned to you following settlement of your claim.</i></p>
<p>up to £200</p>	<ul style="list-style-type: none"> • the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> • have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means. • have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. • you are not claiming for the loss or damage to a mobile phone. 	<p><i>We will only accept <u>original</u> purchase receipts for any items lost/stolen, these will <u>not</u> be returned to you following settlement of your claim.</i></p>

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at <http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/>

BE AWARE!



No cover is provided under this section for:

- **anything mentioned in the exclusions applying to your policy (page 11) or any items that do not fall within the categories of cover listed.**
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

If your cash or passport is lost or stolen on your trip (Policy B Section 5)

We will pay	For:	Provided:	If you need to claim
up to £150	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash or passport is: <ul style="list-style-type: none"> on your person; held in a safe or safety deposit box where one is available; left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. you are not claiming for your missed return journey back to the United Kingdom or Channel Islands you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p><i>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</i></p> <p><i>For loss of cash we will also require:</i></p> <p><i>(a) exchange confirmations from your home country for foreign currency.</i></p> <p><i>(b) where sterling is involved, documentary evidence of possession.</i></p> <p><i>For a lost or stolen passport, you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</i></p>
up to £100	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. 		
up to £150	<ul style="list-style-type: none"> cover for necessary costs collecting your replacement emergency travel document on your trip. 		

No cover is provided under this section for:

BE AWARE!



- anything mentioned in the exclusions applying to your policy (page 11).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- cash or passport that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.
- the cost of a new passport upon your return to the United Kingdom, the Channel Islands or BFPO.

If you are mugged or hijacked (Policy B Section 6)

We will pay	For:	Provided:	If you need to claim
Up to £50 per 24 hours up to a maximum of £250	<p>each full 24 hour period you are:</p> <ul style="list-style-type: none"> hospitalised following a mugging attack 	<ul style="list-style-type: none"> you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with written police report. 	<p><i>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</i></p> <p><i>Claims will need to be supported by a written report from the appropriate authorities.</i></p>
Up to the £50 per 24 hours up to a maximum of £250	<p>each full 24 hour period you are:</p> <ul style="list-style-type: none"> confined as a result of hijack. 	<ul style="list-style-type: none"> you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. 	

BE AWARE!



No cover is provided under this section for:

- anything mentioned in the exclusions applying to your policy (page 11).
- any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

We will pay	For	Provided	If you need to claim
<p>up to £1,000,000 plus costs agreed between us in writing:</p>	<p>an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> accidental bodily injury of any person; loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family; loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or accidental bodily injury, is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion, or is caused by the work you or any member of your family or travelling companion employ them to do. another insured person, member of your family, a friend or travelling companion, whether insured by us or another provider. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE!



No cover is provided under this section for:

- anything mentioned in the exclusions applying to your policy (page 11).
- Accidental bodily injury, illness or disease suffered by you or a member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Accidental death and disability benefit (Policy B Section 8)

We will pay	For	Provided	If you need to claim
<p>A single payment of:</p> <p>£10,000</p> <p>£25,000</p> <p>£25,000</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <ul style="list-style-type: none"> death (limited to £1,000 when you are under 18 or over 76 at the time of incident). total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet. permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*. 	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not under 18 or over 75 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE!



This is a one off lump sum benefit for the death or very serious incapacity of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.

(*Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the exclusions applying to your policy (page 11).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy six (76) at the time of the incident.

We will pay	For:	Provided:	If you need to claim
<p>for 30 minutes legal advice on the telephone</p> <p>and</p> <p>up to £10,000</p>	<ul style="list-style-type: none"> enquiries relating to your insured trip. legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. 	<ul style="list-style-type: none"> you accept that your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider. the claim is not due to damage to any mechanically propelled vehicle. the claim is not pursued in more than one country. the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim. you take all reasonable steps to keep any costs as low as possible. costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses. 	<p><i>If you have an accident abroad and require legal advice you should contact:</i></p> <p>Penningtons Manches LLP 31 Chertsey Street, Guildford, Surrey, GU1 4HD</p> <p><i>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</i></p> <p><i>To obtain this service you should telephone:</i> 0345 241 1875</p> <p>Opening Hours Mon – Fri 8:30am -7pm</p>

Choosing an appointed representative.

Penningtons Manches LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us, and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.

BE AWARE!



- If we accept your claim we will appoint Penningtons Manches LLP to pursue the claim on your behalf;*
- We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;*
- We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;*
- If you and we cannot agree on an appointed advisor, the matter will be referred to an Alternative Resolution Facility.*
- Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you. No cover is provided for anything mentioned in the conditions and exclusions (page 11).*

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed below.

If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary.

*(All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure, please do not hesitate to contact us and we can discuss your individual requirements. **Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.***

Activity Pack 1 – Covered as standard - Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (not open water), Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (Pool, not open water), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

Make yourself heard

How Travel Insurance Facilities collects data:

You should understand that any information you have given Travel Insurance Facilities will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have a right of access to, and correction of, information that Travel Insurance Facilities hold about you. If you would like to exercise either of these rights you should contact: **The Data Protection Compliance Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

It is always our intention to treat our customers fairly and we have taken care to try to ensure that our policies are easy to understand.

We hope that you do not need to complain about any aspect of your policy, but if you do, then the procedures are set out below.

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims managers attention in writing: **The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

If you wish to complain about your travel policies please contact:

- The Customer Insights Manager, URV, 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY, Telephone: 0203 829 6604; E-mail complaints@tifgroup.co.uk

If you are not satisfied with the outcome of any complaint you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.financial-ombudsman.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.