



FORTIS

Solid partners, flexible solutions

Peace of mind for your travels

Travel
Insurance Policy



Declaration

The Fortis Travel insurance policy contains health restrictions. You must be able to make the following declaration for yourself and each insured person.

For you and each insured person

As far as I know, the following apply.

- a Nobody is waiting for an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigations.
 - b Nobody has received treatment, other than regular medication, in the last 12 months for:
 - any blood disorder;
 - any form of cancer, leukaemia or tumour;
 - a transplant;
 - any psychiatric illness;
 - dialysis treatment; or
 - dementia.
 - c Nobody diagnosed as HIV positive has required treatment for HIV or any HIV-related illness.
 - d Nobody has any breathing or heart problem which has needed hospital treatment in the last 12 months.
 - e Nobody has been seen by a specialist in the last three months (other than for regular check-ups) or been admitted to a hospital overnight.
 - f Nobody has been given a terminal prognosis by a registered doctor.
 - g I do not know of any reason (medical or otherwise) why the trip is likely to be cancelled or cut short.
- If you, or anyone travelling with you, cannot agree with this declaration when you take out the insurance, you must phone the Fortis Health Line on **08701 222 039**, quoting scheme code **FT1**. You must do this when you take out this insurance and they will tell you if we can give you cover. If you cannot contact them when you buy this insurance, you must contact them within 14 days (but before you travel). They will tell you if they need any more information.
 - If there is a change in your medical condition or the medical condition of anyone travelling with you (after you have taken out this insurance but before you travel) and you can no longer agree with the declaration, you must contact the Fortis Health Line immediately on **08701 222 039**, quoting scheme code **FT1**. They will tell you if your cover can continue. If we cannot continue cover, you may claim for the cost of cancelling at that time.

For annual multi-trip cover, you must agree with this declaration each time you book a trip.

For a close relative or business associate, or anyone else who is not an insured person and whose health may affect the trip

If, at the time of taking out this insurance (or booking the trip if this was later), they had a medical condition for which they:

- were receiving treatment at hospital;
- were waiting for a hospital consultation or treatment; or
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

we will not pay for any problem which has anything to do with that medical condition.

Contents


Thank you for buying Fortis Travel insurance. Please read this policy before you leave on your trip.

We have designed this insurance to cover most events which may happen during your trip, but we cannot cover all expenses and possibilities. There is a summary of the cover on page 4, and you will find full details of the cover and the conditions on pages 11 to 25.

All insurance policies contain restrictions and exclusions which you should be aware of. It is important that you read this policy carefully because we will use it to settle any claim. Please make sure that:

- the cover meets your needs;
- you can make the declaration on page 2 of this policy; and
- you can agree to condition 1 of 'General conditions applying to all sections' (see page 25).

If you need more advice, please contact your insurance agent who will contact us for you.

Declaration	You must read this.	2
Summary of cover		4
 Assistance International	24-hour medical emergency +44 23 8064 4633	5
ONECALL	Claims procedure 24-hour UK claims helpline 08701 222 022	6 to 7
Dangerous activities		8
Important information		9
Definitions		10
Personal travel insurance		11 to 20
- Extra options:		
	Winter-sports cover	21 to 22
	Business-equipment cover	23 to 24
General conditions that apply to all sections		25
What to do if you have a complaint		26
Know before you go checklist		27

Summary of cover

Personal travel insurance

Sum insured (up to)

Section	Single or Multi-trip	Long Stay	Excess	Page
1a If your trip is cancelled	£5,000	£1,000	£35	11
1b If your trip is cut short	£5,000	No cover	£35	12
2 Medical and other expenses	£10 million	£5 million	£35	13 to 14
3 Hospital benefit	£1,000	£460	Does not apply	14
4 Personal accident	£25,000	£15,000	Does not apply	15
5 Personal belongings	£1,500	£1,000	£35	16
6 Temporary loss of personal belongings	£100	£100	Does not apply	17
7 Money and documents	£400	£400	£35	17
8 Loss of passport	£250	£250	Does not apply	17
9 Personal liability	£2 million	£2 million	£250	18
10 Missed departure - extra travel and accommodation expenses	£750	£500	Does not apply	18
11 Mugging	£500	No cover	Does not apply	18
12 Legal expenses	£25,000	£25,000	Does not apply	19 to 20
13 Delay (£5,000 for cancellation)	£100	No cover	Does not apply	20

Extra options

Winter-sports cover

A Winter-sports equipment	£500		£35	21 to 22
B Winter-sports equipment hire	£150		£35	21 to 22
C Ski pack	£250		Does not apply	22
D Piste closure	£300		Does not apply	22
E Avalanche closure	£500		Does not apply	22

Business equipment cover (not available for Long Stay)

A Business equipment	£2,000		£100	23
B Business equipment hire	£500		£100	23
C Business money	£1,000		£100	24

Please note that the sum insured is the most you can claim under the section but other limits may apply. These are shown under the appropriate sections of the policy.

**If you need help in a medical emergency,
please call:**

+44 23 8064 4633

The numbers from the countries most often visited are as follows.

France, Greece, Portugal, Spain and Italy	00 44 23 8064 4633
USA and Canada	011 44 23 8064 4633
Fax number	+44 23 8064 4616

Information needed in medical emergencies

- Your name and address, and your phone or fax number abroad
- The name of the agent who arranged this insurance
- Your policy number shown on the schedule
- The details of your booked outward and return journeys
- The type of help you need

If you go into a hospital abroad and you are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.

Getting you home after a medical emergency

If you are too ill to return home using your return travel tickets, Assistance International can arrange other travel for you. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is medically necessary for you to return home and that you are fit to travel. The conditions of section 2 'Medical and other expenses' and condition 5 of the general conditions that apply to all sections also apply to the service provided by Assistance International.

Paying medical fees

If possible, you should pay for your medical treatment and then claim these costs back when you return home. If you cannot pay the medical costs out of your own money, contact Assistance International.

The phone line is open 24 hours a day, 365 days a year if you have to make a claim. We may record or monitor calls for training purposes or to improve the quality of our service. Fill in the claim form and return it with:

- the relevant proof we need;
- this policy; and
- your travel insurance schedule.

All the certificates, accounts, receipts, information and evidence you send must be in the form we ask for. Always send originals and not photocopies. You must pay any costs involved in providing these documents.

Please do not send any documents until you send in your claim form.

We will answer all correspondence within five working days of receiving it.

You must supply the following proof.

If you cancel the trip

Please send us:

- the reason for cancelling the trip;
- your booking invoice or receipt and your cancellation invoice; and
- independent written proof of the reason for cancellation.

For example, if the cancellation is due to an illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured to confirm that cancellation was medically necessary.

Cutting the trip short

Please give the reason you cut your trip short, confirming that you had to come home early.

Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel. You must then send this with your claim form.

Medical and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

Personal accident

Please send full details of the accident and injury.

Personal belongings, temporary loss, winter-sports equipment and business equipment

Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their value or bills for the cost of repairs. For loss or theft claims, you must also send a police report. If your belongings were lost, stolen or damaged while in the care of an airline, you must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave you when you checked in. For temporary-loss claims, please send receipts for the replacement items you have bought and a 'property irregularity report'.

Money and documents

Please send full details with a police report and cash withdrawal slips or similar proof of the money you withdrew or that was held by you for business reasons.

Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

Personal liability

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 permission, in writing.

Missed departure - extra travel and accommodation expenses

Please send confirmation of the delay from the carrier or tour operator. You must also send receipts or bills for your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the port or airport.

Legal expenses

Please send full details of the accident and your injury.

Delay

When you claim you must ask the airline or transport company to confirm in writing:

- a the cause of the delay or cancellation;
- b the period of the delay;
- c the scheduled time of departure and arrival; and
- d the actual time of departure and arrival.

Mugging

Please send a police report and a certificate from the doctor confirming the injuries you received and the period you were in hospital receiving inpatient treatment.

Winter-sports and business equipment hire

Please send receipts for the cost of hiring the snowboard, skis or business equipment and full details of what was lost, damaged or stolen.

Ski pack (lessons, hire and lift pass)

Give the reason for cutting short the use of your ski pack and send us a medical certificate confirming that this was necessary.

Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass.

Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed due to an avalanche or a landslide.

Dangerous activities

Within the policy, for example under section 2 (Medical and other expenses), you are not covered for claims caused by you taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or doing any other dangerous activity.

However, we automatically cover the activities listed below under our standard cover and under the winter-sports cover.

Fortis travel insurance	Winter sports
Abseiling	Cross-country skiing
Archery	Curling
Clay-pigeon shooting	Downhill skiing
Deep-sea fishing	Heli skiing
Horse riding	Ice skating
Mountain biking	Mogul skiing
Parascending (towed by a boat)	Monoskiing
Scuba diving to 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive)	Skiing on- or off-piste
	Snowboarding on- or off-piste
	Snowmobiling
Snorkelling	Tobogganing
Surface watersports	
White-water rafting	

The policy may not cover you if you are going to do any activity that we may consider to be dangerous and that is not listed above, or if you take part in any competition. Please ask your insurance agent to contact us to see if we can provide cover.

Note: Under section 9 (Personal liability), you will not be covered for liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat, or any form of motorised leisure equipment.

Important information

Please read this policy carefully and remember the following.

1 About the cover and conditions

This is your contract of insurance. It contains certain conditions in each section and general conditions on page 25. You must meet the conditions or we will not accept your claim. We have designed this insurance to cover most events which could affect your trip, but there are certain things which are not covered.

2 Limit of cover

Each section of the personal insurance cover shows the most you can claim, but other limits may apply. For example, under section 5 (Personal belongings), for single-trip cover the overall limit is £1,500 but there is a limit of £300 for any single item and a total limit of £300 for all valuables. We will work out how much we will pay you for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.

3 Premium refund

You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. We will not refund your premium after the 14-day period.

If you have a single-trip policy, we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days.

If you want to cancel your policy, please contact your insurance agent.

4 When this policy is valid

This policy is only valid if you also have a travel insurance schedule showing the correct premium and you have paid the premium. Your insurance agent will give you this schedule. The policy describes the cover provided for you and the conditions which your cover depends on. You must keep the policy and travel insurance schedule and send them both to us if you make a claim.

5 One-way trips

This insurance is designed to cover a round trip which starts and finishes at your usual home in the British Isles. We may arrange insurance for one-way trips of up to 17 days. This is limited to the cover and conditions that would have applied if you had arranged to return to the British Isles at the end of the period of insurance.

6 Looking after your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.

7 Excesses

We will take an excess off each claim you make under certain sections of this insurance policy unless you have paid the excess waiver premium. The amount you will have to pay towards a claim is shown under each section. If you want excess waiver, all the insured people named on the schedule must

pay for it when you take out your travel insurance.

If we agree to a medical expenses claim (section 2) which has been reduced because you have used an E111 form, EHIC or private health insurance, you will not have to pay the excess.

8 For annual multi-trips

UK trips

Annual multi-trip insurance provides cover for trips in the UK, only if they include at least two nights' accommodation, which you must pay for and which has been pre-booked.

Couples and families

Annual multi-trip cover for couples and families allows the adults covered under the policy to travel either together or separately. A child covered under the annual multi-trip family policy can only travel without the insured adults if he or she is travelling with and under the supervision of an adult who is responsible for their care for the length of the trip.

Winter sports

Annual multi-trip cover will provide up to 17 days' winter-sports cover in one year if you have paid the appropriate premium.

Declaration

The declaration and limits of cover apply to each trip separately.

9 For business travel insurance

The single-trip and multi-trip premium will automatically cover you while you are away from home on a business trip which is for managerial, clerical or other non-manual work. We can cover your business equipment on a single-trip or multi-trip policy if you pay the extra premium.

Please read pages 23 and 24 for details of the extra cover available for business equipment.

Business equipment cover is not available for a long-stay policy.

10 Long Stay cover

Only available for trips of more than six months (186 days).

Age restrictions

Long-stay cover is only available if you are aged between 16 and 35.

Working overseas

This policy provides cover for working while on your trip, restricted to managerial, clerical, administrative occupations and light casual work. You are not covered for full-time manual work or any electrical or construction work.

Period of cover

The maximum period of cover is 12 months (365 days).

Excess waiver

Excess waiver does not apply to long-stay cover.

Winter sports

Long-stay cover will provide up to 31 days' recreational winter-sports cover during your trip, if you have paid the appropriate premium.

Definitions

Wherever the following words and phrases appear in this policy or the schedule they will always have the meanings shown below.

Period of insurance

The period you are covered for. The time that cover for particular sections starts and ends is given in more detail below.

-For single-trip insurance including long-stay cover

Cancellation cover starts on the date of issue shown on your insurance schedule.

All other cover begins when you leave home to go on your trip and lasts until you return home, as long as that is within the period of insurance you have paid for.

-For annual multi-trip insurance

Cancellation cover starts when you book each trip or on the start date shown on your insurance schedule, if this is later.

Cover under all other sections begins when you leave home to go on your trip and ends when you return home from that trip.

There is no limit to the number of trips you may take, but each trip must be no longer than 31, 45 or 60 days, depending on the duration period as shown on your policy schedule. The start and finish dates of the trip must fall within the 12-month period.

For holidays booked during the 12-month period and that start after the end of the 12-month period, we will provide cancellation cover until the policy ends.

- We will extend the period of insurance by up to 30 days, at no extra cost, if you have to stay on your trip longer because of events which you have no control over. If the transport you are on is hijacked, we will automatically provide worldwide cover. The period of insurance will continue for up to 12 months without extra charge.

You, your

Each insured person named on the travel insurance schedule who the correct premium has been paid for.

Valuables

Audio, visual, video, photographic, computer and portable navigation equipment, jewellery, furs, gold and silver items, watches, binoculars and electronic games.

Close relative

Your husband, wife, parent, grandparent, parent-in-law, child, grandchild, brother, sister, fiancé or fiancée.

Terminal prognosis

When a doctor tells a patient that they have a condition that will eventually lead to their death.

Business associate

Anyone who works at your place of business and who needs to be in work while you are away so the business can run properly.

Accidental injury

Injury to you resulting directly from an accident involving something violent and visible. This does not include sickness or disease, any natural condition or the result of anything that happens gradually.

Trip

Your holiday or business trip.

Child

A person under 18. To qualify for the child premium, they must be travelling with an adult who we have insured.

Couple

Two adults under 65 living at the same address who are married or living together as if they are married.

Family

Up to two adults under 65 living at the same address who are married or living together as if they are married, with any number of children under 18 normally living with them and travelling with them.

We, our, us

Fortis Insurance Limited and the other insurers shown on page 26.

Home

The address where you live in the British Isles.

Labour dispute or protest

Any form of action taken, or the threat of action, which prevents or otherwise interferes with producing goods or providing services.

Geographical limits

Personal travel insurance

Area UK England, Scotland, Wales and Northern Ireland including the Isle of Man

Area EU Europe, the Channel Islands, the Republic of Ireland, Madeira, the Canary Islands, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea

Area XU Worldwide except the United States of America, Canada and the Caribbean

Area WW Worldwide

Personal travel insurance

Section 1a If your trip is cancelled

There is no cover under this section if you have paid the lower premium to exclude cancellation cover.

• **Single and Multi-trip: up to £5,000**

• **Long Stay: up to £1,000**

What is covered

We will repay you for your expenses you have paid or legally have to pay for travel and accommodation which you do not use if you have no choice but to cancel the trip because of events beyond your control which start during the period of insurance.

Note - For single-trip cover, cancellation insurance starts on the date of issue shown on your insurance schedule. For annual multi-trip cover, each trip is covered when you book it or on the start date shown on your insurance schedule, whichever is later.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You deciding you no longer want to travel.
 - b A labour dispute or protest.
 - c Government regulations, acts of parliament or currency restrictions.
 - d Your financial circumstances or unemployment (other than redundancy if you are under 65 and have two years' continuous employment with the same employer).
 - e The tour operator, or anyone you have made travel or accommodation arrangements with, failing to provide the arrangements.
 - f Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip.
 - g You travelling against medical advice or to get medical treatment.
 - h If you fail to get a valid passport or other travel documents you need.
- 2 We will not pay any amounts you can get back from someone or somewhere else.
- 3 We will not pay the first £35 (£10 for deposit-only claims) of every claim made for each of you unless you have paid the excess waiver premium.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 You must do everything that you can to get to the airport, port or station you are leaving from on time.
- 2 If you do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.

Section 1b If your trip is cut short

• Single and Multi-trip: up to £5,000

• Long Stay: no cover

What is covered

You will be covered for your expenses you have paid or legally have to pay for travel and accommodation which you do not use if you have no choice but to cut short the trip and you return home for one of the reasons given below.

- 1 One of the following people is injured, falls ill or dies.
 - a You or the person you had arranged to travel or stay with.
 - b A close relative.
 - c A business associate.
- 2 Your home is damaged and not fit to live in, or the police ask you to return because your home has been burgled.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.
 - b Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c You taking part in manual work in connection with a profession, business or trade.
 - d Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip.
 - g You travelling against medical advice or to get medical treatment.
- 2 We will not pay the first £35 of every claim made for each of you, unless you have paid the excess waiver premium.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.
- 2 Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
- 3 If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.

Section 2 Medical and other expenses

• Single and Multi-trip: up to £10 million

• Long Stay: up to £5 million

What is covered

You will be covered for the following expenses caused by you becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs are reasonable.

- 1
 - a Expenses you would have to pay, outside the United Kingdom and the country where you normally live, within 12 months of the start of your illness or injury. The expenses must be for medical, surgical and hospital charges, emergency dental treatment (for pain relief), ambulances, nursing homes and nursing.
 - b The extra cost of returning to your home, including returning you by air ambulance if this is medically necessary.
 - c Extra accommodation (room only) expenses.
 - d Extra travel and accommodation (room only) expenses for one person who has to either stay with you or travel from the British Isles to escort you home if you are seriously ill or injured.
 - e The extra cost of funeral expenses abroad or of bringing your body or ashes home.
 - f If you are on a business trip and your company needs to send someone to replace you, we will pay their replacement's economy-class air fare or second-class rail fare to the point at which you were too ill to continue the business trip.
- 2 You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill or injured or has died during the period of insurance.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.
 - b Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c You taking part in manual work in connection with a profession, business or trade.
 - d Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip.
 - g You travelling against medical advice or to get treatment.
- 2 You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.
- 3 You are not covered for extra costs for a single room or private accommodation.
- 4 You are not covered for any treatment you receive after you have returned home.
- 5 We will not pay the first £35 of every claim made for each of you unless you have paid the excess waiver premium or your claim has been reduced because you have used an E111 form, EHIC or private health insurance.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.

continued on page 14

Section 2 - continued

Conditions continued

- 2 Before you return home early for medical reasons, you must get a doctor’s certificate to confirm that this is necessary and that you are fit to travel.
- 3 If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor’s certificate confirming that this was necessary.
- 4 You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.
- 5 We may tell you to return if our medical advisers and the doctors treating you decide that you are fit to travel.

Section 3 Hospital benefit

• **Single and Multi-trip: up to £1,000**

• **Long Stay: up to £460**

What is covered

If you fall ill or are injured during the period of insurance, you will receive £20 for each full 24 hours that you spend as an inpatient in a hospital outside the UK and the country where you normally live.

Note : Any amount you receive under this section will be on top of any amount that you receive under section 2. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.
 - b Deliberately putting yourself at risk (unless you are trying to save someone’s life).
 - c You taking part in manual work in connection with a profession, business or trade.
 - d Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip.
 - g You travelling against medical advice or to get medical treatment.

Section 4 Personal accident

• Single and Multi-trip: up to £25,000

• Long Stay: up to £15,000

What is covered

If, during the period of insurance, you are accidentally injured and lose your sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, you can claim one of the following amounts.

- | | | |
|---|--|---------|
| a | For death | £10,000 |
| b | For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes | £25,000 |
| c | For permanent and complete disability which means that you cannot do any kind of paid work | £25,000 |

Note:

For children under 16 the death benefit is limited to £1,000. For people over 64, cover is limited to a and b only.

For long-stay cover, benefit under b and c is restricted to £15,000.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following.
 - a You taking part in winter sports (unless you have paid the extra winter-sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.
 - b Deliberately putting yourself at risk (unless you are trying to save someone's life).
 - c You taking part in manual work in connection with a profession, business or trade.
 - d Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs.
 - e You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
 - f Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip.
- 2 You are not covered under this section for any claim if:
 - a it was caused by medical or surgical treatment, unless it was necessary after the accident; or
 - b at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).
- 3 You are not covered if the accident was caused by a medical condition that existed before your trip.

Conditions

As well as the general conditions on page 25, the following condition applies.

- 1 If you make a claim, you must allow our medical advisers to examine you as often as they need to. (We will pay any costs and your expenses for these examinations if we accept your claim.)

Section 5 Personal belongings

You will not be covered under this section if you have paid the lower premium to exclude personal belongings cover.

• **Single and Multi-trip: up to £1,500**

• **Long Stay: up to £1,000**

What is covered

If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to £1,500 to replace or repair them. (We will take an amount off for wear and tear and loss of value.) There is a limit of £300 for one item, pair or set. The overall limit for valuables, golf and sports equipment, compact discs and pre-recorded audio tapes is £300.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for the following.
 - a Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline.
If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days.
 - b Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage.
 - d Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - e Loss of, theft of or damage to food, drink or tobacco products.
 - f Loss of, theft of or damage to contact or corneal lenses, mobile phones, loose precious stones, securities, deeds, documents or property held for business purposes.
 - g Loss of, theft of or damage to valuables if you leave them in baggage which is checked in to the carrier.
 - h Loss of, theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe or a safety deposit box.
 - i There is no cover for personal belongings left in a vehicle overnight.
- 2 Winter-sports equipment is not covered under this section (see optional winter-sports insurance on pages 21 to 22).
- 3 We will not pay the first £35 of every claim made for each of you unless you have paid the excess waiver premium.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 You must take proper care of your belongings and act as if you did not have this insurance policy.
- 2 If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

Section 6 Temporary loss of personal belongings

• Single and Multi-trip: up to £100

• Long Stay: up to £100

What is covered

If your personal belongings are temporarily lost for more than 12 hours on your outward journey, you can claim up to £100 for the replacements you need to buy.

What is not covered

As well as the general conditions on page 25, the following exclusion applies.

- 1 You are not covered for claims if you receive compensation from someone else.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 2 If your personal belongings are never found and we agree to pay for permanent loss, we will take off any amount we have already paid for temporary loss.

Section 7 Money and documents

• Single and Multi-trip: up to £400

• Long Stay: up to £400

What is covered

We will repay you if you lose any of the following or they are stolen.

- Bank notes
- Coins
- Traveller's cheques
- Travel tickets
- Admission tickets
- Meal vouchers
- Passports

For cash there is a limit of £200 for each adult and £50 for each child under 16.

This cover starts from the time you get the money or documents or 72 hours before you leave home to go on your trip, whichever is later.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for the following.
 - a Loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.
 - b Loss of value or shortages caused by a mistake.
 - c Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.
- 2 We will not pay the first £35 of every claim made for each of you unless you have paid the excess waiver premium.

Conditions

As well as the general conditions on page 25, the following condition applies.

- 1 You must take proper care of your belongings and act as if you did not have insurance.

Section 8 Loss of passport

• Single and Multi-trip: up to £250

• Long Stay: up to £250

What is covered

You will be covered for all necessary and reasonable extra travel and accommodation expenses involved in getting a replacement passport if it is lost or stolen during the period of insurance.

What is not covered

As well as the general conditions on page 25, the following exclusion applies.

- 1 You are not covered for loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 You must take proper care of your passport and act as if you did not have this insurance.
- 2 You are not covered for any expenses arising after you have returned to the UK or Channel Islands.

Section 9 Personal liability

- **Single and Multi-trip: up to £2 million** • **Long Stay: up to £2 million**

What is covered

If you accidentally injure someone or damage someone else's property during the period of insurance, you will be covered for your legal liability:

- a to people who do not work for you and who are not your travelling companions or members of your family; and
- b for accidental damage to property which is not owned or being looked after by you or a member of your family.

For accidental damage to rented accommodation, we will pay up to £100,000 for a single incident which you are legally responsible for.

This cover includes legal expenses which you have paid with our permission.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 This section does not cover liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat or any form of motorised leisure equipment.
- 2 This section does not cover employer's liability or liability caused by you carrying out contracts, supplying goods and services, or doing your job.
- 3 You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
- 4 We will not pay the first £250 of every claim to do with rented accommodation. (The excess waiver does not apply to this section.)

Conditions

As well as the general conditions on page 25, the following condition applies.

- 1 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 10 Missed departure - extra travel and accommodation expenses

- **Single and Multi-trip: up to £750** • **Long Stay: up to £500**

What is covered

If one of the following takes place during the period of insurance, you will be covered for the cost of reasonable extra accommodation and travel expenses to allow you to carry on with your trip.

- 1 Labour dispute or protest, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services, including booked connecting flights.
- 2 An accident or breakdown involving the car in which you are travelling in the British Isles and which causes you to arrive at the airport, port or station you are leaving from too late to start the journey you have booked.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 You must do all that you can to arrive at the airport, port or station you are leaving from on time.
- 2 In the case of a labour dispute or protest, you will only be covered if the dispute is announced and begins during the period of insurance.
- 3 If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's report or police accident report.

Section 11 Mugging

- **Single and Multi-trip: up to £500** • **Long Stay: no cover**

What is covered

If during the period of insurance you are mugged and injured and you have a valid claim under section 3 - Hospital benefit, you will receive a further £100 for each full 24 hours that you spend as an inpatient in a hospital outside the United Kingdom and the country where you normally live.

What is not covered

As well as the general conditions on page 25, the following exclusion applies.

- 1 You are not covered if you do not report the mugging to the police and get a report from them.

Section 12 Legal expenses

• Single and Multi-trip: up to £25,000

• Long Stay: up to £25,000

The following definitions only apply to this section.

- We, us, our - DAS Legal Expenses Insurance Company Limited
- Representative - The lawyer, or other suitably-qualified person, who we have appointed to act for you in line with the conditions of this section.
- Legal costs - All reasonable and necessary costs charged by the representative on a standard basis. It also includes the opponent's costs in civil cases if you have to pay them or if you pay them with our agreement.
- Date of the incident - The date the incident which may lead to a claim happened. If there is more than one event arising at the same time or from the same cause, the date of the incident is the date of the first of these events.
- Insured incident - An event which causes the death of, or bodily injury to, you.

What is covered

Under this section, we will negotiate for your legal rights after an insured incident. We will also help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal.

Before we pay legal costs for appeals, we must agree that it is always more likely than not that the appeal will be successful.

If you use a representative, we will pay the legal costs for this. The most we will pay for all claims for an insured incident resulting from one or more event arising at the same time or from the same cause is £25,000.

We agree to provide legal expenses cover, keeping to the conditions and exclusions, as long as:

- any legal proceedings will be dealt with by a court or other body which we agree to; and
- in civil claims, it is always more likely than not that you will recover damages (or other legal remedy) or make a successful defence; and
- the insured incident happens during the period of insurance.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 Any claim reported to us more than 180 days after the date you should have known about the insured incident.
- 2 Any legal costs before we agree to pay them.
- 3 Any claim relating to the following.
 - Any illness which develops gradually or is not caused by a specific or sudden accident.
 - You driving a motor vehicle for which you do not have valid motor insurance.
 - An application for a judicial review.
- 4 Defending your legal rights (but defending a counter claim is covered.)
- 5 Any disagreement with us that is not in condition 18 of this section.
- 6 Any legal action you take which we or the representative have not agreed to or where you do anything that has a negative effect on us or the representative.
- 7 Any legal action against the travel agent, tour operator, carrier or any of the insurers listed on page 26.
- 8 Fines, damages or other penalties which you are ordered to pay.
- 9 Any legal costs that you have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).
- 10 Any insured incident intentionally brought about by you.
- 11 Any claim relating to your alleged dishonesty or alleged violent behaviour.
- 12 Any claim relating to written or spoken comments which damage your reputation.

Conditions

As well as the general conditions on page 25, the following conditions apply.

You must do the following.

- 1 Send us everything we ask for in writing, and give us full details of any claim and any information we need, as soon as possible.
- 2 We can take over, in your name, any claim or legal proceedings at any time. We can negotiate any claim on your behalf.
- 3 You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
 - a we agree to start court proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - b there is a conflict of interest.
- 4 We may choose not to accept your choice, but only in exceptional circumstances. If there is a disagreement over the choice of representative in these circumstances, you may choose another suitably qualified person.
- 5 In all circumstances (except those in 3 above), we are free to choose a representative.
- 6 We will appoint a representative to represent you according to our standard conditions of appointment. The representative must fully co-operate with us at all times.

continued on page 20

Section 12 - continued

Conditions continued

- 7 We will have direct contact with the representative.
- 8 You must co-operate fully with us and the representative, and must keep us up to date with the progress of the claim.
- 9 You must give the representative any instructions that we ask for.
- 10 You must tell us if anyone offers to settle the claim.
- 11 If you do not accept a reasonable offer to settle a claim, we may refuse to pay further legal costs.
- 12 You must not negotiate or agree to settle a claim without our approval.
- 13 We may decide to pay you the amount of damages that you are claiming or that is being claimed against you instead of starting or continuing legal proceedings.
- 14 If we ask, you must tell the representative to have legal costs taxed, assessed or audited.
- 15 You must take every step to recover any legal costs that we have to pay and must pay us any legal costs that you recover.
- 16 If your representative refuses to continue acting for you or if you dismiss your representative, the cover we provide will end immediately, unless we agree to appoint another representative.
- 17 If you stop a claim without our agreement, or do not give suitable instructions to your representative, the cover we provide will end immediately and we will be entitled to reclaim any legal costs we have paid.
- 18 If we and you disagree about the choice of representative, or about how a claim is handled, we and you can choose another representative to decide the matter. We and you must both agree to this in writing. If we cannot agree with you about the choice of second representative, we will ask the president of a relevant national law society to choose a representative. Whoever loses the disagreement will have to pay the costs of settling it.
- 19 We may ask you to get (at your own expense) an opinion from a barrister chosen by you and us about whether a claim or proceedings will be successful. If the barrister believes that it is more likely than not you will recover damages (or reach a solution that we have agreed to) or make a successful defence, we will pay the cost of getting the opinion.
- 20 We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

Section 13 Delay

• **Single and Multi-trip: up to £100 (£5,000 for cancellation)** • **Long Stay: no cover**

What is covered

If the transport you are booked to travel on for your outward or return journey is cancelled or delayed for reasons which you (or the tour operator) cannot control, you will receive one of the following.

- 1 Compensation of £20 for each full 12-hour period that you are delayed, up to a limit of £100. We will work out the length of the delay based on the difference between your scheduled time of arrival and your actual arrival time at your final destination.
- 2 Your cancellation charges (up to £5,000) if, after a 12-hour delay to the departure of your outward journey from the British Isles, you decide to cancel the trip.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for the following.
 - a Any claims if you took this insurance out within four weeks of the date you are due to leave and it is public knowledge that the journey could be delayed.
 - b Claims caused by the tour operator, or any other provider of transport and accommodation, stopping trading.
 - c Amounts you can get back from someone or somewhere else if you decide to cancel the trip.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 You must ask the airline or transport company to confirm in writing:
 - a the cause of the delay or cancellation;
 - b the period of the delay;
 - c the scheduled time of departure and arrival; and
 - d the actual time of departure and arrival.

Extra option - Winter sports

We will only provide this cover if you have paid the extra premium and you are under 65.

If you have chosen the annual multi-trip cover including winter sports, you will automatically be covered for up to 17 days' winter-sports cover in a year.

If you have chosen long-stay cover (trips of more than 186 days), you will be covered for up to 31 days' recreational winter-sports cover during your trip, if you have paid the appropriate premium.

Winter sports

You will be covered under all sections for all winter sports except for:

- ski racing in major events;
- ski jumping;
- ice hockey; and
- using bobsleighs and skeletons.

You are not covered for winter-sports equipment under section 5 (Personal belongings) of this travel policy. Please see below for details of cover for winter-sports equipment.

Ski-lift passes are included in the cover provided by section 7 (Money and documents) of this travel policy.

The following extra cover is also included in winter sports.

Section A Winter-sports equipment - up to £500

What is covered

You will be covered for the replacement cost (after allowing for wear, tear and loss of value) of replacing your snowboard or skis (including bindings), boots and poles if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £100.

What is not covered

As well as the general conditions on page 25, the following conditions apply.

- 1 You are not covered for the following.
 - a Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline.
If you cannot report the loss, theft or damage to the carrier straight away, you must do so in writing within seven days.
 - b Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d Loss of, theft of or damage to property left in a vehicle overnight.
- 2 You are not covered for claims for which you receive compensation from someone else.
- 3 You are not covered for more than £250 for any one snowboard, or pair of skis, boots or poles.
- 4 We will not pay the first £35 of every claim made for each of you unless you have paid the excess waiver premium. This does not apply to claims for temporary loss or hire of winter-sports equipment under section B.

Section B Winter-sports equipment hire - up to £150

What is covered

If your own equipment is lost, stolen or damaged, you will be covered for the reasonable cost of hiring a snowboard or skis (including bindings), boots and poles up to £10 a day.

Conditions that apply to sections A and B

As well as the general conditions on page 25, the following conditions apply.

- 1 You must take proper care of your belongings and act as if you did not have this insurance policy.

Sections A and B continued

Conditions continued

- 2 The following condition applies to claims for temporary loss of personal belongings.
As well as getting an authorised ‘carrier’s report’ or ‘property irregularity report’ from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

Section C Ski pack (lessons, hire and lift pass) - up to £250

What is covered

If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the ski pack which you cannot use.

What is not covered

As well as the general conditions on page 25, the following exclusion applies.

- 1 You are not covered for claims caused directly or indirectly by you taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.

Section D Piste closure - up to £300

What is covered

This cover is only available for holidays starting after 10 December and ending before 30 April.

If the weather prevents you from skiing at the resort you are booked into, you will be covered for reasonable transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £30 for each whole day’s skiing you have lost.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You will not be covered for any amount you can get back from someone or somewhere else.
- 2 You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

Conditions

As well as the general conditions on page 25, the following conditions apply.

- 1 Cover will only apply for as long as there are poor snow conditions at your resort.
- 2 You must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Section E Avalanche closure - up to £500

What is covered

If your arrival at, or departure from, your resort is delayed due to an avalanche or a landslide, you will be covered for reasonable extra travel and accommodation expenses. We will pay up to £50 for each full 24 hours that you are delayed.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You will not be covered if the tour operator pays for your extra travel and accommodation costs.
- 2 If you receive compensation from someone or somewhere else, we will take this off your claim.

Extra option - Business equipment

We will only provide this cover if you have paid the extra premium.

Please read page 9 of this policy for more information.

If you are going on a business trip, we will change your standard travel insurance cover to include the following. You must pay an extra premium.

Section A Business equipment - up to £2,000

What is covered

You will be covered for the cost (after allowing for wear, tear and loss of value) of replacing your business equipment (limited to audio, visual, video, photographic and computer equipment) if it is lost, stolen or damaged. The most we will pay for samples which are lost, stolen or damaged is £500. The most we will pay for hired equipment which is lost, stolen or damaged is £500.

Section B Business-equipment hire - up to £500

What is covered

If business equipment (limited to audio, visual, video, photographic and computer equipment) held by you for business reasons is lost, stolen or damaged, you will be covered for the reasonable cost of hiring replacement equipment. We will only pay up to £50 a day.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for the following.
 - a Loss of, theft of or damage to your business equipment during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline.
If you cannot report the loss, theft or damage to the carrier straight away, you must do so in writing within seven days.
 - b Loss or theft of your business equipment at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d Loss of, theft of or damage to property left in a vehicle overnight.
 - e Loss of, theft of or damage to mobile phones and portable navigation equipment.
- 2 You are not covered for claims for which you receive compensation from someone else.
- 3 We will not pay the first £100 of every claim made for each of you under section A. (The excess waiver does not apply to this section.)
- 4 You must take proper care of your belongings and act as if you did not have this insurance policy.
- 5 The following conditions apply to claims for temporary loss of business equipment.
 - a As well as getting an authorised 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
 - b If your business equipment is never found and we agree to pay for permanent loss, we will take off any amount we have already paid for temporary loss.
- 6 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.
- 7 If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.

Section C Business Money - up to £1,000

What is covered

We will repay you if any of your bank notes, coins or traveller's cheques held by you for business reasons are lost or stolen.

This cover starts from the time you get the money or documents or 72 hours before you leave home to go on your business trip, whichever is later.

What is not covered

As well as the general conditions on page 25, the following exclusions apply.

- 1 You are not covered for the following.
 - a Loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.
 - b Loss of value or shortages caused by a mistake.
 - c Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.
- 2 We will not pay the first £100 of every claim made for each of you. (The excess waiver does not apply to this section.)

Conditions

As well as the general conditions on page 25, the following condition applies.

- 1 You must take proper care of your belongings and act as if you did not have insurance.

General conditions that apply to all sections

- 1 You must tell us any facts we ask for in the declaration and which could affect this insurance. If you do not, you may not be fully covered. You must give us any information which may influence our decision to provide or continue your cover or the way we work out your premium (for example, your health or the health of a close relative). If you are not sure whether we need to know a particular fact, please contact your insurance agent.
- 2 You will not be covered for the following.
 - a Any other loss resulting directly or indirectly from the cause of your claim.
 - b Any claim which you could make under any other insurance or any amount you can get back from someone or somewhere else. This does not apply to section 4 - Personal accident.
 - c Any claim caused directly or indirectly by the following.
 - i Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an explosive nuclear device or other nuclear equipment.
 - ii Your property being held, taken, destroyed or damaged under the order of any government or other authority.
 - iii Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
 - iv War, invasion, acts of terrorism, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to section 2 - Medical and other expenses while you are away from the United Kingdom.)
 - v Any equipment, whether or not you own it, failing to recognise, deal or work correctly beyond the date change to the year 2000 or any other date change, or from anyone's fear of the equipment failing to recognise these changes. (This does not apply to section 2 - Medical and other expenses.)
- 3 You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
- 4 You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
- 5 If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.
- 6 If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
- 7 We may take action in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
- 8 If we have to pay any amounts under the law of another country and we would not usually have to pay these amounts under the policy, you must repay the amounts to us.
- 9 All the sums insured and limits set out in this policy include VAT.
- 10 All claims under the insurance will be governed by English law. Any legal disputes will be heard in an English court.
- 11 The premium for this insurance includes insurance premium tax where necessary.
- 12 If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.
- 13 If you have paid the extra excess waiver premium, you will not have to pay the excess under certain sections of the policy. If we agree to a claim for medical expenses which has been reduced because you have used an E111 form, EHIC or private health insurance, you will not have to pay the excess.

Signed for the insurers



B.D. Smith
Chief Executive
Fortis Insurance Limited

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

Step 1

Who to contact if your complaint is about your insurance

Phone your insurance adviser to report your complaint.

Who to contact if you have a complaint about a claim

Call your claims handler first. You will find the claims handler's name and phone number on any letters they have sent you.

Step 2

If your problem has not been sorted out at step 1, please contact our Customer Service Adviser who will make sure that the issue is dealt with at a senior level. You can write to us at the address below or e-mail us through our website at: www.fortisinsurance.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Services Adviser

Fortis Insurance Ltd

Fortis House

Tollgate

Eastleigh

Hampshire

SO53 3YA

Step 3

If this matter has still not been sorted out, you can write to Barry Smith, Chief Executive, at the same address. If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR.

Service standards

We will respond to any letter you send us within two working days of receiving it. The letter will tell you who will be dealing with your complaint and when you should expect a reply.

Insurers

The insurers are Fortis Insurance Limited and DAS Legal Expenses Insurance Company Limited for section 12.

Fortis Insurance Limited and DAS Legal Expenses Insurance Company Limited are both authorised and regulated by the Financial Services Authority.

Know before you go - checklist

We recommend that you do the following things before you go on holiday.

- 1 Check the Foreign and Commonwealth Office (FCO) travel advice website at www.fco.gov.uk/knowbeforeyougo, or call 0870 6060 290.
- 2 Get travel insurance and read the policy carefully to make sure that the cover is suitable for your needs.
- 3 For your own protection, try to make sure that the company you book your trip through belongs to a trade organisation - for example, one that uses the letters ABTA or ATOL.
- 4 Take enough money with you for your trip but, where possible, use traveller's cheques rather than money.
- 5 Make sure you have a valid passport and the visas you need.
- 6 Check what vaccinations you need in good time before you travel.
- 7 Check to see if you need to take extra health precautions (www.doh.gov.uk/uk/travel advice).
- 8 Plan to avoid trouble, find out about local laws and customs, and take a guidebook.
- 9 Make copies of your passport and insurance policy, plus the 24-hour emergency number and ticket details - leave copies with family and friends.
- 10 Leave a copy of your travel plans and a way of contacting you, such as an e-mail address, with family and friends.

Reciprocal Health Agreement E111 and European Health Insurance Card

If you are travelling to a European Union country, you should pick up a form E111 from your local post office. This allows you to receive free or reduced-cost emergency health care in European Union countries.

From 1 September 2005, the European Health Insurance Card (EHIC) will replace the E111.

If we agree to a claim for medical expenses which has been reduced because you used an E111 form, the EHIC or private health insurance, we will pay you the excess for this section. If you do not have an E111 or EHIC, this insurance policy will still be valid.



TO50 07/05



Fortis Insurance Limited

Registered address

Fortis House

Tollgate

Eastleigh

Hampshire

SO53 3YA

Registered number: 354568 England

Fortis Insurance is authorised and regulated by the Financial Services Authority.