

MORE TH>N[®] TRAVEL INSURANCE



YOUR POLICY DOCUMENT

YOUR COMPLETE TRAVELLER'S CHECKLIST

YOU'RE PACKED AND READY – BUT DON'T FORGET THESE!

INSURANCE

- Don't forget to take copies of your travel insurance documents and important telephone numbers.

MONEY

- Make sure you have enough to cover any emergency.
- Take travellers cheques.
- Keep a separate record of their numbers.
- Carry only as much money as you need for the day.
- Use a money belt or secure inside pocket.
- Leave the rest in a hotel safe.

CREDIT CARDS

- Check the expiry dates.
- Make a separate note of their numbers.
- Don't carry all your cards with you – leave at least one in the hotel safe.

TICKETS

- Keep your tickets in a safe place.

PASSPORTS AND VISAS

- Check that your passport is still valid and make a note of its number, date and place of issue.
- If you want to travel overseas, including journeys through the Channel Tunnel, you will need a passport.
- Check if you will need a visa – your travel agent can advise you.
- Children under 16 (including babies) not already included on a valid passport need their own individual passports. Children already included on their parents' passports can continue to travel on these until they reach 16, or the passport on which they are included expires.
- Take another means of identification (preferably with a photograph).
- Keep your passport in the hotel safe and carry a photocopy with you.

IF YOU HAVE ANYTHING STOLEN

If your money, passport or anything else is stolen abroad, report it at once to the local police and obtain a statement about the loss – you will need this to claim against your insurance.

- Money – phone your bank at home about transferring money and cancelling credit cards.
- Travellers cheques – contact your issuing agent.
- Tickets – see your tour rep or airline agent.

PLAN TO STAY HEALTHY

- Check which vaccinations you need with your GP at least 6 weeks before you travel.
- Check if your medication is legal in the country you are visiting, and pack it in your hand luggage.
- If you are taking prescribed medication, take the prescription with you.
- If you are travelling to countries within the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC) from your local Post Office. You can also apply online through www.dh.gov.uk/travellers, by post or phone. This will entitle you to benefit from the reciprocal health care arrangements which exist between countries within the EU, Iceland, Liechtenstein, Norway or Switzerland.

TRAVEL ADVICE

Up-to-date information on problems affecting your safety in around 160 countries is available free from the FCO:

- www.fco.gov.uk/knowbeforeyougo
- Tel: 0845 850 2829 Fax: 020 7008 0155
- FCO Travel Advice Unit, Consular Division, Old Admiralty Building, London SW1A 2PA

CONSULAR ASSISTANCE

British Consular Officers are ready to help you help yourself.

Make a note of the telephone numbers of the nearest British Consulate. Hotels, tour operators and police should have this information. Working hours vary – it is better to telephone first.

Most British Consulates operate an answerphone service outside office hours, giving working hours and an emergency number for other times.

FINALLY

Remember

- Get away from it all – and enjoy your trip!

USEFUL TELEPHONE NUMBERS

CLAIMS HELPLINE 0800 300 909

Lines open 8am - 8pm Monday to Friday.

CUSTOMER SERVICE LINE 0800 300 985

Lines open 8am - 8pm Monday to Friday, 8am - 7pm Saturday, 9am - 5pm Sunday.

MEDICAL EMERGENCY HELPLINE OUTSIDE UK +44 20 8763 3021

Lines open 24 hours a day, 7 days a week.

PERSONAL ASSISTANCE HELPLINE UK 020 8763 3021

Lines open 24 hours a day, 7 days a week.

FOREIGN & COMMONWEALTH OFFICE 0845 850 2829 www.fco.gov.uk/knowbeforeyogo

There will be no cover if you travel to areas the Foreign and Commonwealth Office have advised against traveling to.
Contact the FCO for up to date information.

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GENERAL DEFINITIONS

To make this policy wording more understandable and as straightforward as possible, the meaning applied to any word will be that usually meant within the English language, unless the word is shown in bold, where **you** will find its meaning in the General Definitions section. If **you** are still not clear, please call **our** Customer Service Line on 0800 300 866 and **our** staff will help **you** in any way they can.

Accidental damage	Damage caused by external means, other than as a result of your deliberate act.
Accidental injury/ Accidentally injured	Physical harm resulting solely and directly from accidental outward, violent and visible means. This does not include sickness or disease or any naturally occurring condition or the result of anything that happens gradually.
Carrier	The ship, aircraft, train or coach operator and their employees and agents.
Close business colleague	A person working for the same company as you or your travelling companion whose absence from work along with you or your travelling companion would prevent the proper functioning of the company, as confirmed by an officer of the company.
Close relative	Spouse (or partner with whom you have resided for 6 months or more), mother, father, mother-in-law, father-in-law, daughter, son (including legally adopted or fostered daughter or son), daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandparent, grandchild or fiancé(e) of the insured person .
Couple	The insured person plus a spouse (or partner with whom you have resided for 6 months or more).
Curtailement	The cutting short of your journey after its commencement.
Departure point	The airport, port, railway or coach station from which you are due to depart as specified in your travel itinerary.
Direct trip	Travel between the United Kingdom and a pre-booked destination overseas, including scheduled stops for refuelling and change of connection, which involves the same mode of transport, and when the time spent at the stop is less than 12 hours.
Emergency Medical Expenses	The cost of, or expenses relating to, emergency medical treatment given or prescribed by a medical practitioner .
Excess	The first part of any claim which you must pay.
Family	The insured person , a spouse (or partner with whom you have resided for 6 months or more), all the children of you or your spouse (including legally adopted or fostered children) or partner, all living with you all aged under 18 (or up to 23 years if in full-time education). Children must travel with one of the named adults. All named adults must be aged under 65.
FirstAssist	FirstAssist Services Limited. Registered in England and Wales, No. 01404718. Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

Hazardous Activities

Covered	Covered if professionally organised and supervised and providing you wear appropriate safety equipment and take appropriate safety precautions	NOT Covered
<p>Aerobics Badminton Baseball Basketball Boogie Boarding Bowls Cricket Croquet Curling Cycling (no racing) Fell Walking Fishing Golf Ice Skating Jogging Manual Work at ground level involving no machinery Marathon Running Mountain Biking on recognised routes Rambling Rounders Sailing (within territorial waters) SCUBA Diving (down to 30m accompanied by a qualified diver or instructor) Snorkelling Softball Squash Surfing Swimming Table Tennis Tennis Ten Pin Bowling Volleyball Walking Water Polo</p>	<p>Absailing Archery Banana Boating Black Water Rafting Bungee Jumping Canoeing/Kayaking – no white water Clay Pigeon Shooting Fencing Flotilla Sailing (with professional leader) Go Karting Gymnastics Hiking under 6,000m Horse Riding (no jumping) Hot Air Ballooning Indoor Rock Climbing (with belays) Jet Biking Jet Skiing Paint Balling Parasending over water Pony Trekking River Tubing (no white water) Shooting (not Big Game) Sleigh riding as a passenger Swimming with Dolphins Trampolining Water Skiing (no jumping) White Water Rafting Zorbing</p>	<p>Base Jumping Big Game Hunting BMX Stunt Riding Bouldering Boxing Canyoning Caving/ Pot Holing Coasterring Cycle Racing Flying except as a fare paying passenger Free / High Diving Gliding Hang Gliding Horse Jumping / Hunting Judo / Karate / Martial Arts Kite Surfing Lacrosse Micro Lighting Motor Cycling unless on machines of less than 125cc and where you have held a motorcycle licence for at least 3 years and are conviction free Mountaineering Organised Team Sports Parachuting Paragliding Parasending over land Polo Professional / Semi Professional Sports Quad Biking Rock Climbing Sailing outside territorial waters Scuba Diving below 30m Shark Diving Street Hockey Water Ski Jumping Weightlifting Wrestling</p>

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter sports cover is only available to persons aged under 65 years. Where a Premier or Standard policy has been purchased you are covered for up to 21 days on an Annual policy or for the dates stated on your single trip winter sports schedule. The following activities are covered:

- On piste skiing or snowboarding on piste
- Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
- Cross country skiing on recognised routes and with a guide
- Ski racing arranged by ski schools for their pupils
- Sledging

Examples of Winter Sports activities not covered are:

- Bobsleighting
- Heli skiing
- Ice Hockey
- Lugeing
- Use of Skeletons
- Ski Acrobatics
- Ski Jumping

If there are activities that you intend to participate in that are not listed above, please call us on 0800 300 985 to confirm whether cover is provided.

Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance which **you** are travelling in as a passenger.

Home

Your usual place of residence in the **United Kingdom**.

Hospital

Any institution outside the **United Kingdom** which meets the following criteria:

- It has full time facilities for overnight patients.
- It has facilities for surgery, medical diagnosis and treating injured and sick people.
- It is run by **medical practitioners**.
- It provides 24-hour nursing supervised by State Registered Nurses.
- It is not a medical institution, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home (as defined under the Registered Homes Act, 1984 Part 1 Section 1) or a place for drug addicts or alcoholics.

Insurance period

Single trip: from the date **you** start **your journey** (as shown on **your** schedule) until the date **you** return to **your home**, within a maximum of 90 days. Cancellation cover applies from the day **you** purchase this insurance until the day **your journey** commences.

Annual policies: 12 months from the date **you** start/renew the policy. This is limited to 45 days per trip with a total of 183 days per insurance period unless otherwise stated on your schedule.

Journeys within the **United Kingdom** require at least 2 nights away from **home** in pre-paid accommodation.

Journey	A trip beginning and ending at your home , within the terms of the insurance contract.
Legal Expenses	Your representatives' legal fees, expenses and other costs which we have agreed or the costs of any other parties involved in the legal proceedings if you have to pay those costs. This includes costs following an out of court settlement to which we have agreed.
Loss of limb	Permanent physical severance at or above the wrist or ankle.
Loss of sight	Permanent and total loss of sight which shall be considered as having occurred in both eyes if the insured person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist. In one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.
Medical practitioner	A legally qualified practitioner in medicine who is recognised as such by the relevant authority in that country, other than you , a member of your family or anyone travelling with you .
Permanent total disability	A disability which entirely prevents you from attending to business or occupations of any and every kind, which exists for 12 months and is beyond hope of improvement.
Personal baggage	Your clothing and personal effects, suitcases (or similar) taken on or purchased during a journey by you including valuables and travel tickets, but excluding personal money , contact or corneal lenses, negotiable instruments, bonds, coupons, stamps, securities or other documents of any kind.
Personal money	Bank and currency notes and coins in legal tender, cheques, postal and money orders, current postage stamps, travellers cheques and ski passes (subject to a winter sports option being chosen), all held for personal purposes, and including the wallet or purse in which personal money is carried.
Pre-existing medical condition	Any medical condition which existed prior to a journey affecting you and/or any close relative and/or travelling companion including, but not limited to, a condition for which the person is on a waiting list for hospital in-patient treatment, a condition referred to a medical specialist or the cause of in-patient treatment within the 12 months prior to the journey , a condition for which a terminal prognosis has been provided by a medical practitioner .
Public transport	Public hire taxi, bus, coach, train, aircraft or ship on which you had planned to travel.
Representative	The solicitor or other suitably qualified person appointed to act for you .
Single Parent	The insured person and all your children (including legally adopted or fostered children), all living with you all aged under 18 (or up to 23 if in full-time education). Children must travel with the named adult. The named adult must be aged under 65.
United Kingdom	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Valuables	Watches, furs, binoculars, telescopes, audio and video and photographic equipment, jewellery, precious metals or stones, or items made from precious metals or stones.
We/us/our	Royal & Sun Alliance Insurance plc. Registered in England and Wales, No. 93792. Registered Office at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Royal & Sun Alliance Insurance plc is authorised and regulated by the Financial Services Authority.
You/your/insured person	Each person named on this schedule. Children aged under 23 are only covered when travelling with one of the named adults.

ABOUT YOUR POLICY

Your policy is made up of two parts: **your** policy schedule and this policy wording.

THE SCHEDULE

Your policy schedule will show any special terms which apply to **your** policy. Please keep it with **your** policy wording. **We** will send **you** a new schedule whenever **you** or **we** make a change to the insurance.

THE POLICY WORDING

Your policy wording tells **you** exactly what is and what is not covered and other important information. Your policy is underwritten by Royal & Sun Alliance Insurance plc, registered in England and Wales No.93792. Registered Office: St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Royal & Sun Alliance Insurance plc is authorised and regulated by the Financial Services Authority.

WINTER SPORTS (Premier or Standard cover only)

Annual policies: if **you** have paid the appropriate additional premium for winter sports cover, **your** policy covers **you** for a maximum of 21 days for each annual **insurance period**.

Single Trip policies: Cover is available up to a maximum of 90 days for winter sports where the appropriate additional premium has been paid.

Winter sports cover is only available to persons aged under 65 years.

YOUR RIGHT TO CANCEL

If, having examined **your** policy **you** decide not to proceed with the insurance, **you** will have 14 days to cancel it, starting on the day **you** receive the policy documentation. To cancel, please write to the address or call the number shown on **your** policy schedule.

On receipt of **your** notice, **we** will refund any premiums already paid, except when **you** have already travelled or made a claim under **your** policy.

TERMINATION OF CONTRACT

You may cancel **your** policy by giving **us** at least 7 days' notice. **We** may cancel this policy by giving **you** at least 7 days' notice at **your** last known address. **We** reserve the right to amend Premium and Policy Terms, Conditions, Exclusions and Endorsements.

IMPORTANT INFORMATION ABOUT YOUR POLICY

Medical Warranty

It is **your** commitment to **us** that at the time of taking out this policy or booking a **journey**, **you** are healthy, fit to travel and undertake each **journey**. Please read the medical questions below. If **you** answer YES to any of these questions, **you** must telephone 0800 300 985 to confirm eligibility of cover:

Do **you** have:

- 1 any of the following medical conditions for which **you** have attended medical consultations or have received, or been referred for, any treatment, surgery or clinic during the 2 years prior to the commencement of cover under this **policy** and/or prior to any **journey**:
 - Diabetes mellitus; cancer; any growth or form of malignancy; epilepsy or fits; asthma, bronchitis or any other lung or respiratory condition; any kidney or bladder disorder; any mental or psychological condition; or
- 2 any other medical condition that
 - is ongoing; or
 - from which **you** have suffered symptoms or required medical attention or treatment during the 2 years prior to the commencement of cover under this **policy** and/or prior to any **journey**; or
- 3 any cardiovascular problems (e.g heart attack, angina, chest pain, palpitations, any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol) or any cerebrovascular problems (e.g. stroke, transient ischaemic attack, brain haemorrhage) that has occurred at any time prior to the commencement of cover under this **policy** and/or prior to any **journey**.
- 4 do **you** know of any pre-existing medical conditions affecting a close relative, travelling companion, or person with whom **you** intend to stay whilst on **your** trip?

We reserve the right not to offer cover. Where cover is offered **you** will be issued with an appropriate endorsement, which forms part of the contract.

If **you** wish to make any changes or corrections to **your** details please write to **us** at the address shown on **your** schedule.

GEOGRAPHICAL LIMITS

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

Europe (inc Spain & Cyprus) means all countries of the European Union (including the United Kingdom) and Albania, Algeria, Andorra, Balearic Islands, Belarus, Bosnia and Herzegovina, Canary Islands, Croatia, Cyprus, Egypt, Gibraltar, Iceland, Israel, Lebanon, Libya, Liechtenstein, Macedonia, Madeira, Moldova, Monaco, Morocco, Norway, Russia (European), San Marino, Serbia and Montenegro, Switzerland, Syria, Tunisia, Turkey, Ukraine, Vatican, The Azores.

Europe (excluding Spain and Cyprus) means all the above countries but excluding Spain, Balearic Islands, Canary Islands and Cyprus.

Worldwide means all countries in Europe and the rest of the world.

Worldwide excluding USA, Canada, Mexico, Caribbean, China and Hong Kong means all countries in Europe and the rest of the world excluding these specified countries and territories. However, stopovers of up to 48 hours in total on the outward and return **journey** anywhere in the world are covered.

THE INSURANCE CONTRACT

This policy is a legal contract between **you** and **us**. The policy wording and schedule make one document so **you** must read them together.

The contract is based on the information **you** gave **us** when **you** applied for this insurance. **You** should keep a record (including copies of letters) of all information supplied to **us** for the purpose of entering into this contract.

OUR PART OF THE CONTRACT

During the **insurance period** we will provide the services and benefits described in this policy during the **insurance period**, within the geographical limits, subject to the limits of cover and all other terms and conditions contained within this policy, and following payment of the appropriate premium.

If **your** return **journey** is unavoidably delayed because of something that is covered under the policy, **we** will automatically extend the cover for the period of the delay at no additional cost.

YOUR PART OF THE CONTRACT

- **You** must pay the premium for each **insurance period**; and
- **You** must keep to all the conditions set out in this policy; and
- **You** must be under 80 when **you** take out or renew this policy.

Failure to comply with the terms and conditions of the policy may result in non-payment of a claim and could result in the policy being cancelled.

LAW APPLICABLE TO THE CONTRACT

You and **we** can choose the law that will apply to this contract. **We** have chosen Scottish Law if **you** live in Scotland and English Law if **you** live elsewhere in the **United Kingdom**.

CHANGES IN YOUR CIRCUMSTANCES

You must write and tell **us**, at the address shown on **your** schedule, within 14 days if:

- **Your** address has changed
- **You** or anyone who is insured under this policy is no longer a resident of the **United Kingdom**
- **You** develop a medical condition or anticipate any tests for a medical condition
- A medical condition **you** have told **us** about deteriorates as these may affect the terms and conditions of **your** policy.

24-HOUR ASSISTANCE

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

Our Emergency Assistance Service is operated by FirstAssist Services Ltd. When **you** telephone **FirstAssist** **your** call will be answered by an experienced assistance co-ordinator who will help **you** with **your** problem.

HOW TO CONTACT FIRSTASSIST:

Within the UK Tel: **020 8763 3021** Fax: **020 8763 3035**

Dialling from Abroad Tel: **+44 20 8763 3021** Fax: **+44 20 8763 3035**

When calling please quote **your** travel policy number on **your** schedule, alternatively **you** can transfer the number into the space below:

E-MAIL CONTACTS

An on-line new case notification form is available on the **FirstAssist** website: www.firstassist.co.uk

Click on Assistance services/Claims information.

For ongoing enquiries **you** can e-mail direct on international.ops@firstassist.co.uk

EMERGENCY MEDICAL EXPENSES

For **emergency medical expenses** under £500 which do not require the assistance of **FirstAssist** please pay **your** costs directly and contact the claims line on 0800 300 909 within 14 days of returning **home** from **your** journey.

MEDICAL ASSISTANCE

If **you** require medical assistance **FirstAssist** will ensure that where appropriate:

- **Hospitals** or clinics will be contacted and any necessary fees guaranteed.
- Doctors and **hospitals** abroad will be contacted in their own language, where necessary.
- **FirstAssist** medical advisors are consulted at an early stage on the possibility of arranging for the sick or injured person to be returned **home** and the best method of transportation to be adopted. Specially equipped air ambulances are available for critical cases. Whenever necessary the patient will be escorted by a medical attendant.
- Assistance will be provided upon arrival in the **United Kingdom** where medically necessary.

PERSONAL ASSISTANCE

Should **you** require assistance, the following services are available by contacting **FirstAssist** on 020 8763 3021 (+44 208 763 3021 from abroad).

DOCUMENT CARE

FirstAssist will provide help in replacing passports and other travel documents which are lost or stolen during the **journey**, by liaison with the relevant authorities or travel organisation.

LUGGAGE CARE

FirstAssist will help trace and return to the **insured person**, **personal baggage** which gets lost during a flight. A Property Irregularity Report must be completed at the airport as soon as the loss is known. **You** should, for **your** own protection, keep a copy of this report which should be submitted with a claim if **your personal baggage** is not subsequently found.

PRESCRIPTIONS

If **your** essential drugs or medication are lost during a **journey**, **FirstAssist** will provide help in replacing them.

MONEY CARE

If **your personal money** is lost or stolen during the **journey**, **FirstAssist**, with **your** assistance, will contact **your** bank, building society or **your** relations in the **United Kingdom** to arrange provision of emergency funds.

SPECIAL CONDITION

Neither **us** nor **FirstAssist** will be responsible for any expense, loss, legal liability, loss or damage to any property or person arising from the provision or delay of these services.

The assistance services provided by **FirstAssist** under this section are only available whilst **you** are outside the **United Kingdom**.

POLICY EXCLUSIONS

The exclusions listed below apply to all sections of **your** policy. For each **insured person** **we** will not pay:

Any claim or expense of any kind caused directly or indirectly from:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuels or waste which results from the burning of nuclear fuels; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it

Any loss or damage caused by any sort of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism, insurrection or military or usurped power.

Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.

Any loss, injury, illness, death, cancellation, **curtailment**, change of plan, delay, expense or liability directly or indirectly caused by HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome), and/or any mutant derivatives or variations thereof, however caused.

Any loss, which would not have occurred if the incident for which **you** are claiming had not happened unless it is specifically mentioned in **your** policy.

Any air travel costs above the same class of travel as that paid by **you** on **your** outward **journey**.

Any loss due to currency exchanges of any description.

Any claim caused directly or indirectly from **your** involvement in **hazardous activities** that are not listed as covered on page 4.

Any loss or claim arising out of any failure to comply with the terms and conditions of a **carrier**.

Any claim caused directly or indirectly from **you**:

- Expecting to be under the care of a **medical practitioner** within 15 weeks of **your** return **home**; or
- Travelling for the purpose of obtaining care from a **medical practitioner** abroad; or
- Having a **pre-existing medical condition** or
- Travelling against the advice of a **medical practitioner**; or
- Travelling having received a terminal prognosis; or
- Travelling for the purpose of obtaining treatment abroad; or
- Having a sign or symptom for which a **medical practitioner** has not yet been consulted or **you** are awaiting day-patient, in-patient or out-patient treatment; or
- Having received day-patient, in-patient or out-patient treatment during the 12 months prior to the start date (or renewal date in the cases of Annual policies) of this insurance policy.

(All medical conditions must be declared to **us** as per the Medical Warranty on page 7. Acceptance or declination of any such conditions will be detailed on **your** policy schedule).

Any claim caused directly or indirectly from **you** being aware of any reason why any **journey** to be taken could be cancelled or curtailed.

Any claim arising out of any willful, deliberate, reckless or intentional action taken by an **insured person**.

Any claim arising from **your** suicide, or attempted suicide, insanity, intentional self-injury, alcoholism, drug addiction, solvent abuse, or any willful act of self exposure to peril (except in an attempt to save human life).

Any claim which results from or is contributed to by **you** being under the influence of alcohol or drugs (other than those prescribed by a **medical practitioner** except when prescribed for the treatment of drug addiction).

Any claim if it is either in whole or in any part fraudulent or where there is collusion between the parties to the dispute.

Any liability arising from any goods, service, advice or arrangements supplied by an agent acting on behalf of **FirstAssist** or **us**.

Travel to areas the Foreign Office has advised against travelling to. If **you** are unsure please contact them on **0207 008 0232/0233, 0845 850 2829** or **www.fco.gov.uk/knowbeforeyougo**.

The following exclusion is applicable to all sections of the policy, except Personal Accident, **Emergency Medical Expenses** and **Legal Expenses**:

Any claim for direct or indirect loss or damage caused by:

- Equipment (whether **you** own it or not) failing, or being unable, correctly to recognise data representing a date in such a way that it does not work properly or at all.
- The fear of equipment (whether **you** own it or not) failing, or being unable, correctly to recognise data representing a date in such a way that it does not work properly or at all.
- Computer viruses.

(Equipment includes computers or anything else, which has a microchip in it.

Computers include hardware, software, data, electronic data processing equipment and other computer and electronic equipment linked to a computer.

Microchips include integrated circuits and microcontrollers.

Computer viruses include any programme or software, which prevents any operating system, computer programme or software working properly or at all).

GENERAL CONDITIONS

These are the conditions, together with any special terms, that must be complied with. Any failure to do so may mean that **we** will not accept a claim under this insurance.

You must take all reasonable steps to prevent accidents, illness, loss or damage or liability as if **you** are uninsured. **You** must also make every reasonable effort to recover any property which has been lost.

You must be a resident of the **United Kingdom**.

You cannot transfer **your** interest in this policy to anyone else unless **you** get **our** written permission.

MONTHLY PAYMENTS

If **you** have purchased an Annual policy **your** insurance is for 12 months so **your** legal contract is with us for this period. **We** may agree to **you** paying **your** premiums in instalments. If **you** miss a monthly payment, **we** will send **you** a reminder asking **you** to pay the premiums **you** have missed. If **you** do not pay the premiums **you** have missed by the date given in the reminder letter, **we** will cancel all the cover under **your** policy. **You** will be liable for the full Annual premium.

We also reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement, by giving **you** 7 days notice at **your** last known address.

AUTHORITY TO RENEW

If **we** are willing to continue providing cover and **we** inform **you** beforehand of our renewal terms, **you** authorise **us** to renew this policy and any subsequent policy on expiry, in accordance with **our** renewal terms at that time, unless **you** inform **us** otherwise before the renewal date.

CONSENT TO CHANGE OF INSURER

Your consent for MORE TH>N to provide **you** with a new travel insurance contract from a new insurer, unless **you** advise **us** to the contrary. This consent applies to all and any future changes of insurer, in giving this consent **you** agree to MORE TH>N transferring any data **you** provide, about **yourself**, or any other persons insured under this contract, to the new insurer in order that **they** may provide **you** with a replacement contract.

You may withdraw this consent at any time during the period of **your** current contract or any subsequent contract. **You** may also withdraw consent after receiving details of any new contract with the new insurer and before the scheduled renewal date of **your** existing contract. However, if **you** withdraw consent then, in the event of a change of insurer, **we** regret **we** may not be able to renew **your** existing contract and **you** would need to arrange alternative insurance. Full details will be provided prior to any change of insurer.

NOTIFICATION

You or **your** representative must contact **us** as soon as possible. Full information is provided at the beginning of this policy.

As soon as **you** are aware that an event has happened for which **you** can claim, **you** must notify **us** in writing or by phone (see How to Claim section). **You** may wait until **you** return **home** (provided the claim is not over £500 of **Emergency Medical Expenses**) before submitting **your** claim, but **we** must be advised of any claim within two months of the event, failure to do so may result in non payment of **your** claim.

EVIDENCE

You must send **us** any evidence **we** ask for to do with **your** claim, the cost of which will be **your** responsibility. Specific sections have specific requirements (please read the section **you** will be making the claim under to see these).

OTHER INSURANCES

If **you** claim under this policy for something which is also covered by another insurance policy, **we** will only pay **our** share of any claim. **You** must give **us** full details of the other insurance policy. If **you** have a no claims discount (NCD) on a household insurance policy, any recovery we make from **your** household insurer will not affect that NCD.

CONDUCT OF THE CLAIM

You must not settle, reject or negotiate any claim with a third party without **our** written permission.

We have a right, at **our** expense and in **your** name, to:

- Take over the legal defence or settlement of any claim.
- Start legal action in **your** name to get compensation from anyone else.

- Start legal action in **your** name to get back from anyone else any payments that have already been made.

You must give **us**, and pay for, all information **we** ask for about any claim.

You must also help **us** to take legal action against anyone **we** ask **you** to.

Where police reports are required they must be obtained within 24 hours of the incident.

Should **you** or any person insured under this policy or anyone acting on **your** or their behalf make a claim that is intentionally false or fraudulent in any respect then all benefits under the policy will be lost and the claimant will be liable for any costs incurred.

HOW TO CLAIM

We aim to make the process of making a claim as simple as possible. All **you** have to do is:

- Check **your** policy schedule and policy wording to see whether the loss or damage is covered and if any specific evidence is required.
- Read the "General Conditions" on page 13- 14 and follow any instructions given.
- Contact the claims team on 0800 300 909, they will take as many details as possible on the phone. A claim form will be sent to **you**, which should be completed and returned with all the required supporting evidence.

MORE THAN Travel Claims, PO Box 1037, Oakleigh House, Cardiff CF11 1HU.

WHAT WE WILL DO

In most cases **we** are able to settle the claim on the information **you** have given on **your** claim form, when supported with the original documentation **we** require.

Occasionally to help **us** agree a quick and fair settlement of a claim, it may be necessary for **us** to appoint an agent. When **we** do, **our** agent will contact **you** as quickly as possible to arrange an appointment to discuss the claim. **We** will pay any fee involved.

Our claims team takes pride in its service and will do all they can to help **you**.

LEGAL EXPENSES

If **your** claim is under the Legal Expenses section, **we** have legal experts to help **you**. Please call them on 0208 652 1313.

Travel Claims Legal Department, FirstAssist Insurance Services Ltd, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

COMPLAINTS

OUR COMMITMENT TO CUSTOMER SERVICE

At MORE TH>N, **we** are committed to going the extra mile for **our** customers and, wherever possible, exceeding their expectations.

If **you** believe that **we** have not delivered the service **you** expected or **you** are concerned about any aspect of the service **we** have provided, then please let **us** know, preferably through **your** usual sales and service contact point.

We promise to:

- Fully investigate **your** complaint.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Learn from **our** mistakes.
- Use the information from **your** complaint to proactively improve **our** service in the future.

We aim to resolve **your** concerns within 24 hours. Experience tells **us** that most difficulties can be sorted out within this time.

In the unlikely event that **your** concerns have not been resolved within this time, **we** will issue a letter acknowledging **your** complaint, letting **you** know the reasons why, and **we** will continue to keep **you** well informed of the further actions **we** will be taking to reach a suitable conclusion.

If **you** continue to be unhappy with **our** proposed course of action, **you** can progress **your** complaint with **our** Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by **us** issuing a final response letter.

HOW TO CONTACT US

Customer Relations can be contacted by:

Telephone: 0870 1642025

Post: MORE TH>N
Customer Relations Department
1 Drake Circus
Plymouth
PL1 1QH

Fax: 01752 258564

IF YOU ARE STILL NOT HAPPY

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within eight weeks of the date **we** received **your** complaint, Royal & SunAlliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **you** can refer your complaint to them.

They can be contacted at:

Telephone: 0845 080 1800

Post: Financial Ombudsman Service
(Insurance Division)
South Quay Plaza
183 Marsh Wall
London E14 9SR

E - mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response.

Your rights as a customer to take legal action remains unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

SECTION 1 – CANCELLING YOUR JOURNEY

WHAT IS COVERED

If **you** are forced to cancel **your journey**, due to one of the reasons listed below, **we** will provide the following cover:

- The money **you** lose for the deposit and any advance payments for unused travel and accommodation for the **insured person**.
- Other transport charges and accommodation charges, which **you** have paid, or **you** will have to pay under contract for the **insured person**.

We will pay up to the cost of the **journey** but no more than the amount shown in **your** schedule for each **insured person**.

We will take off any amounts **you** can recover from elsewhere.

We will pay these amounts if **you** have to cancel **your journey** because of the following:

- **Accidental injury** to, or illness or death of the **insured person** and/or any person with whom **you** are going to travel or stay with during the **journey**.
- The death or life threatening **accidental injury** or illness of a **close relative** and/or a **close business colleague** living in the **United Kingdom**.
- If **you** or anyone with whom **you** are going to travel on the **journey** are placed in quarantine, summoned for jury service, called as a witness in a court of law.
- If **you** or a travelling companion are **hijacked** (unlawful seizure of the vehicle in which **you** are travelling).
- If **you** are made redundant when **you** are under 65 years of age and have had two years continuous employment and **your** redundancy is notified to **you** after the issue of the policy.
- If **your** presence, or that of anyone with whom **you** are going to travel on the **journey**, is required following serious fire, storm or flood damage at **your** or their **home**, or place of business, in the **United Kingdom** or required by the police following burglary at **your** or their **home**, or place of business, in the **United Kingdom**.

WHAT IS NOT COVERED

The **excess** shown in **your** schedule of each claim for each **insured person**.

If **you** do not check in on time, unless **you** could not check in because of extreme bad weather in the **United Kingdom**.

Compensation for frequent flyer points or similar schemes.

Any claim arising from any circumstances **you** knew about when **you** booked the **journey** and **you** expected would mean that **you** may have to cancel the **journey**.

Industrial action or strikes which happened, or which were expected on or before the date **you** booked the **journey**.

Civil commotion, strike, lock-out, actions of government of any country or threat of any such event.

Failure of any tour operator, **carrier** or **your** agents
(note: **your** own agent's insurance scheme should cover such failure).

Failure of **your** own vehicle or that of any other person.

Your disinclination to travel.

Operation of law.

Your failure to obtain the required passport, visa or necessary documentation.

Lack of snow if **you** have chosen the **winter sports** cover option.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A certificate from the treating **medical practitioner** explaining why he/she deemed it medically necessary for **you** to cancel or cut short **your journey**.
- A cancellation invoice from **your carrier** and/or **your** accommodation provider.
- Unused travel tickets.
- A letter from a suitable authority confirming **your** need to cancel due to jury service, being called as a witness in a court of law, redundancy, **your home** being flooded or burgled.
- Other evidence that **we** may ask **you** for.

SECTION 2 – MISSED DEPARTURE

WHAT IS COVERED

We will pay up to the amount shown in **your** schedule for extra transport and accommodation charges to allow **you** to reach **your** outward destination if **you** arrive at the port, airport or station too late because:

The **public transport** services on which **you** are travelling are affected by a strike, industrial action, bad weather or mechanical breakdown.

The vehicle in which **you** are travelling is damaged in an accident or breaks down.

WHAT IS NOT COVERED

The **excess** shown in **your** schedule of each claim for each **insured person**.

Any claim **you** make if the strike or industrial action happened, or was expected to happen, before **your** departure from **your home**.

Any **accidental damage** or breakdown of the vehicle in which **you** are travelling if the vehicle is not in good mechanical or roadworthy condition due to neglect.

Claims arising from a **journey** solely within the **United Kingdom**.

Any claim arising from **your** failure to allow sufficient time to reach **your** departure point, or due to traffic congestion.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIM EVIDENCE

We will require the following evidence:

- A letter from the **carrier** giving reasons for the late arrival.
- If the vehicle in which **you** are travelling breaks down or is damaged in an accident, a letter from a motor vehicle repairer or recovery company.
- Other evidence that **we** may ask **you** for.

SECTION 3 – TRAVEL DELAY

WHAT IS COVERED

If the coach, train, ship or aircraft on which **you** are booked to travel is delayed on a **direct trip** from the **United Kingdom** resulting in **you** arriving at **your** final destination at least 12 hours after **your** original scheduled arrival time. **We** will pay:

- £20 if **you** are delayed for at least 12 hours.
- A further £20 for each additional six hours **you** are delayed.

We will pay up to the amount shown on **your** schedule. A maximum of £100 will be paid under this section.

Section 1 under this policy will apply if **you** decide to abandon the **journey** prior to departure from the **United Kingdom** after a delay of at least 24 hours.

Cover ceases under this section after the first leg of a **journey** when an overnight stop is included in **your** itinerary.

WHAT IS NOT COVERED

If **you** do not check in on time (unless **you** could not check in because of extreme bad weather in the **United Kingdom**).

The delay is caused by a strike or industrial action which happened or which was expected to happen before the date **you** booked **your journey**.

The delay is caused by the coach, train, ship or aircraft being ordered by a port authority or the civil aviation authority or similar organisation to stop **your journey**.

You decide to cancel the **journey** and **we** pay a claim under Section 1 of this policy.

Claims arising from a **journey** solely within the **United Kingdom**.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A letter from the **carrier** detailing reasons for the delay, and the scheduled and actual departure times and confirmation of **your** check in.
- Other evidence that **we** may ask **you** for.

SECTION 4 – CURTAILMENT (CUTTING YOUR JOURNEY SHORT)

WHAT IS COVERED

If **you** are forced to **curtail** (cut short) **your journey**, due to one of the reasons listed below, **we** will provide the following cover.

A proportion of the transport and accommodation charges which **you** have paid or which **you** are contracted to pay. The payment will be on a pro-rata basis for each complete day based on **your** arrival date back in the **United Kingdom** or for **journeys** solely within the **United Kingdom** **your** arrival back at **your home**.

The extra cost of travel and accommodation **you** have paid to allow **you** to return to the **United Kingdom**.

We will not pay any amounts **you** can recover from elsewhere.

We will pay the proportional cost of the **journey** but no more than the amount shown in **your** schedule for each **insured person**.

- **Accidental injury** to, or illness or death of the **insured person** and/or any travelling companion.
- The death or life threatening **accidental injury** or illness of a **close relative** and/or a **close business colleague** living in the **United Kingdom**.
- If **you** or a travelling companion are called as a witness in a court of law.
- If **you** or a travelling companion are **hijacked** (unlawful seizure of the vehicle in which **you** are travelling).
- If **your** presence or that of a travelling companion is required following serious fire, storm or flood damage at **your** or their **home**, or place of business, in the **United Kingdom**. If **you** or **your** travelling companion are required by the police following burglary at **your** or their **home**, or place of business, in the **United Kingdom**.

WHAT IS NOT COVERED

The **excess** shown in **your** schedule of each claim for each **insured person**.

Any claim arising from circumstances **you** knew about when **you** booked the **journey**.

Compensation for frequent flyer points or similar schemes.

Industrial action or strikes which happened, or which were expected on or before the date **you** booked the **journey**.

Civil commotion, strike, lock-out, actions of government of any country or threat of any such events.

Failure of any tour operator, **carrier** or **your** agents (note: **your** own agent's insurance scheme should cover such failure).

Your disinclination to travel.

Operation of law.

Your failure to obtain the required passport, visa or necessary documentation.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A certificate from the treating **medical practitioner**, at **your** resort, destination or place of incident explaining why it was deemed medically necessary for **you** to cut short **your journey**.
- Unused travel tickets.
- A letter from a suitable authority confirming **your** need to cut short **your journey** due to being called as a witness in a court of law, or **your home** being flooded or burgled.
- Other evidence that **we** may ask **you** for.

SECTION 5 – BAGGAGE DELAY

WHAT IS COVERED

The cost of buying essential items if **your personal baggage** has been delayed or misplaced by the **carrier** for more than 12 hours during the outward part of a **journey**.

We will pay up to the amount shown in **your** schedule for each **insured person** if **your personal baggage** is misplaced by **your carrier** for more than 12 hours.

If **we** pay **your** claim under this section **we** will deduct the amount from the final settlement of any claim **you** make under section 6, Personal Baggage, if the baggage is found to be permanently lost.

WHAT IS NOT COVERED

Claims arising from a **journey** solely within the **United Kingdom**.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A Property Irregularity Report obtained from **your** airline or a letter from the **carrier** detailing the loss.
- Detailed receipts for all essential replacement items purchased.
- Other evidence that **we** may ask **you** for.

SECTION 6 – PERSONAL BAGGAGE (OPTIONAL)

This part of the policy sets out the cover we provide for **your personal baggage** unless **your** schedule states that **personal baggage** is not covered under **your** policy.

WHAT IS COVERED

If **your personal baggage** is lost, stolen or damaged we will pay:

- Up to the amount shown in **your** schedule for the repair or replacement as new, less a deduction for wear, tear and depreciation.
- Not more than the amount shown in the table below for any one item, pair or set of items.
- Not more than the amount shown in the table below for **valuables** in total.

	Single item, pair or set limit	Valuables
Premier	£250	£500
Standard	£250	£300
Economy	£150	£200

Specific conditions applying to personal baggage

You must take all normal precautions to secure the safety of **your personal baggage**, and must not leave it unsecured or unattended at any time in a place to which the public have access.

Claims settlement

We will pay for the cost of replacement as new (or at **our** option we will replace as new) less a deduction for wear, tear and depreciation.

WHAT IS NOT COVERED

The **excess** shown in **your** schedule of each claim for each **insured person**.

Personal baggage insured under another policy.

Cassettes or tapes or discs, contact or corneal lenses, stamps or documents, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, personal organisers (electronic or not), mobile phones, portable personal computers, calculators, dictaphones, portable facsimile machines, telephones, modems, portable overhead projectors, samples or merchandise or business goods, musical instruments, sculpture, household goods or equipment.

Breakage of or damage to fragile articles unless caused by fire or accident to the ship, aircraft, train or motor vehicle.

Where **you** do not take all reasonable steps to prevent or minimise loss or damage and to recover missing property.

Where **you** do not report loss to the police or loss or damage to the **carrier** within 24 hours of discovery, and obtain a written police report or Property Irregularity Report obtained from **your carrier**.

Sports equipment in use.

Valuables left in an unattended motor vehicle, unless left in a locked boot, locked covered luggage area or locked glove compartment of a motor vehicle, and following physical evidence of forcible entry.

Valuables in transit on a **journey** and not in **your** custody or control.

Loss of or damage to **personal baggage** left unattended unless:

- Left in **your** locked **journey** accommodation;
- Left in the locked boot, locked covered luggage area, locked roofbox or locked glove compartment of a motor vehicle and following physical evidence of forcible entry.
- Arising from strikes, delay, confiscation, detention, requisition or destruction by customs or other officials or authorities.
- Due to atmospheric or climatic conditions or wear and tear or depreciation.
- To film other than its value as unused material.

Any **personal baggage** which is lost, stolen or damaged whilst being shipped as freight or under a bill of lading.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A Property Irregularity Report obtained from **your** airline or a letter from the **carrier** where the loss or damage occurred in their custody.
- A copy of the police report for all other losses.
- Other evidence that **we** may ask **you** for.

SECTION 7 – PERSONAL MONEY

WHAT IS COVERED

If **your personal money** is stolen or accidentally lost during a **journey** we will pay:

- Up to the amount shown in **your** schedule for loss, theft, damage or destruction of **your personal money** occurring on **your journey**.

Note: If **you** are under 16 claims for **personal money** are limited to £50.

WHAT IS NOT COVERED

The **excess** shown in **your** schedule of each claim for each **insured person**.

Personal money insured under another policy.

Where **you** do not take all reasonable steps to prevent or minimise loss or damage or to recover missing **personal money**.

Where **you** do not report loss to the police within 24 hours and obtain a written police report.

Any claims due to depreciation in value.

Any claims caused by shortages due to error or omission.

Any claims due to confiscation or requisition by customs or other officials or authorities.

Travellers cheques where the provider offers a replacement service.

Where **personal money** is left in an unattended motor vehicle.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

GUIDELINES TO LOOKING AFTER YOUR PERSONAL MONEY

You must take all reasonable care to look after **your personal money** such as:

- Keeping it on **your** person.
- Securing **your personal money** within baggage that stays with **you** at all times (e.g. not putting this luggage in the hold or overhead lockers of an aircraft).
- Keeping it in a locked safety deposit box or locked safe whilst in **your** hotel or holiday accommodation.
- Not leaving it on a beach, under a towel or a sunbed, no matter how well hidden.

If these guidelines are not observed **your** claim may not be paid.

CLAIMS EVIDENCE

We will require the following evidence:

- A copy of the police report.
- Receipts for travellers cheques and currency transactions.
- Other evidence that **we** may ask **you** for.

SECTION 8 – LOSS OF PASSPORT

This part of the insurance is only applicable under Standard and Premier cover.

If during the **journey** you lose **your** passport and **you** have to pay extra travel and accommodation costs abroad to allow **you** to get a replacement, **we** will pay up to £250 for each **insured person**.

WHAT IS NOT COVERED

The **excess** shown in **your** schedule of each claim for each **insured person**.

Any claim resulting from loss of passport not accompanied by a report from the consular representative confirming the date of loss, the date of notification of loss and the date on which a replacement passport was obtained.

Any claim not accompanied by a police report.

Claims arising from a **journey** solely within the **United Kingdom**.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A letter from the consular representative confirming dates of loss, notification of loss and replacement.
- A written report from the police within 24 hours of the incident.
- Other evidence that **we** may ask **you** for.

SECTION 9 – EMERGENCY MEDICAL EXPENSES

This is not private medical insurance but is designed to meet eligible emergency expenses as detailed below. Full use should be made, where possible, of reciprocal health agreements such as the EHC within Europe or Medicare in Australia.

Note: Incidents which involve treatment in a **hospital** or clinic should be reported to **FirstAssist** immediately (please refer to the instructions on page 10).

WHAT IS COVERED

If during the **journey you** become ill, **accidentally injured** or **you die**, we will pay for reasonable and necessary **emergency medical expenses** up to the amount shown on your schedule for each **insured person**. This will include:

- The costs of medical, surgical, **hospital**, nursing home or nursing service fees, or charges for immediate and emergency dental treatment for the alleviation of sudden pain.
- This will also cover the reasonable additional charges for accommodation if it is necessary for the **insured person** to stay beyond the intended return date, and travel expenses the **insured person** has to pay to get back to the **United Kingdom** if they cannot use their return ticket.
- Expenses incurred by one relative or travelling companion who is required on medical advice, to stay with or accompany the **insured person**.
- If **you die**, we will pay the cost of funeral expenses abroad or the cost of transporting **your** body or ashes and **your personal baggage** back to the **United Kingdom**, but not more than £5,000 in total.

Premier and Standard cover only:

- If during the **journey you** go into **hospital** for more than 24 hours, we will pay **you** £25 for each period of 24 hours while **you** are in **hospital** abroad, up to the amount shown in **your** schedule in total, as an additional cash benefit when **you** return to the **United Kingdom**.

WHAT IS NOT COVERED

The **excess** shown in **your** schedule of each claim for each **insured person**.

Any claim that involves treatment in a **hospital** or clinic unless reported to **FirstAssist** immediately.

The cost of replenishing any supplies of any medication **you** were using at the start of **your journey**.

The cost for repairs to, or for the provision of, dentures or artificial teeth or for any dental work involving the use of precious metals.

Any expenses relating to **you** being under the influence of alcohol or drugs (other than those prescribed by a **medical practitioner** except when prescribed for the treatment of drug addiction).

Any expense which arises more than 12 months after **your** intended return from **your journey** as detailed in **your** travel itinerary.

Expenses **you** have to pay in the **United Kingdom** or the country where **you** normally live, other than in connection with the transportation **home** of **you** or **your** remains.

The cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury.

Any cosmetic surgery.

Any surgery or treatment which in the opinion of the doctor and **our** medical advisers, can be delayed until **your** return to the **United Kingdom**.

Any dental treatment which could wait until **your** return to the **United Kingdom**.

Any dental treatment, unless the injury is caused by accident or **you** need emergency treatment for the alleviation of sudden pain.

Any dental treatment more than the amount shown in **your** schedule.

Expenses which are not thought necessary by a **medical practitioner**.

Any claim which is a result of stress, anxiety or nervous disorder.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- In the event of treatment at a **hospital** or clinic, costs will be guaranteed provided **FirstAssist** are contacted prior to the provision of such treatment and their authorisation for such treatment is given. Please refer to the instructions at the beginning of this policy.
- Costs incurred in relation to minor illness or injury should be paid by **you** and claimed on **your** return from **your journey**. Receipts will be required for all expenses incurred.
- Other evidence that **we** may ask **you** for.

SECTION 10 – PERSONAL ACCIDENT

WHAT IS COVERED

If during the **journey you are accidentally injured** and within 12 months **you** become disabled or die because of the injury, and the injury is the sole cause of death or **permanent total disability**, we will pay **you** or **your** dependants:

- (a) If **you** die, we will pay the amount shown in **your** schedule.
- (b) If **you** suffer **loss of limb** or **loss of sight** we will pay the amount shown in **your** schedule.
- (c) If **you** suffer **permanent total disability** from all gainful employment we will pay the amount shown in **your** schedule.

We will only pay one of the above benefits for each **insured person** if it related to the same accident. If an accident happens and **you** need to claim under benefits (b) or (c), **we** will not provide any cover for further accidents to that **insured person**.

If an **insured person** is under 18 or 70 or over **we** will only pay £2,500 for benefit (a) and no payment will be made under benefit (c).

WHAT IS NOT COVERED

We will not pay:

More than one of the above benefits in connection with the same incident.

Any benefit where injury, death or **permanent total disability** is the result of, or is contributed to, by **you** expecting to be under the care of a **medical practitioner** within 15 weeks of **your** return **home**.

Any claim arising from sickness or disease or any naturally occurring condition or anything that happens gradually or a degenerative disease.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A certificate from **your medical practitioner**.
- In the case of death, the original death certificate.
- Other evidence that **we** may ask **you** for.

SECTION 11 – PERSONAL LIABILITY

WHAT IS COVERED

We will pay up to the amount shown in **your** schedule in respect of third party costs and settlements which **you** are legally liable to pay as a result of:

- **Accidental injury**, illness or disease of any person.
- Accidental loss or damage to property provided it does not belong to **you**, nor is in **your** charge, nor under **your** control nor under the control of any member of **your** family.
- Loss of or damage to **your** temporary journey accommodation, provided it does not belong to **you** or any member of **your** family and costs incurred by **you** as agreed with **us** in writing.

WHAT IS NOT COVERED

We will not pay for any liability arising from:

Death, disease, illness or physical injury of **your** family or an employee of **you** or **your** family.

Loss or damage to **your** property or that of **your** family or an employee.

The employment, business or profession of **you** or a member of **your** family.

An agreement unless the liability would have existed without the agreement.

The ownership of land or building by **you**.

The occupation of land or buildings by **you** other than temporary holiday accommodation.

Your ownership, custody or control of any animal.

Your deliberate act or omission.

A liability for which an indemnity is provided by another insurance.

Your ownership or use of any horsedrawn, motorised, mechanically propelled or towed vehicle (other than a wheelchair but including cars, motorcycles and mopeds), caravan, trailer, aircraft, jet ski, jet bike, hovercraft, boat or firearm.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require all available supporting evidence.

SECTION 12 – LEGAL EXPENSES

WHAT IS COVERED

We will pay the **legal expenses** incurred by **you** or **your representative**, up to a limit of the amount shown in **your** schedule, in the pursuit of compensation and/or damages against a third party arising from or out of **your** personal injury or death as a direct result of an accident.

Provided that **we** shall have complete control over the legal proceedings and the appointment and control of any legal **representative**.

WHAT IS NOT COVERED

We will not pay for:

Anything specifically excluded from cover as detailed in the Policy Exclusions section of this policy.

Legal expenses incurred prior to the granting of support by **us**.

Any claim reported more than 90 days after the start of the event giving rise to such a claim.

Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining a reasonable benefit.

Damages or fines **you** have to pay.

Claims arising from a **journey** solely within the **United Kingdom**.

Any claim arising from **your** business or professional activities.

Legal expenses incurred in relation to a dispute between **you** and **us** other than as detailed under the Arbitration clause below.

Any **legal expenses** which are dependent upon the successful outcome of the case.

CLAIMS SETTLEMENT CONDITIONS APPLYING TO THIS SECTION

NOTIFICATION

You must inform **us** by filling in a claim form within 90 days of the commencement of the event giving rise to the claim. **You** must give **us** a full and truthful account of the details of **your** claim. Until **you** have told **us** about the claim and we have given **our** agreement, **we** will not be responsible for any **legal expenses**.

SELECTION OF THE APPOINTED REPRESENTATIVE

Outside the European Union, **we** have complete control over the legal proceedings and the selection, appointment and control of any appointed **representatives**.

ARBITRATION

If there is a dispute between **you** and **us** about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation) will choose the arbitrator. The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose or are asked to pay a share of the costs, those costs will not be covered under this policy.

CO - OPERATION

We must be able to contact the appointed **representative**. **You** and the appointed **representative** must co-operate with **us** and tell **us** about developments concerning **your** case. **We** must be able to have access to the appointed **representative's** files if **we** request this.

SETTLEMENT

You must tell **us** if an offer is made to settle the legal proceedings.

You must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If **you** do not accept a reasonable offer, **we** may not continue to support **your** claim.

PAYMENT OF BILLS

You must send **us** all bills for the appointed **representative's** **legal expenses** as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay are acceptable and that **we** may pay the bill for **you**.

RECOVERY

You and **your** appointed **representative** must take every step to recover **legal expenses**. If **we** pay **legal expenses** up to the maximum for any one claim and **you** pay more **legal expenses** to end **your** case, **we** and **you** will share any **legal expenses** that are recovered. **We** and **you** will each receive the same percentage as was paid.

CLAIMS EVIDENCE

We will require the following evidence:

- A doctor's certificate in respect of accidental personal injury or death certificate in respect of accidental death.
- Any independent witness statements.
- Any available supporting documentary evidence (including photographs if possible).

SECTION 13 – MUGGING

This part of the insurance is only applicable under Standard and Premier cover.

WHAT IS COVERED

We will pay £50 per 24 hours up to the maximum amount shown in **your** schedule, in addition to any medical expenses incurred under Section 9 of this policy if **you** are mugged and, as a result of **your** injuries received from the mugging, are admitted as an in-patient to a registered **hospital** abroad.

WHAT IS NOT COVERED

Any claim where **you** do not obtain a police report of the mugging and confirmation of **your** injuries and period of in-patient treatment from the hospital.

Any claim arising from **journeys** taken within the **United Kingdom**.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A police report of the mugging.
- A report confirming **your** injuries and the period of **hospital** or in-patient treatment.

SECTION 14 – HIJACK

This part of the insurance is only applicable under Standard and Premier cover.

WHAT IS COVERED

We will pay £50 per full 24 hours up to a maximum amount shown in **your** schedule for the duration of the **hijack**.

WHAT IS NOT COVERED

Any claim where **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

SECTION 15 – CATASTROPHE

This part of the insurance is only applicable under Standard and Premier cover.

WHAT IS COVERED

Additional accommodation and transport costs up to the amount shown in **your** schedule needed to move **you** to a similar accommodation if **you** cannot use **your** booked accommodation as a result of fire, flood, earthquake or storm.

WHAT IS NOT COVERED

Claims where **you** have not obtained prior authorisation from **us**.

Where **you** do not obtain a letter from the police, accommodation provider or tour operator confirming that **you** could not use **your** accommodation.

Costs **you** have already recovered from **your** tour operator or anywhere else.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A letter from the police, accommodation provider or tour operator confirming that **you** could not use **your** accommodation.

SECTION 16 – CATTERY/KENNEL FEES

This part of the insurance is only applicable under Premier cover.

WHAT IS COVERED

Up to the amount shown in **your** schedule for extra cattery and kennel fees if **your** return to the **United Kingdom** has been delayed following **your** illness, **your accidental injury** or **you** being a **hospital in-patient** during **your journey**.

WHAT IS NOT COVERED

If **you** do not have a valid medical expenses claim under the Emergency Medical Expenses section for the same incident.

If **your** cat or dog was not in a cattery or kennel for the duration of **your journey**.

Anything specifically excluded from cover as detailed in the Policy Exclusions section.

SECTION 17 – WINTER SPORTS COVER (OPTIONAL)

This part of the policy is subject to the appropriate premium for winter sports cover having been paid. This part of the insurance is not applicable under Economy cover. Please check **your** policy schedule if **you** are unsure.

Annual policies provide winter sports cover up to 21 days in any insurance period.

Winter Sports is only available to persons aged under 65 years.

SPECIAL DEFINITIONS

Ski pack means pre-booked lift passes, ski tuition and ski hire.

Winter sports equipment means skis (including bindings), snowboards, boots and poles owned or hired by **you**.

WHAT IS COVERED

UNDER SECTION 1 CANCELLATION

In addition to unused travel and accommodation, **we** will pay up to £150 for pre-booked **ski packs**, which are not refundable.

UNDER SECTION 4 CURTAILMENT

In the event of **curtailment**, payment for unused **ski packs** will be on a pro rata basis for each full day that the **ski pack** is unused and **we** will pay up to £150.

UNDER SECTION 6 PERSONAL BAGGAGE

We will pay up to £400 in total for **winter sports equipment**.

We will pay up to £50 per week (to a maximum of £250) in total for the reasonable cost of hiring replacement **winter sports equipment** when **your** own equipment is lost, damaged or stolen.

UNDER SECTION 9 EMERGENCY MEDICAL EXPENSES

When a claim is accepted under Section 9 **we** will also pay up to £150 for the unused **ski pack** following **accidental injury** or illness when supported with a medical report from the treating **medical practitioner** to confirm inability to ski.

PISTE CLOSURE

If during a **journey you** are prevented from skiing at the resort to which **you** have booked to travel because of a total closure of the skiing facilities due to either lack of or excess of snow for a period exceeding 24 consecutive hours (and **you** have been in resort for at least 24 hours) **we** will pay:

- Up to £25 per day for transportation costs and lift pass charges necessary and reasonably incurred by **you** to travel to and from another resort to ski, or
- A cash benefit of £25 per day payable only if no suitable alternative skiing is available.

The most **we** will pay under this section is £250 for each **insured person**.

WHAT IS NOT COVERED

Claims arising from:

Closure of the resort lift system due to dangerous high winds.

A **journey** solely within the **United Kingdom**.

Any circumstances where costs, compensation or alternative skiing facilities are provided to **you**.

Damage to **winter sports equipment** where the damage occurred whilst the equipment was in use.

CLAIMS EVIDENCE

We will require the following:

- A letter from **your** tour operator representative or ski lift operator confirming date(s) of and reasons for piste closure.
- The evidence set out in the relevant sections earlier in this policy.

SPECIAL CONDITIONS

You must at all times take reasonable precautions to ensure the safety and supervision of **your winter sports equipment**. If they are lost or damaged while in the care of a **carrier**, authority or hotel **you** must report to them, in writing where practical, details of the loss, damage or theft and obtain a written report (in the case of airline this must be a Property Irregularity Report). In all circumstances **you** must report the loss or theft to the police within 24 hours of discovery.

SECTION 18 – GOLF COVER (OPTIONAL)

This part of the policy is subject to the appropriate premium for golf cover being paid.

This part of the insurance is not applicable under Economy cover. Please check **your** policy schedule if **you** are unsure.

SPECIAL DEFINITIONS APPLYING TO THIS SECTION

Golf clubs means a complete set of clubs carried in a bag, regardless of whether purchased as a set or individually.

WHAT IS COVERED

UNDER SECTION 1 CANCELLATION

In addition to cancelled travel and accommodation, **we** will pay up to £250 for pre-booked green fees, which are not refundable.

Cover under Section 1 is extended to include cancellation cover when an injury or illness prevents the **insured person** from playing golf, where arrangements have been pre-booked.

UNDER SECTION 3 TRAVEL DELAY

We will also pay up to £250 per **insured person** for non-refundable prepaid green fees which are lost as a result of a delay, when a claim is accepted under Section 3.

UNDER SECTION 4 CURTAILMENT

In addition to a proportional payment for unused travel and accommodation, **we** will pay up to £250 for pre-booked green fees.

Cover under Section 4 is extended to include **curtailment** when an injury or illness prevents the **insured person** from playing golf, when playing arrangements had been pre-booked.

UNDER SECTION 5 BAGGAGE DELAY

If **your golf clubs** are temporarily lost in transit on **your** outward **journey** and not returned to **you** within 4 hours of **your** arrival at **your** destination, **we** will pay up to £35 per day towards the cost of hiring replacement equipment for each day **your golf clubs** are unavailable, up to £250 per **insured person** in any one period of a **journey**.

SPECIAL CONDITIONS

You must obtain written confirmation from the carrier of the number of hours delay.

If the **golf clubs** prove to be permanently lost, the overall sum insured of £1,500 for **golf clubs** as detailed in Section 6 below shall apply.

UNDER SECTION 6 PERSONAL BAGGAGE

We will pay up to £1,500 in respect of each **insured person** if during **your journey your golf clubs** are lost, damaged or stolen and not recovered.

We will pay up to £35 per day (to a maximum of £250 in total) for the reasonable cost of hiring replacement **golf clubs** when **your** own equipment is lost, damaged or stolen.

UNDER SECTION 9 MEDICAL EXPENSES

When a claim is accepted under Section 9, **we** will also pay up to £250 for the unused green fees following **accidental injury** or illness when supported with a medical report from the treating **medical practitioner** to confirm the **insured person's** inability to play. Payment will only be made when the overall value of the medical expense claim does not exceed the maximum amount shown on **your** schedule.

SPECIAL CONDITIONS

You must, at all times, take reasonable precautions to ensure the safety and supervision of **your golf clubs**. If they are lost or damaged while in the care of a **carrier**, authority or hotel **you** must report to them, in writing where practical, details of the loss or damage and obtain a written report.

If **your golf clubs** are lost or damaged whilst in the custody of an airline, **you** must:

- Obtain a Property Irregularity Report; and
- Give formal written notice of the claim to the airline within 24 hours of the loss and retain a copy; and
- Keep all travel tickets and baggage tags if a claim is to be made under this policy.

You should take all practical steps to recover any **golf clubs** lost or stolen.

SPECIAL EXCLUSIONS

We will not pay for damage to **golf clubs** when the damage occurred whilst the equipment was in use.

All other policy terms, conditions, exclusions and excesses apply to this section of the policy.

SECTION 19 – BUSINESS TRAVELLER (OPTIONAL)

This part of the policy is subject to the appropriate premium for business traveller cover having been paid. This part of the insurance is not applicable under Economy cover. Please check **your** policy schedule if **you** are unsure.

SPECIAL DEFINITIONS

Business machines and equipment means mobile telephones, portable personal computers, personal electronic organisers, calculators, dictaphones, portable facsimile machines, telephone modems, portable overhead projectors, owned by **you** or for which **you** are responsible.

Business samples means a small amount of fabric or other commodity, owned by **you** or for which **you** are responsible, which is to be given or shown to a prospective client.

WHAT IS COVERED

In addition to the benefits detailed in Sections 1 - 18, the following additional benefits will be paid:

UNDER SECTION 5 BAGGAGE DELAY

The limit of £100 for the purchase of essential items following a baggage delay in excess of 12 hours is increased to £500.

UNDER SECTION 6 PERSONAL BAGGAGE

If during the period of a **journey** undertaken on behalf of **your** employer, **your business machines and equipment** are lost, damaged or stolen (and not recovered) **we** will pay up to £2,000 in respect of each **insured person**, less a deduction for wear and tear and depreciation, up to £500 for any one item, pair or set of items.

If during the period of the **journey**, undertaken on behalf of **your** employer, **your business machines and equipment** are lost, damaged or stolen (and not recovered) **we** will pay up to £500 for any one item, pair or set of items.

UNDER SECTION 9 MEDICAL EXPENSES

If **you** are hospitalised for more than 3 days, die or are repatriated on a **journey** undertaken on behalf of **your** employer, **we** will pay up to £1,500 towards the cost of a single **journey** air ticket, of the same class of travel as that paid by **you** on **your** outward trip, to enable a **close business colleague** where necessary to replace **you**.

SPECIAL CONDITIONS

You must at all times take reasonable precautions to ensure the safety and supervision of **your business machines and equipment**. If they are lost or damaged while in the care of a **carrier**, an authority or hotel **you** must report to them, in writing where practical, details of the loss or damage and obtain a written report.

If **your business machines and equipment** are lost, damaged or stolen whilst in the custody of an airline, **you** must:

- Obtain a Property Irregularity Report.
- Give formal written notice of the claim to the airline within 24 hours of the loss and retain a copy.
- Keep all travel tickets and baggage tags if a claim is to be made under this policy.

You should take all practical steps to recover any **business machines and equipment** lost or stolen.

SPECIAL EXCLUSIONS

We will not pay for damage to **business machines and equipment** when the damage occurred whilst the equipment was in use.

All other policy terms, conditions, exclusions and excesses apply to this section.

HAVE A SAFE TRIP

We are working with the Foreign and Commonwealth Office to do all that we can to help British Travellers stay safe overseas. Before you go overseas, check out the FCO website at

www.fco.gov.uk/knowbeforeyougo

It is packed with essential travel advice and tips, and up-to-date country-specific information.

www.morethan.com/travel

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