Policy Wording

Single Trip & Annual Multi-trip Insurance 2025/26

This insurance is arranged by the British Mountaineering Council and underwritten by Endurance Worldwide Insurance Limited ("Insurers/**We**/**Us**/**Our**") under a sub-binding agreement (number B6151PJHBMC2025) which operates under a master binding authority B6151PJH2025 with PJ Hayman & Company Ltd.

Scheme Administrator: BMC British Mountaineering Council ("BMC") is registered in England and Wales with company number 02874177. Registered address is 177 - 179 Burton Road, West Didsbury, Manchester M20 2BB. Tel: +44 (0)161 445 6111 Email: insure@thebmc.co.uk. BMC is responsible for the sales, administration and issuance of Policy documents, and the collection of premium of this Policy. BMC are authorised and regulated by the Financial Conduct Authority (FCA) under registration number 313206.

SIGNIFICANT FEATURES & BENEFITS

The following is only a summary of the main cover limits. **You** should read the **Policy** for the full terms and conditions.

SECTION		COVER PER PERSON (up to)	EXCESS* PER PERSON
1.	**Cancellation or Curtailment Charges**	**£5,000**	**£95**
2.	**Emergency Medical & Other Expenses** **Search & Rescue Expenses**	**£10,000,000** **£100,000**	**£95** **£95****
3.	**Hospital Inconvenience Benefit**	**£1,000** (£50 per 24 hours)	**Nil**
4.	**Personal Accident** **Death** **Loss of Limb(s) / Sight** **Permanent Total Disablement**	 **£5,000** † **£10,000** **£10,000** †	 **Nil** **Nil** **Nil**
5.	**Baggage** Single article, **Pair or Set** limit **Valuables** limit **Sports equipment** in total (bicycle limit) **Baggage Delay** (over 12 hours) **Sports Equipment Delay** (over 12 hours)	**£3,000** ††† £750 £750 £2,000 (£1,000) **£300** **£350**	**£95** **Nil** **Nil**
6.	**Personal Money & Travel Documents** Cash Limit **Loss of Passport** (travel & **Accommodation**)	**£1,000**†† £500†† **£750**	**£95** **Nil**
7.	**Personal Liability**	**£2,000,000**	**£95** (property damage)
8.	**Journey Disruption including Airspace Closure**	**£2,500**	**£95*****
9.	**Delayed Departure** (after 12 hours) or **Trip Cancellation** (after 12 hours delay)	**£120** (£30 each 12 hour delay) **£5,000**	**Nil** **£95**
10.	**Missed Departure / Missed Connection**	**£1,500**	**£95*****
11.	**Travel Risks** **Hijack / Kidnap** **Mugging** **Catastrophe**	 **£2,500** (£100 per 24 hours) **£500** **£1,500**	 **Nil** **Nil** **£95**
12.	**Legal Expenses**	**£50,000** (£100,000 **Policy** max)	**Nil**
13.	**Loss of Sports Activity Pack**	**£500**	**Nil**
14.	**Additional Pet Care Fees**	**£200** (£10 per 24 hours)	**Nil**
Extension - British Forces Posted Overseas & Embassy Personnel **Only applies if You have arranged cover and this is shown on Your Schedule.**			
Extension - Winter Sports **Only applies if Your Schedule shows that You have bought optional activity cover 'Alpine & Ski' or 'High Altitude & Remote Areas'.**			
Winter Sports - Extension Cover **Ski Equipment - Loss / Damage** Single article, **Pair or Set** limit Hired **Ski Equipment** - Loss / Damage **Delayed Ski Equipment** (after 12 hours) **Loss of Ski Pack** **Piste Closure** (not **UK**) **Avalanche / Weather Delay**		 **£1,500** £1,500 £500 **£350** **£350** **£300** (£30 per 24 hours) **£750**	 **£95** **Nil** **Nil** **Nil** **Nil**

Cover Notes:

† The cover is reduced if **You** are aged under 16 or aged 65 and over, unless in full time employment, at the time of the physical injury, see Section 4 for full details.

†† The cover is reduced if **You** are aged under 16, at the time of the loss or theft, see Section 6 for full details.

††† Cover can be increased to **£4,000** if shown on **Your Schedule** and the appropriate additional premium has been paid.

Excess Notes:

* More than one **Excess** might apply, for example if **Your** claim falls under multiple sections of the insurance cover then an **Excess** will apply for each as noted in the table above.

** The **Excess** is increased to **£500** in respect of helicopter rescue from/within Nepal.

*** The **Excess** is increased to **£250** for missed departure/missed connection from Lukla airport in Nepal due to inclement weather.

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IMPORTANT NUMBERS

The BMC Scheme Administrators	**+44 (0) 161 445 6111**
24-Hour Emergency Medical Assistance	**+44 (0) 208 608 4254**
Claims Department	**+44 (0) 2392 419 879**

IMPORTANT INFORMATION

This insurance is for residents of the **United Kingdom**, **Channel Islands** or Isle of Man only.

This document contains **Policy** wording, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the **Schedule** which must be attached to the **Policy** wording.

It is very important that **You** read the whole of this **Policy** before **You** travel and make sure **You** understand exactly what is and is not covered and what to do if **You** need to claim. If **You** have any queries, please contact the **Scheme Administrators** on **+44 (0)161 445 6111**.

It is **Your** responsibility to make all arrangements with the relevant mountain rescue organisation (or equivalent rescue organisations/ mountain guides/local authorities or other public or private organisations) responsible for retrieval from the mountains, remote locations or any similar environment where injury, illness or incapacity arises. In the event of illness, injury or incapacity arising whilst engaging in sports or leisure activities covered under this insurance, in mountainous, remote or similar locations, **You** or one of **Your** party need to make direct contact with the relevant rescue organisation(s) and/or **Our** 24 hour Medical Emergency Assistance service, to arrange rescue and transport to a suitable medical facility.

Applicable to **Search & Rescue Expenses**: **You** must contact **Our** 24 hour Medical Emergency Assistance service on: **+44 (0) 208 608 4254** as soon as possible.

Arranged by:

This **Policy** is arranged by PJ Hayman & Company Limited. PJ Hayman & Company Limited ("Claims Administrator") is registered in England and Wales with company number 02534965. Registered address is Stansted House, Rowlands Castle, Hampshire PO9 6DX. PJ Hayman & Company Limited is appointed by Insurers to manage and handle any claim made under this **Policy** as well as administration of the **Policy** including the handling of complaints and premium. PJ Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority (FCA) under registration number 497103.

Underwritten by:

This **Policy** is underwritten by Endurance Worldwide Insurance Limited, a wholly owned subsidiary of Sompo International Holdings Ltd., registered in England and Wales, Registration Number 04413524, home state, United Kingdom. Registered Office: 2 Minster Court, 1st Floor, Mincing Lane, London, EC3R 7BB. Endurance Worldwide Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration number 219654. This can be found on the Financial Services Register at www.fca.org.uk.

Cover

We will, subject to the terms of the insurance and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the period of insurance. This **Policy** provides a full description of cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the **Schedule** that states the persons covered and the basis of cover. Together these documents form a Contract of Insurance.

Cancellation rights during the statutory period ("Cooling off" Period)

Please read this **Policy** carefully. If this **Policy** does not meet **Your** requirements, the lead insured may cancel this insurance within 14 days of receipt of the documents. Please contact **Your Scheme Administrators** on **+44 (0) 161 445 6111**. Any premium already paid will be refunded to **You** providing **You** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period

The lead insured may cancel this insurance at any time after the cancellation period by contacting **Your** Scheme Administrator on:

+44 (0) 161 445 6111

Annual Multi-trip Cover - providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Period of Cover:	**Refund Due:**
Up to two months	60%
Up to three months	50%
Up to four months	40%
Up to five months	30%
Up to six months	25%
Six months or over	No refund

Single Trip Cover - 50% providing **You** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Eligibility

This insurance is only available to **You** if:

- **You** are a member of the British Mountaineering Council or Mountaineering Scotland or Mountaineering Ireland (or a member of an affiliated club) or **Family** of a member who is also covered under this insurance;
- **You** are permanently resident in the **United Kingdom**, the **Channel Islands** or the Isle of Man at the time of purchasing this insurance;
- **You** are registered with a **Medical Practitioner** in **Your Home Area**;
- **You** are under the age of 70 for Single **Trip** Travel or under 80 for Single Trek, Rock, Alpine & Ski or High Altitude & Remote Areas at the time of purchasing this insurance (unless **We** have agreed in writing to provide cover beyond this age and **You** have paid the appropriate additional premium due);
- **Your Trip** starts and ends in the **United Kingdom**, the **Channel Islands**, the Isle of Man or from **Your HM Base** or **British Embassy** when stationed outside **Your Home Area**.

Expiry of Your insurance

If **You** have Annual Multi-trip cover, **You** will be contacted in writing at least 21 days prior to the expiry of the period of insurance, as shown on **Your Schedule**. **Your Policy** will not automatically renew.

If **You** will be on a **Trip** when **Your Policy** is due to end, **You** should contact **Your Scheme Administrators** on **+44 (0) 161 445 6111** before **You** travel. **We** can arrange **Your** renewal so **You** are covered for the whole of **Your Trip**.

Any **Trip** that had already begun when **You** purchased this insurance will not be covered, except where **You** renew an existing Annual Multi-trip **policy** which fell due for renewal during the **Trip**.

Extension of cover
In the event of circumstances beyond **Your** control **You** are unable to complete the **Trip** before the expiry of this **Policy**, the cover will be automatically extended without additional premium for the additional days necessary for **You** to complete the **Trip** up to a maximum of 60 days.

Foreign, Commonwealth & Development Office (FCDO)
You are required to check the FCDO information before commencing a **Trip**. Travel advice can be obtained from the FCDO by visiting their website at: **www.gov.uk/government/organisations/foreign-commonwealth-development-office**

Fraudulent claims
If **You**, or anyone acting on **Your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect this insurance will become invalid. This means **We** will not pay the false or fraudulent claim, or any subsequent claim.

Fraud prevention
To keep premiums low **We** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **We** may:

- Share information about **You** with other organisations and public bodies including the police;
- Share information about **You** with other insurers;
- Pass **Your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **Your** details may be checked and updated;
- Check **Your** details with fraud prevention agencies and databases. If **You** give **Us** false or inaccurate information and **We** suspect fraud, **We** may record this with fraud prevention agencies;
- Search records held by fraud prevention and credit agencies to:
  - Help make decisions about credit services for **You** and members of **Your** household;
  - Help make decisions on insurance policies and claims for **You** and members of **Your** household;
  - Trace debtors, recover debt, prevent fraud and to manage **Your** insurance policies;
  - Check **Your** identity to prevent money laundering;
  - Undertake credit searches and additional fraud searches.

How Your insurance works
Your Policy and **Schedule** is a contract between **You** and **Us**. **We** will pay for any claim **You** make which is covered by this insurance and happens during the period of insurance. Unless specifically mentioned, the benefits and exclusions within each section apply to each **Insured Person**. **Your** insurance does not cover all possible events and expenses. Certain words have a special meaning as shown under the heading 'Definition of Words'. These words start with a capital letter and are in bold font throughout the **Policy**.

Insurance Excess
Under some sections of the insurance an **Excess** will apply. This means that **You** will be responsible for paying the first part of the claim for each single event or occurrence. The amount **You** have to pay is the **Excess**.

Law applicable to this insurance
The parties to this contract are free to choose the applicable law. Unless specifically agreed to the contrary this insurance shall be subject exclusively to the law and jurisdiction of the courts of England and Wales.

Non-payment of premiums
We reserve the right to cancel this insurance immediately in the event of non-payment of the premium.

Other insurance
Sometimes what is covered under one insurance may also be covered under another insurance.

If it is covered under two insurances **We** will pay the full claim and claim half of this back from **Your** other insurance.

If **We** do claim half back from **Your** other insurers, **We** will do this in **Your** name, this is called subrogation, which means **We** substitute for **You** including all **Your** rights and responsibilities.

Other parties
A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Period of insurance
Your Annual Multi-trip Insurance **Policy** begins on the start date shown in the **Schedule** and ends on the end date shown in the **Schedule**.

Your Single Trip Insurance **Policy** period of insurance is as shown in the **Schedule**.

Period of cover
Single Trip cancellation cover:
Cancellation cover is effective from the issue date shown on the **Schedule** and terminates on commencement of the planned **Trip**.

Annual Multi-trip cancellation cover:
Cancellation cover is effective immediately when a **Trip** is booked or from the start date shown on the **Schedule** (whichever is the latest), and terminates on the commencement of each **Trip**, or on the expiry of the insurance (whichever is the earlier).

Single Trip and Annual Multi-trip (all other covers):
All other covers commence when **You** leave **Your Home** to commence the **Trip** until the time of return to **Your Home** on completion of the **Trip**. Cover will not commence more than twenty four (24) hours prior to booked departure time or cease more than twenty four (24) hours after booked return to **Your Home Area**.

Reciprocal health arrangements
EU, EEA or Switzerland - If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** can use a valid European Health Insurance Card (EHIC). This will entitle **You** to benefits from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland and the **United Kingdom**. **Your** EHIC will be honoured for the remainder of its validity.

If **You** do not have a valid EHIC **You** will need to apply for a Global Health Insurance Card (GHIC) and can apply by a postal application from **Your** local Post Office or online through **www.ghic.org.uk** or by telephoning **0300 330 1350**.

If **We** agree to pay for a medical expense which has been reduced because **You** have used either an EHIC, GHIC or private health insurance, **We** will not apply the deduction of the **Excess** under Section 2 - Emergency Medical & Other Expenses.

Medicare - Australia - If **You** are travelling to Australia **You** can enrol in Medicare which will entitle **You** to subsidised **Hospital** treatments and medicines. **You** can do this by contacting a local Medicare office in Australia. All claims for refunds under the Medicare scheme must be made before **You** leave Australia. For more information on Medicare visit: **www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au**

Sanctions
It is a condition of this insurance, and the Insured agrees, that the provision of any cover, the payment of any claim and the provision of any benefit hereunder shall be suspended, to the extent that the provision of such cover, payment of such claim or provision of such benefit by the Insurer would expose that Insurer to any sanction, prohibition or restriction under any:

a. United Nations' resolution(s); or
b. the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

Such suspension shall continue until such time as the Insurer would no longer be exposed to any such sanction, prohibition or restriction.

Claims procedure
Where to obtain a claims form

If **You** require a claim form please visit: **www.thebmc.co.uk/modules/insurance/Claims.aspx** and follow the link for the Downloads section – **You** can print the relevant claim form required.

By email: **insure@thebmc.co.uk**

You can also contact the Claims Handlers:

Travel Claims Department, PJ Hayman & Company Ltd
Stansted House, Rowlands Castle, Hampshire PO9 6DX

Email: **claims@pjhayman.com**

Telephone: **02392 419 879**

You should quote The British Mountaineering Council (**BMC**).

Please read **Your** claim form carefully and when returning it please enclose all the required documents to support **Your** claim.

Claims conditions

Please refer to the subheading 'Special conditions relating to claims' within the section **You** are claiming under, for conditions, information and advice.

Important note

You must follow these instructions as failure to do so could prejudice **Your** claim. In particular **You** should ensure that **You** familiarise yourself with the requirements to obtain medical, police or other evidence and receipts (including itemised bills) to support any claim **You** make under this **Policy**.

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

The emergency assistance provided for **You** by this insurance is operated by **Our** 24 hour Emergency Medical Assistance service. In the event of a medical emergency, please contact:

Tel: **+44 (0) 208 608 4254**

Email: **PJHaymanSompo@healix.com**

In Case of Serious Emergency

First call an ambulance or local rescue service using the local equivalent of a 999 call (112). While **You** wait for help to arrive, contact **Our** 24 hour Emergency Medical Assistance service which is open 24 hours a day and 7 days a week, to offer **You** advice in this emergency situation.

We strongly suggest **You** put **Our** assistance number **+44 (0) 208 608 4254** into **Your** mobile phone before **You** travel so that it is to hand should **You** need it.

Speak to the ambulance driver or rescue service and get details of the **Hospital You** are being taken to so that **Our** 24 hour Emergency Medical Assistance service **Medical Practitioner** will be able to obtain a medical report at the earliest possible opportunity.

You must notify **Us** as soon as possible if **You** are to be admitted as an in-patient, or where costs are likely to exceed **£500**, for agreement of costs under this insurance

What the Medical Assistance Company Needs from You

When **You** call **Our** 24 hour Emergency Medical Assistance service in an emergency tell them that **You** are insured under The British Mountaineering Council (**BMC**) scheme through Endurance Worldwide Insurance Limited.

You need to have some basic information for them to hand:

- **Your Schedule** number, the date **You** bought the insurance, and **Your** booked travel dates;
- **Your** telephone number;
- the name/age of the patient and as much information about the medical situation as possible;
- the name of the **Hospital**, the ward, the treating **Medical Practitioner** and the contact numbers.

It would also be helpful to have as soon as possible the patient's **Home Area** GP details, name, address and phone number, in case they need to obtain information on current Medical Conditions and treatment.

Do not delay calling if You only have some of the above information – call as soon as possible.

Minor Illness or Injury

If **You** need to see or visit a **Medical Practitioner** or **Hospital** in Europe or Scandinavia then ask **Your** hotel reception or **Your** tour operator representative for the address of the nearest public medical facility. In Europe **You** should show them **Your** EHIC or GHIC card, medical treatment will be free or at a reduced cost and **You** will not be required to contribute towards the claim as the insurance **Excess** will be reduced to NIL.

You will only be covered for the cost of private medical treatment where adequate state facilities are not available in these countries. **You** must have this approved in advance, please call **Us** on **+44 (0) 208 608 4254**. Elsewhere it is advisable to seek advice on where to go for treatment from **Our** 24 Hour Emergency Medical Assistance service if possible, as standards of medical facilities vary greatly. In some circumstances it may be necessary for **Us** to move **You** to a more suitable facility.

How to Pay for Your Treatment

Outpatient bills for less than **£500** should be paid at the time and claimed on **Your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment. If **You** cannot afford to do so, **You** may contact **Us** for advice and assistance. If **You** are admitted to a medical facility then **You** may need to pay the insurance **excess** locally and ask the **Hospital** or **Medical Practitioner** to send the rest of their bills to **Us**. **Our** 24 Hour Emergency Medical Assistance service will explain this procedure to them and provide them with a guarantee if necessary, once the validity of **Your** claim has been established. In European Countries, including Norway and Switzerland **You** should utilise **Your** EHIC card for in-patient and/or out- patient treatment to obtain a reduction in medical costs where possible, and if costs are minimised the insurance **Excess** will be reduced to NIL. If **You** do not have a valid EHIC **You** can register for a GHIC as a replacement.

What Happens if I Miss my Booked Flight Due to Illness?

Don't worry, provided **You** have contacted **Our** 24 Hour Emergency Medical Assistance service **Your** insurance will be automatically extended to cover **You** until it is agreed that **You** are fit to travel **Home**. **We** will liaise with **Your** treating **Medical Practitioner** and **You** and once **You** are fit to travel, they will make appropriate alternative arrangements.

Returning Home Early

This insurance covers **You** to come **Home** early because **You** are ill or injured only if medical treatment is not available locally. If **You** are thinking of cutting short **Your Trip** because **You** are not well then **You** must contact **Us** on **+44 (0) 208 608 4254** for advice first before making any arrangements. If **You** need to come **Home** for any other reason, such as the illness of a **Close Relative** in **Your Home Area** then **You** should make **Your** own arrangements, bearing in mind **Your** duty to act at all times as if uninsured. **We** will only pay travel costs that are of the same standard as those **You** had pre-booked.

If **You** are not sure whether **Your** particular circumstances are included in the cover then please contact **Our** Claims Department quoting **BMC** and **Your Schedule** number for advice:

Email: **claims@pjhayman.com**

Telephone: **+44 (0) 2392 419 879**

PRIVACY NOTICE

The Insurer, Endurance Worldwide Insurance Limited ("**We**/**Us**/**Our**") and The British Mountaineering Council (**Your Scheme Administrators**) as identified in the **Policy** and/or the **Schedule** are each the Data Controller of the data collected about **You**. As such, **We** are responsible for the way in which this data is processed and will use personal information and, to the extent applicable, special category data given by **You**, together with other information for, amongst other things, the administration of this **Policy**, the handling of claims, the provision of customer services, credit checks and to prevent and detect fraud, as described more fully below in the Sompo International General Privacy **Policy**. **We** are a member of the Sompo International[1] group; as such, the information **You** provide may also be disclosed to **Our** affiliates or parent, service providers and agents for these purposes. It may also be disclosed to the insured's insurance advisor, where appointed.

The term "Sompo International" refers to and includes each and every subsidiary of Sompo International Holdings Ltd., a Bermuda exempted company ("SIHL"). To the extent, however, that an affiliate of SIHL that is not a subsidiary of SIHL receives or uses personal information that is covered by this **Policy** and requires protection under the Data Protection Legislation, then such affiliate is included within "Sompo International" for purposes of protecting the data that such affiliate receives or uses. For a list of Sompo International offices, please see https://www.sompo-intl.com/location/corporate. For a list of affiliates that are included in the Sompo Group, please see https://www.sompo-hd.com/en/group/group_list/

We may need to collect and process information relating to individuals who may benefit from this **Policy**, which may include both personal data and special category data (such as medical history). **You** must ensure that **You** have explicit verbal or written consent from these individuals to such information being processed by **Us**.

In collecting or processing personal data, including special category data, about **You** or related third parties under this **Policy**, **We** shall comply with applicable data protection legislation.

We are committed to protecting **Your** personal information and respecting the data protection and privacy rights **You** have under applicable law and regulations.

When **You** submit any information to **Us** for the purpose of requesting information from **Us** about, or obtaining, **Our** products or services, **We** will use the information **You** provide, including any personal information, in its insurance business to conduct its business and perform its legal obligations, including:

i. verifying **Your** identity;

ii. preventing, investigating or reporting fraud or potential fraud, money laundering, **terrorism**, misrepresentation, security incidents, sanctions violations or any crime, all in accordance with applicable law and regulations;
iii. assessing, establishing and managing claims and arranging or entering into any appropriate settlements;
iv. managing, reporting and auditing **Our** business operations;
v. recovering debt;
vi. developing, improving and protecting **Our** products, services, website, systems and relationships with **You**;
vii. carrying out research, risk management and statistical analyses;
viii. establishing, exercising or defending legal claims; and
ix. meeting regulatory and compliance requirements.

We will ensure that **Your** personal data is processed in a manner consistent with the purposes set above. **We** will retain **Your** personal data for as long as it is necessary for the purposes mentioned above or as long as required by law.

To the extent applicable, **We** may also use **Your** contact details (including email address(es)) to send **You** information about related products and services or other products and services provided by **Us** or one of **Our** group companies.

We may share **Your** information for the purposes outlined above with:

i. **Our** group companies;
ii. brokers, other insurers and underwriters;
iii. healthcare professionals;
iv. law enforcement authorities;
v. other government authorities;
vi. fraud prevention agencies; and
vii. third parties involved in any aspect of claims management including surveyors, loss adjusters, claims agents, solicitors and private investigators;
viii. parties that may have a financial interest in the insurance **Policy** or claim;
ix. other service providers that may process **Your** personal information on **Our** behalf (for example, IT service providers that host or support **Our** business and may have data that includes **Your** personal information); and
x. others with **Your** consent or in accordance with applicable law and regulations.

If **You** have provided information about another person, in doing so **You** confirm that **You** have such person's consent to provide the personal information to **Us**, that **You** have told such person that **You** have provided the information to **Us** and how **We** will use the personal information as described in this notice.

To the extent **You** have provided **Your** consent, and **Your** consent provides the basis for **Our** use of the information, **You** may withdraw **Your** consent at any time by contacting **Us** as described below.

More details about how **We** use **Your** personal information may be found:

in the Sompo International General Privacy **Policy**, available on **Our** website at:

https://www.sompo-intl.com/privacy-policies/

and the PJ Hayman website at:

www.pjhayman.com/documents/PJH_Privacy_policy.pdf

and The **BMC** website at:

www.thebmc.co.uk/privacy

The website also provides additional information about **Your** data protection rights, how **You** may access and update **Your** personal information and other choices **You** have about how **We** use **Your** personal information (including how to object to processing or withdrawing **Your** consent at any time).

If **You** have any questions regarding this notice, please contact **Us** at:
Attn: Chief Compliance Officer Sompo International
Post: 1221 Avenue of the Americas, New York City, NY 10020
Email: **Privacy@sompo-intl.com**

For The British Mountaineering Council:
Post: The Data Protection Officer - Kate Anwyl, 177-179 Burton Road, Manchester M20 2BB
Email: **office@thebmc.co.uk**
Phone: **+44 (0) 161 445 6111**

For PJ Hayman & Company Ltd:
Post: Compliance Manager, PJ Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: **Customerservices@pjhayman.com**
Phone: **+44 (0) 2392 419 833**

The GDPR and Data Protection Act 2018

For the purpose of providing this insurance and handling of claims or complaints, **We** may need to transfer certain information which **You** have provided to **Us** to other parties. Any information **You** have provided will be dealt with by **Us** in compliance with the provisions of the **GDPR** and Data Protection Act 2018

COMPLAINTS PROCEDURE

We are dedicated to providing **You** with a high quality service and want to ensure that this is maintained at all times. If **You** feel that **We** have not offered a first class service or **You** have any questions or concerns about this **Policy** or the handling of **Your** claim please contact **Us**, quoting **BMC** and Agreement Reference Number B6151PJHBMC2025 and **We** will do **Our** best to resolve the problem.

Our Scheme Administrator contact details are:

Compliance Manager, PJ Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: **Customerservices@pjhayman.com**

If **Your** complaint can be resolved within three (3) business days:

We will aim to resolve **Your** concerns within three (3) business days, following receipt of **Your** complaint. A written Summary Resolution Communication will be provided to **You** if the complaint is resolved to **Your** satisfaction.

In the unlikely event that **You** remain dissatisfied, **You** may be entitled to refer the matter to the Financial Ombudsman Service, free of charge.

If **Your** complaint cannot be resolved within three (3) business days:

We will send **You** an acknowledgement letter to explain **Your** complaint has been escalated to the Head of Compliance, who will investigate **Your** complaint and keep **You** informed throughout the process.

We will investigate **Your** complaint and provide one of the following within eight (8) weeks of receipt of **Your** complaint:

- A final response letter explaining the outcome of **Our** investigation, the reason for **Our** decision and information on how to steps to take, should **you** remain dissatisfied; or
- A holding letter confirming when **We** anticipate **We** will have concluded **Our** investigation.

Referring to the Financial Ombudsman Service:

Should **You** remain dissatisfied with the outcome of **Our** investigation or **We** are unable to conclude **Our** investigation within eight (8) weeks, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service (***** if eligible), provided **You** do so within six (6) months of the date of the Final Response.

The contact details for the Financial Ombudsman is:

Financial Ombudsman Service Postal address:

Exchange Tower, Harbour Exchange, London E14 9SR
Customer Helpline: **0800 023 4567** or **0300 123 9 123**
Email: **complaint.info@financialombudsman.org.uk**
Website: **www. financial-ombudsman.org.uk**

***** The Financial Ombudsman Service may not be able to consider a complaint if **You** have not provided **Us** with the opportunity to resolve it first, or if **You** are:

- a small business which has an annual turnover of more than £6.5 million; and has annual balance sheet of more than £5 million; or employs more than 50 persons.
- a trustee of a trust with a net asset value of more than £5 million; or
- a charity with an annual income of more than £6.5 million.

The Financial Ombudsman Service is an independent service in the **UK** for settling disputes between consumers and businesses providing financial services.

The complaints handling arrangements above are without prejudice to **Your** rights in law.

Financial Services Compensation Scheme (FSCS)

Endurance Worldwide Insurance Limited is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **We** are unable to meet **Our** obligations to **You** under this insurance.

If **You** were entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this insurance.

Further information about FSCS is available on their website: **www.fscs.org.uk** or **You** can write to them at PO Box 300, Mitcheldean, GL17 1DY, or telephone **0800 678 1100** or **+44 (0) 20 7741 4100**.

GEOGRAPHICAL AREAS

You will not be covered if **You** travel outside the area **You** have chosen, as shown on **Your Schedule**.

United Kingdom - England, Scotland, Wales and Northern Ireland.

Europe - The continent of Europe (West of the Ural Mountains), the **Channel Islands**, the Isle of Man, the Republic of Ireland, Madeira, Iceland, the Canary Islands, the Azores, countries with a Mediterranean coastline but excluding Israel, Syria and Lebanon.

Worldwide 1 - *excluding* the USA, Canada, Caribbean, the Polar Regions and Nepal.

Worldwide 2 - *excluding* the USA, Canada, Caribbean and the Polar Regions.

Worldwide 3 - Worldwide.

SINGLE TRIP CONDITIONS

- On the date **You** purchase cover **You** must be under 70 years of age in respect of the Travel Cover only, or under 80 years of age for the Trek Cover, Rock, Alpine & Ski Cover or High Altitude & Remote Areas Cover (unless **We** have agreed in writing to provide cover beyond this age and **You** have paid the appropriate additional premium due).
- **Your** insurance covers a **Trip** during the period of insurance that takes place entirely within the 'Geographical Area' of travel stated in **Your Schedule**.
- No single **Trip** exceeds the maximum duration stated in **Your Schedule**.
- In the event of early return (including **Curtailment**), all cover will cease on **Your** arrival to **Your Home**.

ANNUAL MULTI-TRIP CONDITIONS

You may take any number of Trips during the period of insurance (shown on the **Schedule**) however certain limitations and restrictions apply as set out below:

- Each **Trip** MUST take place entirely within the 'Geographical Area' stated in **Your Schedule**.
- No single **Trip** exceeds the maximum duration stated in **Your Schedule**.
- **Your** age will apply as at the start date of **Your** insurance.
- Any **Trip** solely within **Your Home Area** is only covered where **You** have pre-booked at least one night's **Accommodation** or are participating in an insured activity.
- Each **Trip** under Annual Multi-trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this insurance.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **Your** insurance.

If **You** do not comply **We** may at **Our** option cancel the insurance or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. If at the time of any incident which results in a claim under this insurance, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section 4 – Personal Accident).
2. **You** must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.
3. **You** must support any claim with the correct information and documents, as laid out in the individual section of the insurance, within this **Policy**.
4. **We** have relied on the information **You** have given **Us** in deciding to accept this **Policy** and in setting the terms and premium. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete. If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this **Policy** as if it never existed and decline all claims. If **We** establish that **You** carelessly provided **Us** with false or misleading information it could adversely affect **Your Policy** and any claim. For example, **We** may:
   - treat this **Policy** as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
   - amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
   - reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
   - cancel **Your Policy**.

GENERAL EXCLUSIONS

These exclusions apply in addition to the exclusions that appear in each section of the insurance.

You are not covered for:

1. any loss or expense or any legal liability, injury, illness or death directly or indirectly due to, contributed to or caused by:
   - war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
   - **Terrorism** - this exclusion does not apply to Section 2 - Emergency Medical & Other Expenses, Section 3 - **Hospital** Inconvenience Benefit or Section 4 - Personal Accident;
   - participation in any activity not covered under **Acceptable Activities** unless agreed by **Us** and for which the additional premium has been paid (if appropriate);
   - **Your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
   - **You**:
     - jumping or diving from piers, walls or rocks (e.g. tombstoning, high diving) unless an insured Acceptable Activity (e.g. bouldering, coasteering, deep water soloing);
     - climbing on top of or jumping from a vehicle;
     - jumping from a building or balcony;
     - climbing or moving from any external part of any building to another part (apart from stairs) and falling, regardless of its height;

     unless **Your** life is in danger or **You** are attempting to save human life;
   - **You** being under the influence of drugs (except those prescribed by **Your** registered **Medical Practitioner**, but not when prescribed for the treatment of drug addiction);
   - **Your** abuse or prior abuse of solvents;
   - **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **Your** faculties and/or judgment resulting in a claim. **We** do not expect **You** to avoid alcohol on **Your** Trips or holidays but **We** will not cover any claims arising because **You** have drunk so much alcohol that **Your** judgment is seriously affected and **You** need to make a claim as a result;
   - delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other Government Officials or Authorities of any country;
   - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
   - radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
   - pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;

2. any **Trip** to a destination which is an area where the Foreign, Commonwealth & Development Office (FCDO) has advised against 'all travel' or that part of any **Trip** which involves travel within an area where the FCDO has advised against 'all travel' (all cover under this insurance will cease immediately if **You** enter such an area and will recommence immediately on **You** leaving such an area and this **Policy** excludes any claims arising directly or indirectly out of or in connection with any event or circumstances which occur in such an area).
   This will not apply to claims arising from **You** not being able to travel and use **Your** booked **Accommodation** or Curtailing the **Trip** before completion, as provided for under subsection 5) of What **You** are covered for under Section 8 - Journey Disruption including Airspace Closure.
3. any other loss, damage or additional expense following on from the event for which **You** are claiming, unless **We** provide cover under this insurance.
   Examples of such loss, damage or additional expense that **We** will not pay out for would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury**, illness or disease.
4. any loss due to currency exchange of any and every kind.
5. any criminal or illegal act by **You** or any **Insured Person**.

IMPORTANT EXCLUSIONS RELATING TO YOUR HEALTH

TO BE ELIGIBLE FOR COVER YOU MUST BE MEDICALLY FIT TO TRAVEL:

a. on the date of purchasing this **Policy**; and
b. booking any **Trip**; and
c. on the date(s) **You** pay any further instalments or final balance; and
d. on the date of departure of the **Trip**.

Being medically fit to travel means:

1. any existing **Medical Condition**(s) **You** have must be stable and controlled by any treatment **You** are receiving and/or medication(s) **You** have been prescribed; and
2. there must be no known likelihood of any specific treatment or variation of medication for any existing **Medical Condition**(s) on any of the above dates, or whilst travelling; and
3. **You** are not exhibiting symptoms of an existing **Medical Condition** which could mean that **Your Trip** could be cancelled or cut short.

It is always advisable to consult a **Medical Practitioner** if **You** have any doubts about whether **You** are medically fit to undertake a **Trip**.

YOU WILL NOT BE ELIGIBLE FOR ANY COVER UNDER THIS INSURANCE IF:

- following any claim investigation, **Your Medical Practitioner** confirms **You** were not fit to undertake **Your** travel plans on the date of purchasing this **Policy**, booking any **Trip** or on the date of departure of **Your Trip** (whichever is later).
- **You** know **You** will need medical treatment or a consultation at a medical facility during **Your Trip**.
- **You** are travelling specifically for the purpose of having surgery, medical procedures or **Hospital** treatment, whether medically necessary or not.
- **You** had been diagnosed with a terminal illness prior to the date of purchasing this **Policy** or booking **Your Trip** (whichever is later)
- **You** are affected by any **Medical Condition** that **You** are aware of, that could reasonably be expected to result in a claim on this **Policy**.
- **You** are aware of a **Medical Condition** for which **You** have not had a diagnosis.
- **You** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

YOU WILL NOT BE COVERED

If **You** are waiting for an operation, **hospital** consultations (other than for regular checkups for a stable well controlled condition) or other **Hospital** treatment for a diagnosed condition under Section 1 - Cancellation or **Curtailment** Charges, Section 2 - Emergency Medical & Other Expenses, Section 3 - **Hospital** Inconvenience Benefit and Section 4 - Personal Accident, unless **Your Medical Practitioner** has confirmed that **You** are medically fit to travel.

YOU WILL BE COVERED FOR MINOR AILMENTS

e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiropody, dental treatment etc. provided **You**:

- were only prescribed short term antibiotics, non-prescription pain killers, creams/ointments;
- have had no further problems since; or
- have been advised by **Your Medical Practitioner** that it is safe to travel.

Note:

This is not a private medical insurance **Policy** and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **Your Trip**.

DEFINITION OF WORDS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this **Policy**. For ease of reading the definitions will start with a capital letter and are in bold font.

Acceptable Activities
The sport or leisure activities listed on pages 17-18 when participating on an amateur basis.

Accommodation
Hotel, motel, holiday park, holiday camp, campsite, bed and breakfast, holiday cottage or similar **accommodation** rented by **You** for a fee.

Baggage
Luggage, clothing, personal effects (excluding **Ski Equipment**), **Valuables**, **Sports Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

Note: **Baggage** does not include **Personal Money** and **Travel Documents**.

BMC
The British Mountaineering Council.

Bodily Injury
An identifiable physical injury caused by sudden, unexpected, external and visible means. Injury as a result of Your unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

British Embassy
Any location, including outside of **Your Home Area**, where **You** are based or where **You** live when serving in His Majesty's Government.

Catastrophe
Avalanche, explosion, fire, flood, hurricane, lightning, local government directive, storm or tempest.

Channel Islands
Jersey, Guernsey, Alderney, Sark and Herm.

Close Business Associate
Any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative
Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step- parent, step-child, step-sister, step-brother, adoptive/foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Computer System
Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or micro-controller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the **Insured Person** or any other party.

Curtailment / Curtailed
Cutting short the **Trip**, either by return to **Your Home Area** or to attend a **Hospital** outside **Your Home Area** as an inpatient.
Claims will be based on the lost proportion (each complete night) of **Your Accommodation** costs, which **You** have not used.

Cyber Act
An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident
Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System** or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Departure Point
The airport, international rail terminal or seaport where **Your** journey to **Your** destination begins and where the final part of **Your** journey back to **Your Home Area** begins.

Embassy Personnel
A Government diplomat or Government embassy staff.

Excess
This is **£95** per incident, for each **Insured Person**.

This is increased to **£500** under Section 2 - Emergency Medical & Other Expenses in respect of helicopter rescue from/within Nepal.

This is increased to **£250** under Section 8 - Journey Disruption including Airspace Closure and Section 10 - Missed Departure/Missed Connection from Lukla airport in Nepal due to inclement weather.

Family
One adult or two adult partners and their accompanying children (under 18 years at the date of issue of the insurance and normally resident with an insured adult). Adults and children may travel independently if Annual Multi-trip cover is taken.

GDPR
GDPR means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the Processing of Personal Data and repealing Directive 95/46/EC (General Data Protection Regulation).

Hijack
The unlawful seizure or wrongful exercise of control of the aircraft or sea vessel (or the crew thereof) in which **You** are travelling as a passenger.

HM Base
Any location, including outside of **Your Home Area**, where **You** are stationed when serving in His Majesty's Armed Forces.

Home
Your normal place of residence in the **United Kingdom**, the **Channel Islands** or the Isle of Man.

Home Area
a. **United Kingdom** - for Insured Persons that are resident in the **United Kingdom**; or,
b. Isle of Man - for Insured Persons that are resident in the Isle of Man; or,
c. **Channel Islands** - for Insured Persons that are resident in the **Channel Islands**; or
d. **HM Base** or **British Embassy** - for Insured Persons when stationed outside the **United Kingdom**, the **Channel Islands** or the Isle of Man.

Hospital
Any establishment that is registered or licensed as a medical or surgical **hospital** in the country in which it is located and where an **Insured Person** is under the supervision of a **Medical Practitioner**.

Kidnap
Your unlawful capture and detention in **excess** of twenty four (24) hours.

Loss of Limb
Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight
Total and irrecoverable **loss of sight** which will be considered as having occurred:
a. in both eyes, if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical Condition
Any disease, illness or injury.

Medical Practitioner
A registered practising member of the medical profession, recognised by the law of the country where they are practising and who is not related to **You** or any person with whom **You** are travelling.

Military Personnel
Members of the armed forces.

Mugging
A violent attack on **You** with a view to theft by person(s) not previously known to **You**.

Pair or Set
A number of items of **Baggage** that belong together or can be used together.

Permanent Total Disablement
Total disablement from engaging in or attending to any and every occupation for at least twelve (12) months from the date of injury, and at the end of that time being beyond hope of improvement.

Personal Money
Bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, prepaid coupons or vouchers, travel tickets, event and entertainment tickets and phonecards all held for private purposes.

Policy
This document, the **Schedule** and any applicable Endorsements.

Public Transport
Any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Redundancy
Loss of permanent paid employment (except voluntary **redundancy**), after a continuous working period of two (2) years with the same employer.

Schedule
This is **Your** proof of insurance. It will show details of **You**, the period of insurance and the cover **You** have opted for.

Scheme Administrators
The British Mountaineering Council, 177-179 Burton Road, Manchester M20 2BB.

Search & Rescue Expenses
Costs of local rescue organisations (including costs of rescue organisations in neighbouring countries for incidents occurring close to national borders) incurred when the **Insured Person** has suffered an accident or must be rescued, whether a fatality, injured or uninjured from mountain or aquatic distress.

Ski Equipment
Skis, snowboards, splitboards, ski boots, ski bindings, ski poles or ice skates.

Ski Pack
Lift passes, **Ski Equipment** hire and ski school fees for which **You** have paid and which are not recoverable.

Sports Activity Pack
Fees and charges in relation to sporting activities for which **You** have paid and which are not recoverable (excluding **Ski Pack**).

Sports Equipment
Specialist equipment belonging to **You** used specifically for a particular sport or leisure pursuit including **Your** bicycle (excluding **Ski Equipment**).

Terrorism
An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travel Documents
Driving licence, passport, travel tickets, travel passes all of which are owned by **You**.

Travelling Companion
A person that has booked to travel with **You** on **Your Trip** to or from **Your Home Area** not including Sherpas, guides and instructors, unless they travel with **You** from the start of **Your Trip** from **Your Home Area**.

Trip
A holiday or journey that takes place during the period of insurance and which begins when **You** leave **Home**, and ends on **Your** return **Home** or, in the case of repatriation on medical grounds to a **Hospital** or nursing **home** in **Your Home Area**. Cover will not commence more than twenty four (24) hours prior to booked departure time or cease more than twenty four (24) hours after booked return **Home**.

Note: A **Trip** within **Your Home Area** is only covered where **You** have pre-booked at least one (1) night's **Accommodation** or are participating in an insured Acceptable Activity.

Unattended
When **You** are not in personal possession of or in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

United Kingdom / UK
England, Scotland, Wales and Northern Ireland.

Valuables
Antiques, audio equipment and ancillary items, binoculars, communication equipment (excluding mobile phones), GPS equipment, audio and audio visual equipment and accessories, computer equipment, games machines, organisers and ancillary items, furs, jewellery (including items containing gold/silver and/or precious/semiprecious stones), photographic equipment and ancillary items, telescopes, watches.

We / Us / Our
Endurance Worldwide Insurance Limited.

You / Your / Insured Person
All person(s) named in the **Schedule** within the age limit, the names of whom are provided at the time of premium payment, being resident in the **United Kingdom**, the **Channel Islands** or the Isle of Man and registered with a **Medical Practitioner** in their country of residence.

YOUR INSURANCE COVER

Section 1
Cancellation or Curtailment Charges

What You are covered for
We will pay up to **£5,000** (or as shown on **Your Schedule**) in respect of unused travel and **Accommodation** costs (and instructor and course fees, race and competition entry fees, ski hire, ski school and ski lift passes, provided the appropriate Optional Sports and Leisure Activity Extension is shown as covered on **Your Schedule**) which **You** have paid or are contracted to pay and which **You** cannot recover from any other source together with any reasonable additional travel expenses incurred if **Your Trip** is necessarily and unavoidably cancelled or **Curtailed** as a result of any of the following events occurring:

a. The death, **Bodily Injury**, or illness, or complications arising as a direct result of pregnancy, of:
   - **You**;
   - a **Close Relative** or **Close Business Associate** of **You** or any person with whom **You** had arranged to travel, reside with temporarily or conduct business with.

b. Compulsory quarantine of **You** or **Your Travelling Companion**.

c. **You** or **Your Travelling Companion** are called for jury service or required as a witness in a court of law.

d. **Redundancy** (which qualifies for payment under current **United Kingdom Redundancy** payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.

e. The withdrawal of leave for **You** where **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time of applying for insurance.

f. The Police requesting **You** or **Your Travelling Companion** to remain at or return to **Your Home** or their **Home** due to serious damage to **Your Home** or their **Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

g. Cancellation or interruption of scheduled **Public Transport** as a result of a **Hijack** occurring during the period of insurance.

h. **Your** passport, or the passport of **Your Travelling Companion** being stolen during the seven (7) days before **Your** scheduled departure date.

i. **You** being injured to such an extent that **You** are unable to safely participate in the sport or activity for which **You** are covered under this insurance which was the primary purpose of the **Trip**, provided that such cancellation or **Curtailment** is confirmed as medically necessary by the treating **Medical Practitioner**.

Special conditions relating to Cancellation claims

1. If **You** fail to notify the travel agent, tour operator or provider of transport/**Accommodation** as soon as practicably possible of the necessity to cancel the **Trip Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
2. **You** must obtain a cancellation invoice.
3. If **You** cancel the **Trip** due to:
   a. stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide (at **Your** own expense) a medical certificate from either a registered mental health professional if **You** are under the care of a Community Mental Health Team or if not, from a consultant specialising in the relevant field; or
   b. any other **Bodily Injury** or illness, or complications arising as a direct result of pregnancy, **You** must provide (at **Your** own expense) a medical certificate from a **Medical Practitioner** stating that such **Bodily Injury** or illness, or complications arising as a direct result of pregnancy, necessarily and reasonably prevented **You** from travelling.

Special conditions relating to Curtailment claims
You must obtain a medical certificate from a **Medical Practitioner** and the prior approval of **Our** 24 hour Medical Emergency Assistance service to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or illness, or complications arising as a direct result of pregnancy.

Special conditions relating to Cancellation or Curtailment claims
If **Your** Travelling Companions are not insured under this insurance as an **Insured Person**, **We** will not pay for any losses relating to them under this section and a claim should be made against their travel insurance for any amounts that **You** have paid on their behalf.

What You are not covered for

1. The **Excess** of each and every claim, per incident for each **Insured Person** as shown in the 'Significant Features & Benefits' on page 1.
2. Cancellation charges in **excess** of those shown in the booking conditions of the travel or **Accommodation** provider or surcharges levied increasing basic brochure prices.
3. Circumstances that could reasonably have been anticipated at the time the **Trip** was booked or when **You** purchased this insurance (whichever is later).
4. **Your** financial circumstances (other than as a result of **Redundancy** for which **You** qualify for payments under current legislation) or **Your** disinclination to travel, for whatever cause.
5. **Curtailment** claims where **Our** 24 hour Medical Emergency Assistance service has not been contacted and authorisation obtained.
6. **Your** loss of enjoyment of the **Trip**, however caused.
7. Failure to obtain the necessary passport, visa or permit required for **Your Trip**.
8. The cost of airport departure duty.
9. Losses or costs relating to **Your** normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
10. The cost of **Your** unused original tickets where **Our** 24 hour Medical Emergency Assistance service has not been contacted and authorization obtained or where **We** have arranged and paid for **You** to come **Home** following **Curtailment** of the **Trip**. If however **You** have not purchased a return ticket, **We** reserve the right to deduct the cost of an economy flight from any additional costs **We** have incurred which are medically necessary to repatriate **You** to **Your Home**.
11. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
12. Any claims arising directly or indirectly from **Your** misconduct or misconduct by any **Travelling Companion** leading to dismissal, **Your**/their resignation, voluntary **redundancy**, **You**/their entering into a compromise agreement, or where **You**/they had received a warning or notification of **Redundancy** before **You** purchased this insurance or at the time of booking any **Trip**.
13. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
14. Theft of passport unless this has been reported to the police and a report obtained.
15. Any loss, damage, liability, cost or expense arising directly or indirectly out of a **Cyber Act** or **Cyber Incident**.

16. Any amounts recovered or recoverable by **You** from any other source (including but not limited to from **Accommodation** providers, **Public Transport** providers, travel service providers, and any creditor under the Consumer Credit Act 1974 or similar legislation) shall be deducted from **Your** claim, or if **We** have already paid **Your** claim such amounts will be recoverable from **You** by **Us**.
17. An illness that has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation (WHO).
18. Anything in the 'General Exclusions' on pages 6-7 or anything shown as not covered in the 'Important Exclusions Relating to Your Health' on page 7.

Section 2
Emergency Medical & Other Expenses outside Your Home Area

This section does not apply and **You** do not have any cover where **You** reside in the **United Kingdom** and **Your Trip** is within the **United Kingdom**.

Where **You** reside in the **Channel Islands** or the Isle of Man, **You** are only covered for expenses under b. (repatriation costs), c. (necessary travel & accommodation), d. (recovery) and e. (transportation of body or ashes) where a **Trip** is to and within the **United Kingdom**.

What You are covered for

We will pay up to **£10,000,000** for the following expenses which are necessarily incurred due to an incident resulting in **You** suffering an unforeseen injury, illness, or complications as a direct result of pregnancy outside **Your Home Area**:

a. reasonable and necessary emergency medical treatment expenses, ambulance charges and similar costs, necessary helicopter expenses, **Hospital** fees and emergency dental treatment costs (up to **£400** for the immediate relief of pain only), physiotherapy (up to **£500**) and additional **Accommodation** (room only up to a maximum of **£100** per each twenty four (24) hours beyond the number of days booked) necessarily incurred and payable until such time as, when in the opinion of the **Medical Practitioner** in attendance and **Our** medical advisers, **You** are fit to travel;

b. with the prior authorisation of **Our** 24 hour Medical Emergency Assistance service, reasonable and necessary additional costs incurred to repatriate **You** to **Your Home** if it is medically necessary;

c. necessary travel and **Accommodation** (room only) expenses of one relative or friend limited to a maximum of **£100** per each twenty four (24) hours (beyond the days booked, if applicable) to include **Accommodation**, food, transport and essential telephone costs plus reasonable travel costs for return to **Your Home** or to travel to be with **You** that is required on medical advice and has been authorised by **Us** or by **Our** 24 hour Medical Emergency Assistance service, to remain with or to travel with **You**;

d. up to **£5,000** for the recovery of **Your** body from a known location or where approval for recovery of **Your** body has been given by **Us** and independent experts appointed through The **BMC**;

e. up to **£10,000** for the transportation of **Your** body or ashes in the event of death, to **Your Home** (but excluding funeral and internment expenses), or alternatively, to pay up to **£5,000** towards the cost of burial or cremation expenses in the country where death occurs;

f. up to **£100,000** (but limited to a maximum in aggregate **£250,000** any one event) for **Search & Rescue Expenses**.

Special conditions relating to claims

1. **You** must give notice as soon as possible to **Our** 24 hour Medical Emergency Assistance service of any **Bodily Injury** or illness which necessitates **Your** admittance to **Hospital** as an inpatient or before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one **Hospital** to another and arrange for **Your** repatriation to **Your Home** at any time during the **Trip**. **We** will do this if in the opinion of **Our** 24 hour Medical Emergency Assistance service or **Us** (based on information provided by the **Medical Practitioner** in attendance), **You** can be moved safely and/or travel safely to **Your Home** to continue treatment.
3. **We** may instruct **You** to return **Home** if **Our** medical advisors and the Medical Practitioners treating **You** decide that **You** can safely return **Home**. If **You** refuse to be repatriated all cover under the insurance will cease.
4. All receipts must be retained and produced in the event of a claim as these will help **You** to substantiate **Your** claim.
5. Applicable to **Search & Rescue Expenses**:
   a. **You** must contact **Our** 24 hour Medical Emergency Assistance service on: **+44 (0) 208 608 4254** as soon as possible;
   b. All reasonable local safety advice has been obtained and followed;
   c. Expenses are only payable for **Your** proportion of the search and rescue operation;
   d. Costs will only be covered up to the point when **You** are recovered by search and rescue or at the time when the search and rescue authorities advise that continuing the search is no longer viable. In the event that **You** or **Your** estate wish to continue searching for **You**, despite the search and rescue authorities assuming or advising that death has occurred, costs will only be covered up to the last point that the search and rescue authorities were confident that **You** were still living;
   e. A written statement from the appropriate rescue authorities involved in the search and/or rescue must be obtained and provided to **Us** in the event of a claim.

What You are not covered for

1. The **Excess** of each and every claim, per incident for each **Insured Person** as shown in the 'Significant Features & Benefits' on page 1, unless **Your** claim is reduced because **You** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal Health Arrangements' on page 3 for more information). The **Excess** is increased to **£500** in respect of helicopter rescue from/ within Nepal.
2. Any expenses relating to a normal pregnancy, without any accompanying injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.
3. Inpatient or private treatment which has not been notified to and agreed by **Us** or **Our** 24 hour Medical Emergency Assistance service as soon as possible.
4. Outpatient treatment and additional related expenses unless they have been agreed by **Us** or **Our** 24 hour Medical Emergency Assistance service as soon as possible.
5. Replenishing supplies of any medication which **You** know **You** will need at the time of departure or which will have to be continued outside of **Your Home Area**.
6. Any expenses incurred within **Your Home Area**.
7. Any form of cosmetic surgery and/or treatment which in the opinion of a **Medical Practitioner** could reasonably be delayed until **Your** return **Home**.
8. Any expenses incurred by **You** visiting another person in **Hospital**.
9. Charges for private room **accommodation**.
10. Treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
11. Ongoing treatment in existence at the time of travel which has not been agreed by **Us** in writing.
12. Any expenses which are not usual, reasonable or customary to treat **Your** injury, illness or disease.
13. The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the injury or illness which needed **Your** admittance into **Hospital**.
14. Any expenses incurred after the date on which **We** exercise **Our** rights under this section to move **You** from one **Hospital** to another and/ or arrange for **Your** repatriation but **You** decide not to be moved or repatriated.
15. Any expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
16. Any expenses incurred in England, Scotland, Wales, Northern Ireland, Isle of Man or the **Channel Islands** which are:
    - for private treatment; or
    - funded by, or are recoverable from the health authority in **Your Home Area**; or
    - funded by a reciprocal health agreement between these countries and/or Islands.
17. The cost of taxi fares, other than those for travel to or from **Hospital** relating to **Your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the **Hospital**.

18. The cost of **Your** unused original tickets where **Our** 24 hour Medical Emergency Assistance service or **We** have arranged and paid for **You** to return to **Your Home**, if **You** cannot use the return ticket. If however **You** have not purchased a return ticket, **We** reserve the right to deduct the cost of an economy flight from any additional costs **We** have incurred which are medically necessary to repatriate **You** to **Your Home**.
19. Any costs for recovering **Your** body, when the location of **Your** body is not known or where approval for recovery of **Your** body has not been given by **Us** and independent experts appointed through The **BMC**.
20. Any amount exceeding the aggregate limit (expenses incurred in respect of any one claim for all Insured Persons any one event) for **Search & Rescue Expenses**. If the aggregate amount exceeds the aggregate limit the amount payable for each **Insured Person** shall be proportionately reduced until the total does not exceed such aggregate limit.
21. Any search and rescue costs for the recovery of mortal remains after search and rescue authorities have assumed or advised that death has occurred.
22. Anything in the 'General Exclusions' on pages 6-7 or anything shown as not covered in the 'Important Exclusions Relating to Your Health' on page 7.

Section 3
Hospital Inconvenience Benefit

What You are covered for

We will pay **£50** per each twenty four (24) hours up to **£1,000** in the event of **You** being admitted to **Hospital** abroad as an inpatient due to accidental injury or illness sustained outside of the **United Kingdom**, Isle of Man or the **Channel Islands** during the period of **Your Trip**. **We** will pay the amount above in addition to any amount payable under Section 2 - Emergency Medical & Other Expenses.

Special conditions relating to claims

1. **You** must give notice as soon as possible to **Our** 24 hour Medical Emergency Assistance service of any injury or illness which necessitates **Your** admittance to **Hospital** as an inpatient.
2. In the event of **Your** injury or illness **We** may exercise **Our** rights under this section to move **You** from one **Hospital** to another and/or arrange for **Your** repatriation. Should **You** refuse to be repatriated, **We** will not make any further payment to **You**.

What You are not covered for

1. Any claims arising directly or indirectly from:
   - Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or illness which necessitated **Your** admittance into **Hospital**.
   - Hospitalisation relating to any form of treatment or surgery which if in the opinion of **Our** 24 hour Medical Emergency Assistance service or **Us** (based on information provided by the **Medical Practitioner** in attendance), can be delayed reasonably until **Your** return **Home**.
   - Treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
   - Hospitalisation as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
   - Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of **Our** 24 hour Medical Emergency Assistance service it is safe to do so.
   - Hospitalisation occurring in England, Scotland, Wales, Northern Ireland, Isle of Man or the **Channel Islands** and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement between these countries and/or Islands, or are funded by or recoverable from the health authority in **Your Home Area**.
2. Anything in the 'General Exclusions' on pages 6-7 or anything shown as not covered in the 'Important Exclusions Relating to Your Health' on page 7.

Section 4
Personal Accident

What You are covered for

Benefit	15 years & under	16 to 64 years	65 years & over
1. Death	**£1,000**	**£5,000**	**£1,000**
2. Loss of Limb(s)/Sight	**£10,000**	**£10,000**	**£10,000**
3. Permanent Total Disablement	**Nil**	**£10,000**	**Nil**†

†Unless in full time employment.

We will pay one of the benefits shown above if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within one year in **Your** death, **Loss of Limb**, **Loss of Sight** or **Permanent Total Disablement**.

Special conditions relating to claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.
2. **You** must obtain a certificate from the treating **Medical Practitioner** or specialist. In the event of death, **We** will require sight of an original copy of the Death Certificate.

Provisions

1. Benefit is not payable to **You**:
   - under more than one of the following benefits: **Your** death, **Loss of Limb**, **Loss of Sight** or **Permanent Total Disablement**;
   - under **Permanent Total Disablement** until one year after the date **You** sustain **Bodily Injury**;
   - under **Permanent Total Disablement** if **You** are able or may be able to carry out any relevant employment or occupation.
2. Benefit payable under **Your** death will be paid to the deceased **insured person**'s estate.

What You are not covered for

1. The contracting of any disease or illness.
2. The injection or ingestion of any drug or substance.
3. More than £1,000 death benefit when **Your** age is 15 years & under or 65 years & over.
4. **Permanent Total Disablement** benefit when **You** are not in full time employment.
5. Anything mentioned in the 'General Exclusions' on pages 6-7.

Section 5
Baggage and Sports Equipment

What You are covered for

1. **We** will pay up to **£3,000** (cover can be increased to **£4,000** if shown on **Your Schedule** and the appropriate additional premium has been paid) for the accidental loss of, theft of or damage to **Baggage** or to **Sports Equipment**;
   - for articles less than 2 years old at the time of loss or theft where **You** have evidence of the original purchase, **We** will pay the replacement cost;
   - for articles 2 years old or more, or if evidence cannot be produced as to its age, the value at today's prices less a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

   The maximum **We** will pay for the following items is :
   - for any one article, **Pair or Set** of articles (for example a set of golf clubs) **£750**
   - the total for all **Valuables £750**
   - the total for all **Sports Equipment £2,000** (except that the total **We** will pay for **Your** bicycle is **£1,000**)
2. **We** will also pay up to:
   - **£300** for the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

- **£350** for the hire of **Sports Equipment** if **Your Sports Equipment** is temporarily lost in transit during the outward journey and not returned to **You** within twelve (12) hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Sports Equipment** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

Special conditions relating to claims

1. **You** must report to the local Police within twenty four (24) hours of discovery or as soon as possible after that and obtain a written report and reference number from them of the loss, theft or attempted theft of all **Baggage** or **Sports Equipment**. **You** must also report the loss to **Your** tour operator's representative or hotel/**Accommodation** manager and if possible obtain a written report. **You** must also expect to provide proof of purchase/ownership and/or receipts or pre-loss valuations.
2. If **Baggage** or **Sports Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** or **Sports Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
   - obtain a Property Irregularity Report from the airline;
   - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
   - retain all travel tickets and tags for submission if a claim is to be made under this insurance.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. If **You** were evacuated from a mountain as a result of **You** suffering a medical emergency, and as a result of that emergency evacuation, **You** were forced to abandon **Your Baggage** or **Sports Equipment**, **You** must be able to prove with supporting documentation.
5. **We** will deduct any amount payable under a claim for the purchase of essential items, from any claim for loss, damage or theft of **Baggage** resulting from the same cause or event.
6. Retain the items in case **We** wish to see them (note: **You** may not abandon any property to **Us**). **You** will need to obtain an estimate for repair or written confirmation that the damage is irreparable.

What You are not covered for

1. The **Excess** of each and every claim, per incident for each **Insured Person** as shown in the 'Significant Features & Benefits' on page 1.
2. Loss, theft of or damage to **Baggage** left **Unattended** at any time unless left in **Your** locked **Accommodation** or, if left in **Your** vehicle, a campervan a mobile caravan or any other mobile conveyance, it must be securely locked and the **Baggage** entirely concealed (e.g. in the boot, storage compartment, glovebox or other area where the **Baggage** is not visible from outside) and there is evidence of forced entry.
3. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile phones and ancillary items, deeds, manuscripts, securities, perishable goods and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
4. Breakage or damage to fragile articles, paintings, works of art, sculptures, musical instruments and household goods unless the breakage or damage is caused by fire, theft or in an accident to the vehicle in which they are being carried.
5. Loss or damage due to breakage of **Sports Equipment** (except for mountaineering or climbing equipment not otherwise excluded which is covered) or damage to sports clothing whilst in use.
6. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
7. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
8. Perishable goods, bottles, cartons and any damage caused by them or their contents.
9. Property more specifically insured elsewhere.
10. Loss or damage due to leakage of powder or liquid carried within **Your Baggage**.
11. **Ski Equipment** (see Winter Sports Extension cover).
12. Loss or damage due to delay, confiscation or detention by customs or other authority.
13. Claims arising with respect to any shipments made under a Bill of Lading.
14. Anything mentioned in the 'General Exclusions' on pages 6-7.

Section 6
Personal Money & Travel Documents

What You are covered for

We will pay up to **£1,000** (or **£375** if **You** are aged 15 or under), in respect of the accidental loss of, theft of or damage to **Personal Money** and **Travel Documents**. For the accidental loss or theft of cash, **We** will pay up to **£500** (or **£200** if **You** are aged 15 or under).

Cover commences up to seventy two (72) hours before **Your Trip** in respect of foreign currency only.

We will also pay up to **£750** for reasonable additional travel and **Accommodation** expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport.

Special conditions relating to claims

1. **You** must report to the local Police within twenty four (24) hours of discovery (or otherwise as soon as possible) and obtain a written report and reference number of the loss, theft or attempted theft of all **Personal Money** and **Travel Documents**.
2. If **Personal Money** and **Travel Documents** are lost, stolen or damaged while in the care of **Your Accommodation** provider **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. Notify the Police as soon as possible (within twenty four (24) hours of discovery or as soon as possible after that) and obtain a written report and reference number from them. Also report the loss to **Your** tour operator's representative or hotel/**Accommodation** manager and if possible obtain a written report. **You** will be expected to provide proof of purchase/ ownership and/or receipts or pre-loss valuations.

What You are not covered for

1. The **Excess** of each and every claim, per incident for each **Insured Person** as shown in the 'Significant Features & Benefits' on page 1.
2. Loss, theft of or damage to **Personal Money** and **Travel Documents** left **Unattended** at any time unless deposited in a hotel safe, safety deposit box or left in **Your** locked **Accommodation**.
3. Loss, theft of or damage to **Personal Money** and **Travel Documents** left **Unattended** in any tent, camper van, vehicle or caravan (except fixed and locked caravans) or any other non-fixed or mobile shelter, even if locked. **We** recommend that when **Your Personal Money** and **Travel Documents** are not in a hotel safe, safety deposit box or left in **Your** locked **Accommodation** that they be kept on **Your** person in a secure bag or money belt.
4. Loss, theft of or damage to travellers cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
5. Loss in value to **Personal Money** due to depreciation, currency changes or shortage caused by any error or omission.
6. Loss or damage due to delay, confiscation or detention by customs or other authority.
7. Anything mentioned in the 'General Exclusions' on pages 6-7.

Section 7
Personal Liability

What You are covered for

We will pay up to **£2,000,000** inclusive of legal costs and expenses against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative** or **Travelling Companion**(s) or member of **Your** household;

2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You**, a **Close Relative** or **Travelling Companion**(s), anyone in **Your** employment or any member of **Your** household other than any temporary **Trip Accommodation** occupied (but not owned) by **You**.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **You** must not admit responsibility to anyone or agree to pay for any damage, repair costs or compensation. **You** must keep a detailed written record and send it to **Us** with any correspondence received, unanswered.
5. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
6. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this insurance.

You are not covered for

1. The **Excess** of each and every claim, per incident for each **Insured Person**, as shown in the 'Significant Features & Benefits' on page 1.
2. Compensation or legal costs arising directly or indirectly from:
   - liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement;
   - pursuit of any business, trade, profession or occupation or the supply of goods or services;
   - any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment;
   - damages resulting from venereal disease, sexually transmitted diseases, Human Immuno deficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition;
   - ownership or occupation of land or buildings (other than occupation only of any temporary **Trip Accommodation** where **We** will not pay for the first £95 of each and every claim arising from the same incident);
   - any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **You** or in **Your** care, custody or control;
   - any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind;
   - any liability arising in respect of any wilful or criminal act or assault.
3. Anything mentioned in the 'General Exclusions' on pages 6-7.

Section 8
Journey Disruption including Airspace Closure

What You are covered for

If as a result of:

1. an airport or airspace **You** are travelling from or through being closed for more than twenty four (24) hours from the date and time of **Your** scheduled departure as shown on **Your** ticket/itinerary and **Your** departure is delayed or cancelled, and no other suitable alternative flight could be provided within twenty four (24) hours;
2. **Your** flight being diverted or re-directed after takeoff;
3. **You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within twelve (12) hours;
4. **You** having to move to other **accommodation** on arrival or at any other time during the **Trip** because **You** cannot use **Your** booked **Accommodation** due a) to the insolvency of the **Accommodation** providers or their booking agents or b) any fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease;
5. **Your Trip** being cancelled or **Curtailed** before completion as a result of the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organization (WHO) or regulatory authority in a country to/from which **You** are travelling issuing a directive:
   a. prohibiting all travel to; or
   b. recommending evacuation from the country or specific area or event to which **You** were travelling, providing the directive came into force after **You** purchased this insurance or booked the **Trip** (whichever is the later), or in the case of **Curtailment** after **You** had left **Your Home Area** to commence the **Trip**.

We will pay

1. **£30** for each twelve (12) hour delay up to a maximum of **£120** in respect of delayed departure provided **You** eventually travel; or
2. up to:
   a. **£2,500** in respect of unused travel and **Accommodation** costs (including excursions up to **£250**) which **You** have paid or are contracted to pay and which **You** cannot recover from any other source;
   b. **£1,000** for reasonable additional **Accommodation** (room only) and transport costs incurred up to the standard of **Your** original booking which **You** cannot recover from any other source;
   c. **£200** for unused kennel, cattery or professional pet sitter fees which **You** have paid or are contracted to pay and which **You** cannot recover from any other source.

Note: **You** may only claim under either a. or b. of the above Section of cover or under Section 1 – Cancellation or **Curtailment** Charges, Section 9 – Delayed Departure/**Trip** Cancellation, Section 10 – Missed Departure/ Missed Connection or Section 11 - Travel Risks if the same costs and charges are also covered, not under each section.

Special conditions relating to claims

1. If **You** fail to notify the travel agent, tour operator, provider of transport or **Accommodation** as soon as **You** find out it is necessary to cancel the **Trip** the amount **We** will pay will be limited to the cancellation charges that would have applied otherwise.
2. All claims must be supported by documentary evidence that **You** have been unable to obtain a refund from **Your** travel and/or **Accommodation** provider.
3. **You** must get (at **Your** own expense) written confirmation from the **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport or **Accommodation** offered.
4. Payment for additional **Accommodation** will only be available where **Your** carrier or handling agents have not been able to offer **You** suitable alternative **accommodation** and/or travel arrangements.
5. **You** must check in, according to the itinerary supplied to **You** unless **Your** tour operator has requested **You** not to travel to the **Departure Point**.
6. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
7. **You** must get (at **Your** own expense) written confirmation from the provider of the **Accommodation** the local police or relevant authority that **You** could not use **Your Accommodation** and the reason for this.
8. **You** must comply with the terms of contract of the **Public Transport** operator and seek financial compensation, assistance or a refund of **Your** ticket from them, in accordance with the terms and/or (where applicable) **Your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What You are not covered for

1. The **Excess** of each and every claim, per incident for each **Insured Person**, as shown in the 'Significant Features & Benefits' on page 1. The **Excess** is increased to **£250** for missed departure/missed connection from Lukla airport in Nepal due to inclement weather.

2. Trips where **You** do not have a return date scheduled at the time the airspace, airport or port is closed.
3. Deposits, unused travel and **Accommodation** costs or unused kennel, cattery or professional pet sitter fees in **excess** of those shown in the booking conditions of the travel or **Accommodation** provider or for which **You** receive or are expected to receive compensation or reimbursement.
4. Any costs where these are recoverable from **Your** travel and/or **Accommodation** provider.
5. Any costs where **You** received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, **accommodation**, transfers, communication facilities or other assistance.
6. Any costs incurred by **You** which are recoverable from **Your** credit/debit card provider or for which **You** receive or are expected to receive compensation or reimbursement.
7. Any **Accommodation** costs, charges and expenses where the **Public Transport** operator has offered reasonable alternative travel arrangements.
8. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip**.
9. Any claim for administration costs charged by **Your** travel and/or **Accommodation** provider in respect of obtaining a refund or documentary evidence in support of **Your** claim.
10. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
11. Circumstances known to **You** before **You** purchased this insurance or at the time of booking any **Trip** which could reasonably have been expected to lead to a claim under this section.
12. **Your** disinclination to travel, for whatever cause.
13. Travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided.
14. **Accommodation** costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by **You** as part of **Your** involvement in such schemes are not covered.
15. Any unused travel costs arising from the insolvency of **Your** transport provider.
16. Any cost if **Your Trip** was booked as part of a package holiday (as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992) except under:
    - What **You** are covered for, **We** will pay, Section 2 a., or
    - What **You** are covered for, **We** will pay, Section 2 b. any cost relating to travel/transport and **Accommodation** costs and Section 2 c. kennel, cattery or professional pet sitter fees which do not form part of **Your** package holiday.
17. Claims arising directly or indirectly from:
    - strike, industrial action or a directive prohibiting all travel, to the country or specific area or event to which **You** were travelling, existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**;
    - an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **You** are travelling;
    - denied boarding due to **Your** drug use, alcohol or solvent abuse or **Your** inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
18. Anything in the 'General Exclusions' on pages 6-7 or anything shown as not covered in the 'Important Exclusions Relating to Your Health' on page 7.

Section 9
Delayed Departure

What You are covered for

Delayed departure caused as a result of:

a. strike; or
b. industrial action; or
c. adverse weather conditions; or
d. mechanical breakdown of or a technical fault occurring in scheduled aircraft, sea vessel or train on which **You** are booked to travel.

We will pay:

1. **£30** for each twelve (12) hour delay up to a maximum of **£120** if the delay is of at least twelve (12) hours on **Your** outward or return journey; or
2. **£5,000** (or as shown on **Your Schedule**) if the outward journey is delayed for more than twelve (12) hours **You** may opt to abandon **Your Trip** and claim irrecoverable cancellation costs.

Note: You may claim under sub-sections 1. or 2. but not both. **You** may claim only under Section 8 – Journey Disruption including Airspace Closure, Section 9 - Delayed Departure or Section 10 – Missed Departure/Missed Connection, not under each section.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain (at **Your** own expense) confirmation in writing from the carriers (**Your** airline, railway company or shipping line or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What You are not covered for

1. The **Excess** of each and every claim, per incident for each **Insured Person** as shown in the 'Significant Features & Benefits' on page 1, under sub-section 2 (**Trip** abandonment) only.
2. Claims arising directly or indirectly from:
    - Strike or industrial action or air traffic control delay existing or publicly declared by the date **You** purchased this insurance or at the time of booking any **Trip**.
    - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country;
    - Volcanic eruptions and/or volcanic ash clouds.
3. For sub-section 2. only of What **You** are not covered for:
    - The cost of Air Passenger Duty (APD) whether irrecoverable or not;
    - Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
4. Anything mentioned in the 'General Exclusions' on pages 6-7.

Section 10
Missed Departure / Missed Connection

What You are covered for

We will pay up to **£1,500** in respect of reasonable additional **Accommodation** (room only) and travel expenses necessarily incurred to (as provided below) reach the overseas destination or to reach **Home** due to:

1. scheduled **Public Transport** services failing to get **You** to **Your** destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown; or
2. the private motor vehicle in which **You** were travelling suffering from a mechanical breakdown or failure; or
3. the private motor vehicle in which **You** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure; or
4. the private motor vehicle in which **You** were travelling being delayed due to unforeseen heavy traffic or road closures.
5. the outward or inward flight being delayed, causing **You** to miss a connecting flight.

Note: You may claim only under or Section 8 – Journey Disruption including Airspace Closure, Section 9 - Delayed Departure or Section 10 - Missed Departure/Missed Connection, not under each section.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriageway **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay .
2. **You** must allow sufficient time for the **Public Transport** or other transport to arrive on **schedule** and to deliver **You** to the **Departure Point**.
3. **You** must obtain (at **Your** own expense) confirmation in writing from **Your** airline or their handling agents which shows the scheduled departure time, actual departure time and the reason for the delay.
4. **You** must provide receipts for necessary expenses incurred.

What You are not covered for

1. The **Excess** per incident for each **Insured Person** as shown in the 'Significant Features & Benefits' on page 1. The **Excess** is increased to **£250** for missed departure/missed connection from Lukla airport in Nepal due to inclement weather.

2. Expenses (such as food or drink) that **You** would have incurred during the normal course of **Your Trip**.
3. Strike or industrial action existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
4. **Your** failure to allow sufficient time to get to the **Departure Point**.
5. Claims not supported by a written report from the appropriate authorities.
6. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **You** are travelling.
7. **Your** failure to arrive at the **Departure Point** in time to board any connecting **Public Transport** after **Your** departure on the initial international outbound and return legs of the **Trip**.
8. The breakdown of any vehicle owned by **You** which has not been serviced properly and maintained in accordance with the manufacturer's instructions.
9. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
10. Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
11. Anything mentioned in the 'General Exclusions' on pages 6-7.

Section 11
Travel Risks

What You are covered for

We will pay in respect of:

1. **£100** (up to a total limit of **£2,500**) for each complete twenty four (24) hours **You** are either Hijacked or Kidnapped.
2. **£500** if **You** are hospitalised for a complete period of twenty four (24) hours and **You** receive inpatient **Hospital** treatment which is covered under section 2 - Emergency Medical & Other Expenses as a direct result of a **Mugging** while on **Your Trip**.
3. **£1,500** reasonable additional **Accommodation** (room only) and travel expenses necessarily incurred in the event that **Your Trip** is disrupted by a **Catastrophe**.

Special conditions relating to claims

1. **You** must obtain confirmation from **Your** airline or shipping line (or their handling agents) confirming **Your** period of confinement.
2. **You** must provide written evidence from **Your** tour operator to confirm the need to find alternative **Accommodation**, stating the reason why this was necessary. **You** will need to submit this with **Your** claim together with **Your** original booking confirmation and receipts for all expenses made.

What You are not covered for

1. Circumstances already known at the time of taking out this insurance or booking the **Trip**.
2. Claims not supported by a written report from the appropriate Police or local enforcement or intelligence authorities.
3. **Your** decision not to remain in **Your** booked **Accommodation** when official directives from local authorities state it is acceptable to do so.
4. Any expenses recoverable from the tour operator, airline, hotel or provider of services.
5. In respect of item 1 - **Hijack** and **Kidnap**:
   - any claim where the detainment, interment or **Hijack** of **You** has not been reported or investigated by the Police or local authority.
6. In respect of item 2 - **Mugging**:
   - **You** must give notice as soon as possible to **Our** 24 hour Medical Emergency Assistance service of any injury which necessitates **Your** admittance to **Hospital** as an inpatient.
   - **You** must report the **Mugging** to the Police as soon as possible and obtain from them (at **Your** own expense) a written report of the incident.
7. In respect of item 3 - **Catastrophe**:
   - the **Excess** of each and every claim, per incident for each **Insured Person** as shown in the 'Significant Features & Benefits' on page 1.
   - claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
8. Anything in the 'General Exclusions' on pages 6-7.

Section 12
Legal Expenses

What You are covered for

We will pay up to **£50,000** in respect of legal costs and expenses incurred by **You** in pursuit of compensation and/or damages against a third party arising from or out of **Your** death or personal injury occurring during the period of the **Trip**.

Special conditions relating to claims

1. **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer.
2. **You** must follow the legal representatives advice and provide any information and assistance required.
3. **We** must have access to any and/or all the legal representatives file of papers.
4. Where there are two (2) or more Insured Persons insured under this insurance, then the maximum amount **We** will pay for all such claims shall not exceed **£100,000**.
5. **We** may include a claim for **Our** costs and expenses.
6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this insurance. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.
7. **You** must provide a detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies) as soon as possible after the event causing **Your** claim. **You** will also need to supply **Us** with any writ, summons or other correspondence received from any third party. Please note that **You** should not admit liability, offer to make any payment or correspond with any third party without **Our** written consent. Details of any witnesses, providing written statements where available, should also be forwarded to **Us**.

What You are not covered for

1. Costs and expenses to pursue a claim against Underwriting Agents, Insurer or Insurers Agent or any other person insured under this insurance or with whom **You** had arranged to travel.
2. Costs and expenses incurred prior to the granting of support by **Us**.
3. Where the laws, practices and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be reasonably greater than the anticipated value of the compensation award.
4. Where, in **Our** opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
5. Any claim emerging from the pursuance to a contingent fee agreement between **You** and **Your** council.
6. Any claim for travel and **Accommodation** expenses, which **You** have incurred whilst pursuing legal action.
7. Any claim arising from **You** pursuing legal proceedings as part (or) on behalf of a group or organisation.
8. Any claim for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
9. Any claim against **Your Family** or Travelling Companions
10. **We** will not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
11. This insurance will not extend to covering **You** in pursuit of any appeal except at **Our** sole discretion.
12. Where there is a possibility of a claim being brought in more than one country **We** will not be liable for the costs if an action is brought in more than one country.
13. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
14. Any claim where legal costs and expenses are variable depending on the outcome.
15. Travel, **accommodation** and incidental costs incurred to pursue a civil action for compensation.
16. Claims by **You** other than in **Your** private capacity.
17. Anything mentioned in the 'General Exclusions' on pages 6-7.

Section 13
Loss of Sports Activity Pack

What You are covered for

We will pay up to **£500** for a proportional refund following the loss of use of **Your Sports Activity Pack** following injury or illness (as confirmed by **Your** treating **Medical Practitioner**).

What you are not covered for

1. Anything mentioned in "What **You** are not covered for" under Section 2 - Emergency Medical & Other Expenses (although the **Excess** does not apply).
2. **You** must provide (at **Your** own expense) written confirmation from a **Medical Practitioner** that the accidental injury or sickness prevented **You** from using **Your Sports Activity Pack**.
3. Anything mentioned in the 'General Exclusions' on pages 6-7.

Section 14
Additional Pet Care Fees

Cover under this section only applies to a Trip outside Your Home Area

What You are covered for

We will pay **£10** for each complete twenty four (24) hours, up to **£200** in total for any additional pet care fees incurred by **You** or on **Your** behalf, if **You** are injured or become ill during a **Trip** outside **Your Home Area**, and are:

1. delayed from returning to **Your Home Area** as a direct result of **You** being admitted as a **Hospital** in-patient; and/or
2. brought back to a **Hospital** in **Your Home Area** by **Our** 24 hour Medical Emergency Assistance service and directly admitted as an in-patient.

Special conditions relating to claims

You must have a valid claim for medical expenses and/or emergency repatriation expenses under Section 2 - Emergency Medical & Other Expenses.

What You are not covered for:

1. Any claim due to **Your** being admitted as an inpatient in an institution not recognised as a **Hospital** in the country of treatment.
2. Anything mentioned in the 'General Exclusions' on pages 6-7.

BRITISH FORCES POSTED OVERSEAS & EMBASSY PERSONNEL EXTENSION

The following extension applies only if Your Schedule shows that You have arranged cover under the British Forces Posted Overseas & Embassy Personnel Extension.

What You are covered for

Cover under each Section of this insurance is extended to include **Military Personnel** or **Embassy Personnel** based outside of their **Home Area** at an **HM Base** or a **British Embassy**, who hold a passport from their **Home Area** and who are otherwise normally resident in their **Home Area** and are registered with a **Medical Practitioner** in their **Home Area**.

Special conditions relating to claims

1. **Our** 24 hour Medical Emergency Assistance service shall at their sole discretion, have the option of repatriating the **Insured Person** to their **HM Base** or their **Home Area**.
2. If **Your HM Base** is within an area where the Foreign, Commonwealth & Development Office (FCDO) has advised against 'all travel' cover under this insurance will only commence for **Your** outbound journey once **You** reach a military base, civilian bus station, coach station, airport, port or rail terminal outside of an area where the FCDO has advised against 'all travel'

   For **Your** inbound journey cover will cease when **You** leave a military base, civilian bus station, coach station, airport, port or rail terminal to travel to an area where the FCDO are advising against 'all travel'. All cover will cease immediately if **You** enter an area where the FCDO has advised against 'all travel' and exclude any claims arising directly or indirectly out of or in connection with any event or circumstances which occur in such area.

   If **You** are not sure whether there is a travel warning for **Your** destination, please check their website www.gov.uk/foreign-travel-advice

What You are not covered for

1. **We** will not cover any **Trip** which involves any military duties, or other activities, either funded or part funded by the armed forces.
2. **We** will not provide cover under Section 2 - Emergency Medical & Other Expenses for any costs that would normally be covered by, or which are incurred by, the medical service provided by His Majesty's Armed Forces.

PROFESSIONAL EXTENSION

Cover under all Sections of this insurance, other than Section 7 - Personal Liability, is extended to apply whilst **You** are engaging in Climbing, Mountaineering, Skiing and/or Trekking activities described under any optional sports and leisure activities extension shown as covered on **Your Schedule**, in a professional capacity.

Note: Mountain guides must be current members of AMI, BMG, BAIML or MTA and operating within the remit of their award.

WINTER SPORTS EXTENSION

This extension only applies if Your Schedule shows that You have bought optional activity cover 'Alpine & Ski' or 'High Altitude & Remote Areas'.

What You are covered for

- **Ski Equipment** (own):

  We will pay up to **£1,500** in respect of loss or damage to **Your** own **Ski Equipment** taken with **You** or purchased on **Your Trip** but subject to the limits as set out below in respect of single article, **Pair or Set** and loss of hired **Ski Equipment** which is **Your** responsibility.

  Single article, **Pair or Set** limit **£1,500**

  Hired **Ski Equipment** lost/damaged **£500**

- Delayed **Ski Equipment**:

  Up to £350 for the hire of essential items if **Your** own **Ski Equipment** is misplaced, or stolen on **Your** outward journey for over twelve (12) hours from the time **You** arrive at **Your Trip** destination; or if it is lost or damaged during **Your** stay at the ski resort.

- **Ski Pack** (loss of use of):

  Up to **£350** for a proportional refund following the loss of use of **Your Ski Pack** following **Your** injury or illness (as confirmed by **Your** treating **Medical Practitioner**).

- Piste Closure:

  Up to **£30** per twenty four (24) hours that the resort is closed up to a maximum **£300** for transportation costs to get **You** to an alternative skiing area in the event that ALL skiing facilities in **Your** booked resort are closed due to lack of snow, adverse weather conditions, avalanche (including risk of avalanche).

  Note: this cover only applies outside of the **United Kingdom** during the published ski season for **Your** resort.

- Avalanche / Weather Delay:

  Up to **£750** for additional travel and **Accommodation** expenses necessarily incurred in the event that the outward or return journey of **Your Trip** is delayed more than twelve (12) hours as a direct result of lack of snow, an avalanche or severe weather conditions. **You** must obtain written confirmation from the resort management of the avalanche, its effect on skiing facilities and confirmation of the closure and the dates applicable.

Special conditions relating to claims

- **Ski Equipment** (own) and Delayed **Ski Equipment**:

  1. **You** must report to the local Police within twenty four (24) hours of discovery or as soon as possible after that and obtain a written report and reference number from them, of the loss, theft or attempted theft of all **Ski Equipment**.
  2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
     - obtain a Property Irregularity Report from the airline;

- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
- retain all travel tickets and tags for submission if a claim is to be made under this insurance.

3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. **You** will be expected to provide proof of purchase/ ownership and/or receipts or pre-loss valuations.
5. Retain damaged items in case **We** wish to see them (note: **You** may not abandon any property to **Us**). **You** will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.
6. If **Your Ski Equipment** is delayed for more than twelve (12) hours on **Your** outward journey and **You** need to buy or hire essential items, ensure that **You** keep all receipts.

- Piste Closure / Avalanche or Weather Delay:

  Obtain written confirmation (giving full details of the time, dates, etc) from the Tour Operator's local representative or resort authorities stating the circumstances.

Basis of claims settlement

- **Ski Equipment**:

  The amount payable will be the value at today's prices less a deduction for wear and tear and depreciation as shown below. **We** may at **Our** option replace, reinstate or repair the lost or damaged **Ski Equipment**.

  Up to:

  1 year old – 90%

  2 years old – 80%

  3 years old – 60%

  4 years old – 40%

  5 years old – 30%

  Over:

  5 years old – 10%

What You are not covered for:

- **Ski Equipment** (own) and Delayed **Ski Equipment**:

1. The **Excess** of each and every claim, per incident for each **Insured Person** as shown in the 'Significant Features & Benefits' on page 1 - **Ski Equipment** (own) only.
2. Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time, unless contained in:
   - a locked room; or
   - a ski locker or similar (if provided); or
   - the locked boot of a vehicle or in the luggage space at the rear of a locked estate car or hatchback under a top cover and out of view and there is evidence of forced entry.
3. Loss or theft or damage to satellite navigation equipment.
4. Breakage or damage to fragile articles unless the breakage or damage is caused by fire, theft or in an accident to the vehicle in which they are being carried.
5. Loss, theft or damage to **Ski Equipment** and other items used in connection with **Your** business, trade, profession or occupation.
6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
7. Property more specifically insured elsewhere.
8. Any damage caused by perishable goods, bottles, cartons or their contents.
9. Loss or damage due to delay, confiscation or detention by customs or other authority.
10. Anything mentioned in the 'General Exclusions' on pages 6-7.

- **Ski Pack** (loss of use of):

1. Anything mentioned in 'What **You** are not covered for' under Section 2 – Emergency Medical & Other Expenses (although the **Excess** does not apply).
2. **You** must provide (at **Your** own expense) written confirmation from a **Medical Practitioner** that the accidental injury or sickness prevented **You** from using **Your Ski Pack**.
3. Anything mentioned in the 'General Exclusions' on pages 6-7.

- Piste Closure:

1. Expenses (such as food and drink) that **You** would have incurred during the normal course of **Your Trip**.
2. Avalanche conditions known or public knowledge at the time the **Trip** was booked or when **You** purchased this insurance (whichever is later).
3. Anything mentioned in the 'General Exclusions' on pages 6-7.

- Avalanche / Weather Delay:

1. Expenses (such as food or drink) that **You** would have incurred during the normal course of **Your Trip**.
2. Avalanche or severe weather conditions known or public knowledge at the time the **Trip** was booked or when **You** purchased this insurance (whichever is later).
3. Any circumstances where transport costs, compensation or alternative skiing facilities are offered to **You**.
4. Anything mentioned in the 'General Exclusions' on pages 6-7.

ACTIVITIES

Excluded Activities

We will not cover any Trip where the primary purpose is to:

1. set or break a speed, distance, endurance or other record;
2. to participate in a commercial film, documentary or other program;
3. to test a product;

unless this has been declared in advance to **Us** and **We** have agreed in writing to provide cover for such activities.

Please note when participating in any approved sport or activity, cover is accepted provided that:

- **You** have not been advised by a **Medical Practitioner** against participating in such sport or activity, or would have been if **You** had consulted them;
- **You** wear and/or use the recommended/recognised safety equipment and;
- **You** follow safety procedures, rules and regulations as specified by the activity organisers and/or providers.

Please also refer to the 'General Exclusions' on pages 6-7 and the relevant exclusions under each Section of this insurance, which continue to apply.

Please specifically note the exclusion under Section 7 - Personal Liability relating to the ownership possession or use of vehicles, aircraft, hovercraft or watercraft, firearms and buildings.

Acceptable Activities

TRAVEL - **Your policy** covers **You** during **Your Trip** for the **Acceptable Activities** listed below, at no extra charge:

Aerobics, Angling, Archery,

Badminton, Ballooning - Hot Air (passenger only), Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Bridge,

Camel Trekking, Chess, Cricket, Croquet, Cycling (except cycle touring, cycle racing, BMX and/or mountain biking),

Dancing, Darts, Dinghy sailing (non competitive and on inland or coastal waters only),

Elephant riding/Trekking (**UK** booked),

Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking,

Glass Bottom Boats, Golf,

Historical Research,

Indoor Skating,

Jogging,

Keep Fit,

Motorcycling on public roads (tarmac/concrete) with appropriate **UK** licence and no racing (including passengers) up to 125cc,

Netball,

Paddle Boarding, Pilates, Pony Trekking, Pool,

Quoits,

Racquetball, Re-Enactment, Restaurant Work, Ringos, Rounders,

Sail Boarding, Snooker, Snorkelling, Softball, Squash (amateur), Stand-Up, Surfing (amateur), Swimming (amateur),

Table Tennis, Ten Pin Bowling, Tug of War,

Volleyball,

Wake Boarding (amateur), Water Skiing (amateur), Whale Watching, Working (non-manual work e.g. office or attending a conference),

Yoga.

Optional Sports and Leisure Activity Extensions

Note: The sports and activities listed in Extensions 1, 2, 3 and 4 may be covered upon payment of an additional premium.

Extension 1. TREK

Altitude limit up to 5,000 metres above sea level.

All 'Travel' activities are covered, plus:

Backpacking,

Camping, Canoeing & Kayaking (inland waters up to and including Grade 3), Curling, Cycle Touring,

Dragon Boat Racing,

Fell Walking, Fencing,

Glacier Walking, Gorilla Trekking,

Hill Walking, Horse Riding (excluding racing & jumps), Horse Trekking, **M**ountain Walking,

Paintballing (professionally organised),

Rambling, Rock Scrambling (ungraded), Rowing,

Safari (professionally organised), Sea Kayaking (coastal waters up to 12 miles offshore), Snowshoeing, Surfing (competitive), Swimming (competitive), Swim Trekking, Sydney Harbour Bridge,

Trekking,

Via Ferrata,

Wake Boarding (competitive), Water Polo, Water Skiing (competitive), Winter Mountain Walking.

Extension 2. ROCK

Altitude limit up to 5,000 metres above sea level.

All 'Travel' and 'Trek' activities are covered, plus:

Abseiling,

Big Wall Climbing, Bouldering,

Cross Country Running, Competition Climbing (on a purpose built climbing wall),

Deep Water Soloing,

Fell Running,

Indoor Wall Climbing,

Lead Climbing, Low Ropes,

Marathon Running, Mountain Running/Ultra Marathons (including Multi-day e.g. Ultra-Trail du Mont-Blanc or Marathon des Sables),

Obstacle Races (eg: Tough Mudder etc), Orienteering,

Rap Running/Jumping, River Walking, Rock Scrambling (graded),

Sailing/Yachting (non-competitive on inland and coastal waters only), Solo Climbing, Speed Climbing, Sport Climbing,

Traditional Climbing (single or multi-pitch with leader-placed protection), Trail Running,

Windsurfing (inland & Coastal Waters).

Extension 3. ALPINE & SKI

Altitude limit up to 6,500 metres above sea level.

All 'Travel', 'Trek' and 'Rock' activities are covered, plus:

Adventure Racing (up to 48 hours),

Black Water Rafting (Professionally Organised),

Canoeing & Kayaking (inland waters up to and including Grade 5), Canyoning, Caving (non- exploratory, excluding cave diving and use of explosives. Europe only), Climbing and mountaineering in alpine glacial and non-glacial areas and peaks up to 6,500 metres above sea level (this includes Scottish winter climbing and ice climbing. This does not include ascents of new routes in the Greater Ranges or climbs in remote or inaccessible regions. The term Greater Ranges includes the high mountains of Asia and South America and the mountains of the Arctic and Antarctic), Coasteering, Cycle Racing,

Gorge Walking,

High Ropes Courses, Husky Dog Sledding, Hydrospeeding,

Ice Skating,

Kite Surfing,

Mountain Biking - including downhill (non-competitive only), Mountain Boarding, Mountain Running,

Recreational Skiing activities:

- Including - On-Piste, Off-Piste (with or without a guide), Cross Country/Nordic/Langlauf, Dry Slope/Indoor Slope, Backcountry/ Ski Touring, Downhill, Telemark, Terrain Parks (excluding Freestyle), Big Foot Skiing, Mono Skiing, Heli/Cat-Skiing, Glacier Skiing and Ski Mountaineering. Ski Mountaineering racing in **www.ismf-ski.org** and **www.skimoscotland.co.uk** approved events only.
- *Always excluding* - Competitive ski and snowboarding and competition training, Extreme Skiing and Freestyle (e.g. Aerials, Big Air, Halfpipe, Ski Cross and Slopestyle, **www.freerideworldtour.com** unless agreed in writing in advance by **Us**), Ski Jumping, Paraskiing and Kite Skiing. Snowboarding outside Europe is also excluded unless an additional premium has been paid and Snowboarding is stated in the **Schedule** as being covered.

Roller Blading (Inline Skating), Roller Skating,

Sandboarding, Sand Dune Surfing/Skiing, Skiboarding, Scuba Diving to 30m (if qualified or with qualified instructor - not solo), Skateboarding, Ski Touring, Slacklining, Sledging/Tobogganing, Sleigh Riding (reindeer, horses or dogs), Snow Biking, Snow Holing, Snow Scooting, Snow Tubing, Snowboarding (Europe only - unless an additional premium has been paid and Snowboarding is stated in the **Schedule** as being covered),

Tree Top Canopy Walking, Trekking above 5,000 metres (other than in remote or inaccessible areas), Triathlon,

Ultra-marathon,

White Water Rafting (up to and including Grade 5),

Zip Trekking, Zorbing.

Extension 4. HIGH ALTITUDE & REMOTE AREAS

All 'Travel', 'Trek', 'Rock' and 'Alpine & Ski' activities are covered, plus:

Mountaineering and Climbing expeditions on peaks that exceed 7,000 metres, or lower peaks in remote and inaccessible regions; difficult or extreme high-altitude peaks anywhere in the world. This includes the high mountains of Asia and South America and the mountains of the Arctic and Antarctic.

Additional activities as notified and agreed (e.g. yachting/crewing outside territorial waters, snowmobile use or using a rigid inflatable boat for logistical purposes).