guard.me Travel Insurance

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm’s registered number is 202664.

Insurance Product Information Document

Company: Inter Partner Assistance SA

Product: Multirisk + Cancellation Cover

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.

What is Insured?

**CANCELLATION**
- Up to £/€ 7,500 per trip for irrecoverable unused travel, tuition and accommodation costs and any pre-paid excursions, tours or activities at your trip destination if cancellation of the trip is necessary and unavoidable as a result of any of the listed changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later.

**CURTAILMENT**
- Up to £/€ 7,500 per trip for irrecoverable unused travel, tuition and accommodation costs and any pre-paid excursions, tours or activities at your trip destination if the trip is curtailed before completion as a result of any of the listed changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later.

**BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS**
- **BAGGAGE**
  - Up to £/€ 2,000 per trip for all covered persons travelling together, for the accidental loss of, theft of or damage to baggage and valuables.
  - The maximum we will pay for any one article, pair or set of articles is £/€ 250.
  - The maximum we will pay for all valuables in total is £/€ 250.

- **PERSONAL MONEY**
  - Up to £/€ 250 per trip for all covered persons travelling together for the accidental loss of, theft of or damage to personal money.

- **TRAVEL DOCUMENTS**
  - Up to £/€ 250 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

**EMERGENCY MEDICAL EXPENSES**
- Up to £/€ 10,000,000 for reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners’ fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

**DELAYED DEPARTURE**
- If you arrive at the terminal and check in or attempt to check in during your outward journey or homeward journey and the departure of your pre-booked scheduled public transport is delayed at the final departure point for more than 12 hours from the scheduled departure time as a result of one of the listed reasons, we will pay you:
  - £20 for the first full 12 hours that your departure is delayed, and
  - £20 for each additional full 12 hour period of delay.
- The maximum we will pay you per trip is £/€ 880;

**MISSED DEPARTURE**
- If you arrive at the airport, port or rail terminal too late to commence your international trip as a result of:
  - the failure of other scheduled public transport; or
  - an accident to or breakdown of the vehicle in which you are travelling or a major event causing serious delay on the roads on which you are travelling;
- we will reimburse you up to £/€ 7,500 for all covered persons travelling together, for additional accommodation and tuition and accommodation costs.

What is not Insured?

**CANCELLATION**
- Exam failure due to non-attendance, whether deliberate or otherwise.
- Any claim arising from complications of pregnancy which first arise before booking or paying for the trip, whichever is later.
- Any claim arising directly or indirectly from circumstances known to you prior to the date you purchased the policy or the time of booking orcommencing any trip (whichever is later) which could reasonably have been expected to give rise to a claim.

**CURTAILMENT**
- Any claim where you do not get our pre-authorisation before returning to your country of residence. We will confirm the necessity to return home before curtailment due to bodily injury or illness.
- Any costs for transportation and/ or accommodation not arranged by us or incurred without our prior approval.
- Any claim arising from complications of pregnancy which first arise before departing on your trip.

**BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS**
- Incidents of loss or theft of baggage or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
- Valuables or personal money or passport left unattended at any time (including in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, any claims where you have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.
- Valuables or personal money or passport left unattended in a vehicle at any time unless all items are kept out of sight in a locked glove or boot compartment and the vehicle shows signs of forced entry.

**EMERGENCY MEDICAL EXPENSES**
- Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip.
- Claims where you unreasonably refuse the medical repatriation services we agree to provide and pay for under this policy. If you choose alternative medical repatriation services you must notify us in writing in advance and it will be at your own risk and own cost.
- Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
- Any treatment or diagnostic testing that was pre-planned or pre-known by you.
- Any form of treatment or surgery which in the opinion of our Chief Medical Officer can be reasonably delayed until your return to the country of residence.

**DELAYED DEPARTURE**
- Claims where you have not checked in or attempted to check in according to the itinerary supplied to you. You must also arrive at the departure point before the advised departure time.
- Strike or industrial action or air traffic control delay which had commenced or for which the start date had been announced before you made your travel arrangements for your trip, and/or you purchased the policy.

**MISSED DEPARTURE**
- Claims where you have not allowed sufficient time (i.e.
You are covered for trips made to the United Kingdom or Europe.

**Additional cover for Leisure Trips**

- Begin and end within the period of cover, from the UK or EU and which includes a flight or pre-booked overnight accommodation up to a maximum of 21 days per trip.

- **BAGGAGE DELAY**
  - Up to £/€ 100 in total for all covered persons travelling together, for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours of your arrival.

- **Pre-existing medical conditions** are not covered.

- **Claims** where you have not obtained a written report from the police or emergency service, or a repairers report and/or receipt within 7 days of you returning home if the vehicle you are travelling in breaks down or is involved in an accident.

- **Claims arising from baggage shipped as freight or under a consignment note**.

- **Breakdown** of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with the manufacturer’s instructions.

- **Claims** which do not relate to your outward journey on a trip outside of your country of residence.

- **Claims due to delay, confiscation or detention by customs or other authority**.

- **Claims arising from baggage shipped as freight or under a bill of lading**.

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**Where am I covered?**

- You are covered for trips made to the United Kingdom or Europe.

- Europe is defined as: Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands (including Majorca, Menorca, Ibiza, Corsica, Sardinia, Sicily, Malta, Gozo, Crete, Rhodes and other Greek Islands, Northern and Southern Cyprus), Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.

- Additionally, you are covered for Leisure Trips which begin and end within the period of cover, from the UK or EU and which includes a flight or pre-booked overnight accommodation up to a maximum of 21 days per trip.

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**What are my obligations?**

- You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.

- If you need to curtail your trip you must contact us on +44 (0) 203 887 3662. We are open 24/7 for advice and assistance with your return home.

- We will also arrange transport home if you have news of serious illness, deterioration or death of a close relative at home.

- You must tell us as soon as possible in the event of an emergency or if you are hospitalised (any outpatient treatment, minor illness or injury (excluding fractures) costs must be paid for by you and reclaimed).

- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.

- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.

- You must not abandon any property for us to deal with and keep any damaged items as we may need to see them.

- You must provide all necessary documentation requested by us at your expense. If you do not provide this any claim may be refused.

- You must not abandon any property for us to deal with and keep any damaged items as we may need to see them.

- You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.

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**When and how do I pay?**

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium must be paid to your school, institution or agency only as the Policyholder.

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**When does the cover start and end?**

- The period of cover is the period to which the insurance applies, which cannot exceed one academic year or in any case a maximum of twelve consecutive months. This is between and inclusive of the dates shown as Cover start date and Cover end date on the Policy Schedule starting at 00.01 hours on the Cover start date and ending at midnight on the Cover end date.

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**How do I cancel the contract?**

You may cancel this policy by contacting the Policyholder at the address or number shown on your travel insurance certificate. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

If you choose to cancel and a claim has been made or the trip has commenced, you will not be entitled to any premium refund.

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**Are there any restrictions on cover?**

- Pre-existing medical conditions are not covered.

- The maximum age limit for all benefits is 69 years inclusive.

- Your participation in or practice of any other sport or activity unless shown as covered in SPORTS AND ACTIVITIES.
guard.me® International Insurance

Multirisk + Cancellation Cover
## CONTENTS

### Emergency Assistance
- 24/7, 365 days a year
- +44 (0) 203 887 3662

### Claims Team
- 09:00-17:00 Monday - Friday
- +44 (0) 203 887 3662

<table>
<thead>
<tr>
<th>SECTION</th>
<th>HEADER</th>
<th>PAGE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>BENEFIT TABLE</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>YOUR TRAVEL INSURANCE BENEFITS</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>INTRODUCTION</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>IMPORTANT HEALTH REQUIREMENTS</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>IMPORTANT INFORMATION</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>AGE LIMITATIONS</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>IMPORTANT LIMITATIONS UNDER CURTAILMENT</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>EMERGENCY ASSISTANCE</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>DEFINITIONS</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>GENERAL CONDITIONS</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>GENERAL EXCLUSIONS</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>SPORTS AND ACTIVITIES</td>
<td>9</td>
</tr>
<tr>
<td>POLICY SECTIONS</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>CANCELLATION</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>CURTAILMENT</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>DELAYED DEPARTURE</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>MISSED DEPARTURE</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>BAGGAGE DELAY</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>EMERGENCY MEDICAL AND REPATRIATION EXPENSES</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>HOSPITAL BENEFIT</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>PERSONAL ACCIDENT</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>TRAVEL ACCIDENT</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>PERSONAL LIABILITY</td>
<td>19</td>
</tr>
<tr>
<td>GETTING IN CONTACT</td>
<td></td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>MAKING A CLAIM</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>COMPLAINTS PROCEDURE</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>USE OF YOUR PERSONAL DATA</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>CANCELLATION OF BENEFITS</td>
<td>23</td>
</tr>
<tr>
<td>Cover</td>
<td>Limit</td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>----------------------</td>
<td></td>
</tr>
<tr>
<td><strong>Cancellation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cancellation, maximum</td>
<td>£/€ 7,500</td>
<td></td>
</tr>
<tr>
<td><strong>Curtailment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Curtailment, maximum</td>
<td>£/€ 7,500</td>
<td></td>
</tr>
<tr>
<td><strong>Delayed Departure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel Delay, maximum</td>
<td>£/€ 80</td>
<td></td>
</tr>
<tr>
<td>- per 12 hrs</td>
<td>£/€ 20</td>
<td></td>
</tr>
<tr>
<td><strong>Missed Departure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missed Departure, maximum</td>
<td>£/€ 7,500</td>
<td></td>
</tr>
<tr>
<td><strong>Baggage Delay</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baggage Delay, maximum after 12 hrs</td>
<td>£/€ 100</td>
<td></td>
</tr>
<tr>
<td><strong>Baggage, Personal money and Travel Documents</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baggage, maximum</td>
<td>£/€ 2,000</td>
<td></td>
</tr>
<tr>
<td>- Single Article Limit</td>
<td>£/€ 250</td>
<td></td>
</tr>
<tr>
<td>- Valuables Limit</td>
<td>£/€ 250</td>
<td></td>
</tr>
<tr>
<td>Personal Money, maximum</td>
<td>£/€ 250</td>
<td></td>
</tr>
<tr>
<td>Travel Documents, maximum</td>
<td>£/€ 250</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Medical and Repatriation Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Medical and Repatriation Expenses, maximum</td>
<td>£/€ 10,000,000</td>
<td></td>
</tr>
<tr>
<td>Infants born following Complications of pregnancy</td>
<td>£/€ 75,000</td>
<td></td>
</tr>
<tr>
<td>Emergency Dental Expenses, maximum</td>
<td>£/€ 150</td>
<td></td>
</tr>
<tr>
<td>Funeral Expenses, maximum</td>
<td>£/€ 5,000</td>
<td></td>
</tr>
<tr>
<td><strong>Hospital Benefit</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Benefit, maximum</td>
<td>£/€ 100</td>
<td></td>
</tr>
<tr>
<td>- per 24 hrs</td>
<td>£/€ 20</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Accident</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Accident, maximum</td>
<td>£/€ 115,000</td>
<td></td>
</tr>
<tr>
<td><strong>Travel Accident</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel Accident, maximum</td>
<td>£/€ 25,000</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Liability</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Liability, maximum</td>
<td>£/€ 2,000,000</td>
<td></td>
</tr>
</tbody>
</table>
Introduction

This document is not a contract of insurance but summarises the benefits provided to you when attending an Academic course. The provision of those benefits is enabled by an insurance policy held by and issued to the Policyholder by Inter Partner Assistance. Only it has direct rights against the insurer under the policy. This agreement does not give you direct rights under the Policy of Insurance but enables you to receive benefits. Strict compliance with the terms and conditions of this agreement is required if you are to receive its benefit.

Eligibility

The benefits summarised in this document are dependent upon you being on a valid trip at the time of any incident giving rise to a claim. The Policyholder will give you notice if there are any material changes to these terms and conditions or if the Policy supporting the benefits available under this agreement is cancelled or expires without renewal on equivalent terms.

This is your benefit guide and agreement with us. It contains details of benefits, conditions and exclusions, and is the basis on which all claims you make will be settled.

Insurer

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm’s registered number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register

Important Health Requirements

You must comply with the following conditions in order to have full cover under this policy. If you do not comply we may refuse to deal with your claim or reduce the amount of any claim payment.

These benefits will not cover you if you:

- are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you sought his/her advice);
- are travelling with the intention of obtaining medical treatment or consultation abroad;

In addition, you will not be covered for benefits under MEDICAL EXPENSES, or for CURTAILMENT due to a medical reason, if you:

- have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations where the underlying cause has not been established);

Important

No claim arising directly or indirectly from a pre-existing medical condition affecting you will be covered.

Indirectly Related Conditions

1. At the time of taking out this policy you will not be covered for any claim arising directly or indirectly from:

- any medical condition you have, or have had, for which you are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 12 months.
- any medical condition for which you have received a terminal prognosis;
- any medical condition you are aware of but for which you have not had a diagnosis;
- any medical condition for which you are on a waiting list;
- any medical condition for which you know you need surgery or treatment;
- any medical condition for which you are awaiting the results from any tests or investigations;
- any medical condition affecting you, that you are aware of, that could reasonably be expected to result in a claim on this policy.
- any medical condition affecting a third party, that you are aware of, that could reasonably be expected to result in a claim on this policy. For your information, examples include but are not limited to:
  - A third party who has received a terminal prognosis;
  - A third party who is receiving or waiting for hospital investigation or treatment for an undiagnosed condition or a set of symptoms;
  - A third party who is receiving inpatient treatment;
  - A third party who has an existing medical condition or illness, that has presented new or a change to symptoms.
2. At any time **you** will not be covered for any claim arising directly or indirectly from:
   - any **medical condition** you have in respect of which a **medical practitioner** has advised **you** not to travel or would have done so had **you** sought his/her advice
   - any surgery, treatment or investigations for which **you** intend to travel outside of your **home** area to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
   - any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
   - **your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport provider**

**IMPORTANT INFORMATION**

1. Claims arising from any **pre-existing medical conditions** are not covered.
2. Claims arising when **you** are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought their advice) are not covered.
3. Claims arising when **you** are travelling with the intention of obtaining medical treatment or consultation abroad are not covered.
4. Claims arising when **you** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established) are not covered.
5. In case of any **medical emergency** you or the treating facility should contact **us** on +44 (0) 203 887 3662 as soon as possible. **You** would also need to contact **us** to report any loss, **theft** or damage.
6. If **you** need to **curtail your trip** you must contact **us** on +44 (0) 203 887 3662.
7. This policy will be governed by the laws of England and Wales.
8. **We** will only pay up to the single article limit for any **baggage** or **valuables**.
9. The duration of any **leisure trip** may not exceed 21 consecutive days. Please note if **your leisure trip** is longer than the maximum duration, benefits will not apply to any part of that **leisure trip**.

**AGE LIMITATIONS**

Cover is not available to any person aged 70 years and over at the commencement of the **Period of cover**.

**CONTRACT LANGUAGE**

This document is a translation from the original English text. In the event of any discrepancies or disputes, the original English wording will apply.

**IMPORTANT LIMITATIONS UNDER CANCELLATION AND CURTAILMENT**

This policy will not cover any claims under CANCELLATION and CURTAILMENT arising from any **pre-existing medical condition** known to **you** prior to purchasing the policy or prior to booking any **trip** (whichever is the later), affecting any **close relative**, any person with whom **you** are travelling, or any person with whom **you** have arranged to stay, if:

1. a terminal diagnosis had been given by a **medical practitioner**; or
2. they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic;
3. during the 90 days immediately prior to **you** purchasing the policy or prior to booking any **trip** (whichever is later) any **close relative** had required surgery, inpatient treatment or hospital consultations.

**EMERGENCY ASSISTANCE**

Contact **us** on Telephone: +44 (0) 203 887 3662.

If **you** suffer any serious illness or accident which may lead to **your** admission to hospital before any plans are made for repatriation or if **you** need to **curtail your trip** you must contact **us**. We are open 24/7 for advice and will be able to assist in arranging repatriation and settling medical expenses directly with the treating facility. Any treatment in a private facility is not covered unless pre-authorised by **us**. If it is not possible to contact **us** before any treatment happens (for any immediate emergency treatment) please call **us** as soon as possible. For any outpatient treatment (where **you** are not admitted into hospital) or minor illness or injury (excluding fractures) **you** should pay for the treatment and claim it back from **us**.

**MEDICAL ASSISTANCE ABROAD**

**We** will arrange transport **home** if this is considered **medically necessary**, or when **you** have news of a serious illness, injury or death of a **close relative** at **home**.
PAYMENT FOR MEDICAL TREATMENT ABROAD

If you are admitted to a hospital/clinic while outside your country of residence, we will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. We will also arrange transport home when this is considered medically necessary, or when you have news of serious illness, injury, or death of a close relative at home. Please contact us on +44 (0) 203 887 3662 as soon as possible. For simple out-patient treatment, you should pay the hospital/clinic yourself and claim back medical expenses from us. Please be careful not to sign anything confirming you will pay for excessive treatment or charges. If in doubt regarding any requests, please call us for guidance.

DEFINITIONS

Any word or expression which relates to a definition will have the same meaning throughout the benefit schedule and will be highlighted in bold.

<table>
<thead>
<tr>
<th>ACADEMIC COURSE</th>
<th>any accredited educational course run by the Policyholder which runs for no more than one academic year or in any case a maximum of twelve consecutive months.</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADVERSE WEATHER CONDITIONS</td>
<td>rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.</td>
</tr>
<tr>
<td>BAGGAGE</td>
<td>clothing, personal effects, luggage and other articles which belong to you (excluding valuables, ski equipment, golf equipment, personal money and documents of any kind) and are worn, used or carried by you during any trip.</td>
</tr>
<tr>
<td>BENEFIT TABLE</td>
<td>the table listing the benefit amounts on page 2.</td>
</tr>
<tr>
<td>BODILY INJURY</td>
<td>an identifiable physical injury caused by a sudden, violent, external, unexpected specific event. Injury as a result of your unavoidable exposure to the elements shall be deemed to be a bodily injury.</td>
</tr>
<tr>
<td>CLOSE RELATIVE</td>
<td>mother, father, sister, brother, spouse, or fiancé/fiancée or common law partner (any couple, in a common law relationship living permanently at the same address) daughter, son, including adopted daughter or son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, stepchild, stepsister, stepbrother, foster child, legal guardian, legal ward.</td>
</tr>
<tr>
<td>COMPLICATIONS OF PREGNANCY</td>
<td>the following unforeseen complications of pregnancy as certified by a medical practitioner: toxaemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/ medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.</td>
</tr>
<tr>
<td>COUNTRY OF RESIDENCE</td>
<td>the country in which you legally reside. You must have a residential address that you can refer to within that country.</td>
</tr>
<tr>
<td>CURTAILMENT/ CURTAIL</td>
<td>cutting short your trip by returning home due to an emergency authorised by us.</td>
</tr>
<tr>
<td>EEA</td>
<td>Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK</td>
</tr>
<tr>
<td>EUROPE</td>
<td>Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands (including Majorca, Menorca, Ibiza, Corsica, Sardinia, Sicily, Malta, Gozo, Crete, Rhodes and other Greek Islands, Northern and Southern Cyprus), Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</td>
</tr>
<tr>
<td>HOME</td>
<td>your normal place of residence in your country of residence.</td>
</tr>
<tr>
<td>HOMEWARD JOURNEY</td>
<td>travelling to your home address in the country of residence from your trip destination.</td>
</tr>
<tr>
<td>LEISURE TRIP</td>
<td>a journey solely for holiday or leisure purposes, which begins and ends within the period of cover, from the United Kingdom or Europe and which includes a flight or pre-booked overnight accommodation up to a maximum of 21 days per trip.</td>
</tr>
<tr>
<td>LOSS OF LIMB</td>
<td>loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.</td>
</tr>
</tbody>
</table>
**LOSS OF SIGHT**

Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what **you** should see at 60 feet.)

**MANUAL WORK**

Any work above ground level; work using cutting tools, power tools and machinery; work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant; undertaking work of a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind, with the exception of bar and restaurant work, wait staff, chalet, maid, au pair and child care, and occasional light manual work at ground level including retail work and fruit picking.

**MEDICAL CONDITION(S)**

Any medical or psychological disease, sickness, condition, illness or injury that has affected **you** or any close relative, travelling companion or person with whom **you** intend to stay whilst on your trip.

**MEDICAL EMERGENCY**

A bodily injury or sudden and unforeseen illness suffered by **you** while **you** are on a trip outside the country of residence and a registered medical practitioner tells **you** that **you** need immediate medical treatment or medical attention.

**MEDICALLY NECESSARY**

Reasonable and essential medical services and supplies, ordered by a medical practitioner exercising prudent clinical judgement, needed to diagnose or treat an illness, injury, medical condition, disease or its symptoms, and that meet generally accepted standards of medical practice.

**MEDICAL PRACTITIONER**

A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to **you**, any travelling companion, or any person with whom **you** have arranged to stay.

**OUTWARD JOURNEY**

Travelling from your home or business address in the country of residence to your trip destination including international flights, sea crossings or rail journeys which are booked prior to **you** leaving your country of residence which is directly related to the outbound journey.

**PAIR OR SET**

Items forming part of a set or which are normally used together.

**PERIOD OF COVER**

The period to which the insurance applies, which cannot exceed one academic year or in any case a maximum of twelve consecutive months. This is between and inclusive of the dates shown as Cover start date and Cover end date on the Policy Schedule starting at 00.01 hours on the Cover start date and ending at midnight on the Cover end date.

**PERSONAL MONEY**

Bank notes, currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, hotel vouchers, all held for private purposes.

**POLICYHOLDER**

The firm, company or organisation providing Academic Courses, named as the Policyholder on the Policy Schedule, not being an Covered Person.

**PRE-EXISTING MEDICAL CONDITION(S)**

A medical condition that, during the 12 months prior to the period of insurance/effective date, has:

- caused signs or symptoms; or
- required medical advice, consultation, or investigation (whether a diagnosis was established or not); or
- required any form of treatment provided by a medical practitioner.

For the purpose of this definition, the following does not constitute medical treatment:

a. regular use of prescribed medication, provided that no change in medication, dosage, or usage has been prescribed by a medical practitioner;

b. check-ups or follow-ups when the medical practitioner observes no adverse change in the stability of any previously noted condition, or any change in symptoms.

**PUBLIC TRANSPORT**

Any transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service on which **you** are booked to travel.

**SPORTS AND ACTIVITIES**

The activities listed under Sports and Activities on page 9.

**STRIKE OR INDUSTRIAL ACTION**

Any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

**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(s) 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.
| THEFT | any **theft** committed by violence, threat of violence, mugging, assault or through break in by a third party (a person who is not a relative, close relative or travel companion) |
| TRIP | any **trip** booked within the Policy Period by a **Covered person** for the purpose of attending an **Academic course** with the **Policyholder** in the **United Kingdom** or **Europe**, including **Leisure trips** which begin and end within the **period of cover** up to a maximum of 21 days per **trip**. **PLEASE NOTE:** Any **trips** to a country which a government agency in your **country of residence**, or the World Health Organisation, has advised against travel are not covered. In addition, **trips** to any destination that falls under point 15 of General Exclusions are not covered. |
| UNATTENDED | when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle. |
| UNDER THE INFLUENCE | Your actions while they are impaired or adversely influenced by medication, drugs, alcohol or intoxicants; any medical claims related to the use or misuse of drugs or alcohol. |
| UNITED KINGDOM | England, Scotland, Wales and Northern Ireland (excluding the Scilly Isles, the Channel Islands and the Isle of Man). |
| VALUABLES | jewellery, precious metals or precious stones or items made from precious metals or precious stones, watches, furs, leather articles, photographic- audio- video- computer- television- games (including but not limited to CDs, DVDs, memory devices and headphones), telescopes, binoculars, laptops, tablets and notebooks, E-readers, MP3/4 players. |
| WE/US/OUR | the insurer, Inter Partner Assistance SA. |
| YOU/YOUR/COVERED PERSON(S) | any person not ordinarily resident in the country in which the **academic course** takes place, named in a Declaration by the **Policyholder**, who is eligible for cover. |

**GENERAL CONDITIONS**

You must comply with the following conditions to have the full protection of this policy. If you do not comply we may at our option refuse to deal with your claim, or reduce the amount of any claim payment.

1. The maximum age limit for all benefits is 69 years inclusive.
2. You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
3. If you need to curtail your **trip** you must contact us on +44 (0) 203 887 3662. We are open 24/7 for advice and assistance with your return home. We will also arrange transport home if you have news of serious illness, deterioration or death of a close relative at home.
4. You must tell us as soon as possible in the event of an emergency or if you are hospitalised (any outpatient treatment, minor illness or injury (excluding fractures) costs must be paid for by you and reclaimed).
5. We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
6. You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
7. You must not abandon any property for us to deal with and keep any damaged items as we may need to see them.
8. You must provide all necessary documentation requested by us on page 21 at your expense. We may also request more documentation than what is listed to substantiate your claim. If you do not provide this any claim may be refused.
9. You or your legal representatives must send us at your own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the claim. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills. Please keep copies of all documents sent to us.
10. You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
11. You must tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or **bodily injury** to them. You must immediately send us any writ or summons, letter of claim or other document relating to your claim.
12. In the event of a claim and if we require it, you must agree to be examined by a medical practitioner of our choice, at our expense as often as may be reasonably necessary prior to paying a claim, In the event of your death we may also request and will pay for a post-mortem examination.
13. If we provide transportation or settle your claim and as a result you have unused travel ticket(s) you must surrender those tickets to us. If you do not we will deduct the amount of those tickets from any amount paid to you.
14. We have the right, if we choose, in your name but at our expense to:
- take over the settlement of any claim;
- take legal action in your name to get compensation from anyone else for our own benefit or to get back from anyone else any payments that have already been made;
- take any action to get back any lost property or property believed to be lost.

15. If you or anyone acting for you in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this policy shall become void. We may inform the police and you must repay to us any amount already received under the policy.

16. If we pay any expense which is not covered, you must pay this back within one month of our asking.

17. We will make every effort to apply the full range of services in all circumstances as shown in the policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

18. You must claim against your private health insurer first for any expenses.

GENERAL EXCLUSIONS

These exclusions apply throughout your policy. We will not pay for claims arising directly or indirectly from:

1. Any pre-existing medical conditions.
2. Under all sections, any claim not arising from the circumstances listed in WHAT IS COVERED
3. Claims where you have not provided the necessary documentation requested by us on page 21 at your expense. We may also ask for more documentation than what is listed to substantiate your claim.
4. Your engagement in or practice of: manual work, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless an applicable current driving licence is held allowing the use of such vehicles in your country of residence and your trip destination and a crash helmet is worn (see SPORTS AND ACTIVITIES) professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, track-driving, or any tests for speed or endurance.
5. Your participation in or practice of any other sport or activity unless shown as covered in SPORTS AND ACTIVITIES.
6. Sports and activities are only covered on an incidental, non-competitive and non-professional basis. Under no circumstances will any claims arising from any activities not listed be covered regardless of whether undertaken as part of an organised excursion or event.
7. Any claim resulting from you attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a medical practitioner, being addicted to, abusing or being under the influence of drugs, or alcohol.
8. Self-exposure to needless peril (except in an attempt to save human life).
9. Any claim resulting from your involvement in a fight except in self-defence.
10. Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
11. Your own unlawful action or any criminal proceedings against you or any loss or damage deliberately carried out or caused by you.
12. Any other loss, damage or additional expense following on from the event for which you are claiming. Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of your business, inconvenience, distress, or loss of enjoyment.
13. Operational duties of a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department.
14. Any claim where you are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had these benefits not been effected.
15. Your travel to a country or specific area or event to which a government agency in the country of residence or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.
16. You climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
17. Any costs you would have been required or been expected to pay, if the event resulting in the claim had not happened.
18. Any circumstances you are aware of that could reasonably be expected to give rise to a claim under this policy.
19. Costs of telephone calls or faxes, internet charges unless they are documented as costs to contact us.
20. A condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
21. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or...
usurped power but this exclusion shall not apply to losses under EMERGENCY MEDICAL AND REPATRIATION EXPENSES, HOSPITAL BENEFIT, and PERSONAL ACCIDENT unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.

22. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

23. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

SPORTS AND ACTIVITIES

You are covered under EMERGENCY MEDICAL AND REPATRIATION EXPENSES, and HOSPITAL BENEFIT for the following activities. Sports and activities are excluded if your participation in them is the sole or main reason for your trip.

Any sport or activity marked with * is excluded under PERSONAL LIABILITY and PERSONAL ACCIDENT.

- *Abseiling
- *Archery
- Badminton
- Baseball
- Basketball
- Bowling
- Camel Riding
- *Canoeing (up to grade/class 3)
- *Clay pigeon shooting
- Cricket
- *Cross country skiing
- *Elephant Riding
- *Fell running
- *Fencing
- Fishing
- Football
- *Glacier Skiing
- *Go- Karting
- Golf
- Hockey
- *Horse Riding
- *Horse Trekking
- *Hot air ballooning
- Ice Skating (on recognised ice rinks)
- *Jet Biking
- *Jet Skiing
- Kitesurfing
- Monoskiing
- *Mountain bicycling on tarmac
- *Mountain bicycling off tarmac
- Netball
- Orienteering
- *Paintball
- Pony Trekking
- Racquetball
- Road Cycling
- Roller skating
- Running
- Sailing (within 20 Nautical Miles of the coastline)
- *Sailing (outside 20 Nautical Miles of the coastline)
- Scuba Diving † (see note below)
- *Ski touring
- *Skidoo/snowmobiling
- Skiing (on piste or off piste with a guide)
- *Snowblading
- Snowboarding (on piste or off piste with a guide)
- Snowshoeing
- Squash
- Surfing
- Table Tennis
- Tennis
- *Tobogganing
- Trampolining
- Trekking (up to 4000 metres without use of climbing equipment)
- Volleyball
- *War games
- Water polo
- Water Skiing
- Wind Surfing
- Yachting (within 20 Nautical Miles of the coastline)
- *Yachting (outside 20 Nautical Miles of the coastline)
- Zorbing

† Scuba diving – scuba diving to the following depths, when you hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres
- BSAC Dive Leader – 50 metres

We must agree with any equivalent qualification. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres.
CANCELLATION

WHAT IS COVERED

Up to £/€ 7,500 per trip for all covered persons for irrecoverable unused travel, tuition and accommodation costs and any pre-paid excursions, tours or activities at your trip destination which you have paid or will have to pay for covered persons, including any reasonable additional travel expenses incurred if cancellation of the trip is necessary and unavoidable as a result of any of the following changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later:

a. Unforeseen illness, injury, complication of pregnancy or death of you, a close relative or any person with whom you are travelling or staying during your trip.

b. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of you or your travelling companion(s).

c. The emergency services requesting you to remain at or subsequently return home due to serious damage to your home or business (where you are the owner, manager or principal of the business) caused by a third party that is not related to you.

d. Your redundancy where you are in permanent employment, and have passed your probationary period, with your employer.

e. Abandonment - If your outward journey on scheduled public transport is delayed at the final departure point for more than 24 hours from the scheduled time of departure due to strike or industrial action; or adverse weather conditions; or mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travel.

f. Exam or course failure, where the failure prevents you from attending the academic course.

g. The non-issue of a travel visa, excluding an immigration or employment visa required for your trip, provided you were eligible to make such an application, for reasons beyond your control other than due to late application or subsequent attempt for a visa that had already been refused in the past.

Please refer to MAKING A CLAIM for the documents you would need to provide.

IMPORTANT LIMITATIONS UNDER CANCELLATION

This policy will not cover any claims arising directly or indirectly from any pre-existing medical condition known to you prior to you purchasing the policy or prior to booking any trip (whichever is the later), affecting any close relative, any person with whom you are travelling, or staying during your trip if:

a. a terminal diagnosis had been given by a medical practitioner; or

b. they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic;

c. during the 90 days immediately prior to you purchasing the policy or prior to booking any trip (whichever is later) they had required surgery, inpatient treatment or hospital consultations.

Please refer to MAKING A CLAIM for the documents you would need to provide.

WHAT IS NOT COVERED

1. Any pre-existing medical conditions.

2. Exam failure due to non-attendance, whether deliberate or otherwise.

3. Any claim arising from complications of pregnancy which first arise before booking or paying for the trip, whichever is later

4. Any claim relating to IVF treatment

5. Claims where you have not provided the necessary documentation requested by us on page 21 at your expense. We may also ask for more documentation than what is listed to substantiate your claim.

6. Any claim arising directly or indirectly from circumstances known to you prior to the date you purchased the policy or the time of booking or commencing any trip (whichever is later) which could reasonably have been expected to give rise to a claim.

7. Any costs for cancellation of the trip due to bodily injury or illness where you do not provide a medical certificate from the medical practitioner treating the injured/ill person, stating that it was necessary for you to cancel and prevented you from travelling or return to your country of residence due to bodily injury or illness.

8. Claims for travelling companions if they are not covered persons.

9. Any costs paid for using any airline mileage reward scheme, for example Avios (formerly air miles), or any card bonus point
schemes, any Timeshare, Holiday Property Bond or other holiday point’s scheme and/or any associated maintenance fees.

10. Any costs or charges for which the **public transport** provider will compensate **you**.

11. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.

12. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).

13. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority, a Port Authority or any similar body in any country.

14. Any claim resulting from the failure of the provider of any service forming part of **your** booked **trip** to provide any part of **your** booked **trip** (apart from excursions) including error, insolvency, omission or default.

15. Any cancellation caused by work commitment or amendment of **your** holiday entitlement by **your** employer unless **you** or any travelling companion or person **you** are staying with on **your trip** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons.

16. Any claim resulting from **your** inability to travel due to failure to hold, obtain or produce a valid passport.

17. The cost of recoverable airport charges, ATOL fees, levies and taxes.

18. Claims where **you** delay or fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the **trip**. **Our** liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.

19. Claims for abandonment where **you** have not obtained confirmation from the carriers (or their handling agents) of the length and reason for the delay.

20. Any claim resulting from a change of plans due to **your** financial circumstances except if **you** are made redundant whilst in permanent employment with the same employer for 2 years or more.

21. Claims where documented evidence that authorised leave is cancelled for unforeseen operational reasons is not provided.

22. Any rebooking costs that exceed the cost of **your** originally booked **trip**.

23. Abandonment after the first leg of a **trip**.

24. Any claim resulting from the delay or change to **your** booked **trip** because of Government action or restrictive regulations.

25. Any claim resulting from **you** attempting or committing suicide; deliberately injuring **yourself**; using any drug not prescribed by a **medical practitioner**, being addicted to, abusing or being under the influence of drugs, or alcohol.

26. Self-exposure to needless peril (except in an attempt to save human life).

27. Any claim resulting from **your** involvement in a fight except in self-defence.

28. **Your** own unlawful action or any criminal proceedings against **you** or any loss or damage deliberately carried out or caused by **you**.

29. Any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of **your** business, inconvenience, distress, or loss of enjoyment.

30. Any claim where **you** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had these benefits not been effected.

31. Any costs **you** would have been required or been expected to pay, if the event resulting in the claim had not happened.

32. Any circumstances **you** are aware of that could reasonably be expected to give rise to a claim under this policy.

33. A condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.

34. **Your** travel to a country or specific area or event to which a government agency in the **country of residence** or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.

35. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under EMERGENCY MEDICAL AND REPATRIATION EXPENSES, HOSPITAL BENEFIT, and PERSONAL ACCIDENT unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

36. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
37. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.

CURTAILMENT

WHAT IS COVERED

YOU MUST ALWAYS CONTACT US BEFORE CURTAILING YOUR TRIP

Telephone Number +44 (0) 203 887 3662

Up to the amount shown in the Benefit Table per trip for irrecoverable unused travel, tuition and accommodation costs and any pre-paid excursions, tours or activities at your trip destination which you have paid or will have to pay for covered persons together with any reasonable additional travel expenses incurred if the trip is curtailed before completion as a result of any of the following changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later:

a. Unforeseen illness, injury, complication of pregnancy or death of you, a close relative or any person with whom you are travelling or staying during your trip.

b. The emergency services requesting you to remain at or subsequently return home due to serious damage to your home or business (where you are the owner, manager or principal of the business) caused by a third party that is not related to you.

c. If you or any travelling companion or person you are staying with on your trip, are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled for operational reasons, provided that such cancellation could not reasonably have been expected at the time when you purchased this insurance or at the time of booking any trip (whichever is the later).

Please refer to MAKING A CLAIM for the documents you would need to provide.

PLEASE NOTE: Reimbursement will be calculated strictly from the date you return to your home in your country of residence.

IMPORTANT LIMITATIONS UNDER CURTAILMENT

This policy will not cover any claims arising directly or indirectly from any pre-existing medical condition known to you prior to you purchasing the policy or prior to booking any trip (whichever is the later), affecting any close relative, any person with whom you are travelling, or staying during your trip if:

a. a terminal diagnosis had been given by a medical practitioner; or

b. they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic;

c. during the 90 days immediately prior to you purchasing the policy or prior to booking any trip (whichever is later) they had required surgery, inpatient treatment or hospital consultations.

Please refer to MAKING A CLAIM for the documents you would need to provide.

WHAT IS NOT COVERED

1. Any pre-existing medical conditions.

2. Any claim where you do not get our pre-authorisation before returning to your country of residence. We will confirm the necessity to return home before curtailment due to bodily injury or illness.

3. Any costs for transportation and/or accommodation not arranged by us or incurred without our prior approval.

4. Any claim arising from complications of pregnancy which first arise before departing on your trip.

5. Any claim relating to IVF treatment.

6. Claims where you have not provided the necessary documentation requested by us.

7. Any claim arising directly or indirectly from circumstances known to you prior to the date you purchased the policy or the time of booking or commencing any trip (whichever is later) which could reasonably have been expected to give rise to a claim.

8. Any costs for curtailment of the trip due to bodily injury or illness where you do not provide a medical certificate from the medical practitioner treating the injured/ill person, stating that it was necessary for you to return to your country of residence due to bodily injury or illness.

9. Claims for travelling companions if they are not covered persons.

10. Any costs paid for using any airline mileage reward scheme, for example Avios (formerly air miles), or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday point’s scheme and/or any associated maintenance fees.
11. Any costs or charges for which the **public transport** provider will compensate **you**.

12. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.

13. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you booked your trip** (whichever is the earlier).

14. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority, a Port Authority or any similar body in any country.

15. Any claim resulting from the failure of the provider of any service forming part of **your booked trip** to provide any part of **your booked trip** (apart from excursions) including error, insolvency, omission or default.

16. Any **curtailment** caused by work commitment or amendment of **your holiday entitlement** by **your employer** unless **you** or any travelling companion or person **you** are staying with on **your trip** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their authorised leave cancelled for operational reasons**.

17. Any claim resulting from **your** inability to travel due to failure to hold, obtain or produce a valid passport.

Please refer to **GENERAL CONDITIONS** and **GENERAL EXCLUSIONS**.

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**DELAYED DEPARTURE**

**WHAT IS COVERED**

If **you** have arrived at the terminal and have checked in or attempted to check in during **your outward journey** or **homeward journey** and the departure of **your pre-booked scheduled public transport** is delayed at the final departure point for more than 12 hours from the scheduled departure time due to:

1. **strike or industrial action**; or
2. **adverse weather conditions**; or
3. mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you are booked to travel**;

we will pay **you**:

a. £20 for the first full 12 hours that **your** departure is delayed, and
b. £20 for each additional full 12 hour period of delay.

The maximum we will pay **you per trip** is £280;

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

**WHAT IS NOT COVERED**

1. Any costs or charges for which any carrier or provider must, has or will reimburse **you** and all amounts paid in compensation by the carrier.
2. Claims where **you** have not checked in or attempted to check in according to the itinerary supplied to **you**. **You must also arrive at the departure point before the advised departure time.**
3. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
4. Claims where **you** have not obtained confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
5. **Strike or industrial action** or air traffic control delay which had commenced or for which the start date had been announced before **you** made **your travel arrangements for your trip**, and/or **you** purchased the policy.
6. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
7. Any claim where **you** have not been delayed for more than 12 hours of the scheduled departure time.
8. Any claims for delayed departure under this section if **you** have claimed under MISSED DEPARTURE or CURTAILMENT.

Please refer to **GENERAL CONDITIONS** and **GENERAL EXCLUSIONS**.

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**MISSED DEPARTURE**

**WHAT IS COVERED**

If **you** arrive at the airport, port or rail terminal too late to commence **your international trip** as a result of:

a. the failure of other scheduled **public transport**; or
b. an accident to or breakdown of the vehicle in which **you** are travelling or a major event causing serious delay on the roads
on which you are travelling;

we will reimburse you up to the amount shown in the Benefit table per trip for all covered persons travelling together, for additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or connecting flights outside the country of residence.

PLEASE NOTE: Claims are strictly calculated from the time of your scheduled departure to the time of your actual departure. Please refer to MAKING A CLAIM for the documents you would need to provide.

WHAT IS NOT COVERED

1. Claims where you have not allowed sufficient time (i.e. a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.
2. Claims where you have not provided a written report from the carrier confirming the length and reason for the delay.
3. Costs in excess of the original provider’s alternative arrangements for expenses incurred where you take alternative transportation.
4. All amounts paid in compensation by the carrier.
5. Claims where you have not retained and provided original receipts for costs above £/€5.
6. Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with the manufacturer’s instructions.
7. Claims where you have not obtained a written report from the police or emergency service, or a repairers report and/or receipt within 7 days of you returning home if the vehicle you are travelling in breaks down or is involved in an accident.
8. Withdrawal from service (temporary or otherwise) of public transport on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
9. Any claims under this section if you have claimed under CURTAILMENT or under DELAYED DEPARTURE.
10. Any expenses when reasonable alternative travel arrangements have been made available by the public transport operator within 12 hours of the actual departure time or actual connecting flight time.
11. Privately chartered flights.
12. Strike or industrial action which had commenced or for which the start date had been announced before you made your travel arrangements for your trip, and/or you purchasing the policy.
13. Denied boarding due to your drug or alcohol abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.

BAGGAGE DELAY

WHAT IS COVERED

Up to the amount shown in the Benefit Table in total for all covered persons travelling together, for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours of your arrival, provided written confirmation is obtained from the airline, confirming the number of hours the baggage was delayed.

If the loss is permanent the amount will be deducted from the final amount to be paid under BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS.

IMPORTANT CLAIM CONDITIONS

1. You must obtain written confirmation from the carrier, confirming the number of hours the baggage was delayed. You must:
   - obtain a Property Irregularity Report from the airline or their handling agents
   - give written notice of the claim within the time limitations of the carrier and retain a copy.
   - retain all travel tickets and tags to submit with a claim.
2. All amounts are only for actual receipted expenses in excess of any compensation paid by the carrier.
3. The amounts shown in the Benefit table are the total for each delay irrespective of the number of beneficiaries travelling together.

Please refer to MAKING A CLAIM for the documents you would need to provide
WHAT IS NOT COVERED

1. Claims which do not relate to your outward journey on a trip outside of your country of residence.
2. Claims due to delay, confiscation or detention by customs or other authority.
3. Claims arising from baggage shipped as freight or under a bill of lading.
4. Any costs or charges for which any carrier or provider must, has or will compensate you.
5. Reimbursement for items purchased after your baggage was returned.
6. Reimbursement where itemised receipts are not provided.
7. Claims where you do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the baggage was delayed and when the baggage was returned to you.
8. Any purchases made outside of 4 days of the actual arrival at the destination.

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.

BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS

WHAT IS COVERED

BAGGAGE

Up to the amount shown in the Benefit table per trip for all covered persons travelling together, for the accidental loss of, theft of or damage to baggage and valuables.

The amount payable will be the value at the time of purchase less a deduction for wear and tear based on the age of the property as shown in the table below, (or if the item can be repaired economically we will pay the cost of repair only).

The maximum we will pay for any one article, pair or set of articles is equal to the Single Item Limit shown in the Benefit table.

The maximum we will pay for all valuables in total is equal to the valuables limit shown in the Benefit table.

PERSONAL MONEY

Up to the amounts shown in the Benefit table per trip for all covered persons travelling together for the accidental loss of, theft of or damage to personal money.

We will pay up to the amounts shown in the Benefit table under cash limit for bank notes and coins.

TRAVEL DOCUMENTS

Up to the amount shown in the Benefit table for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

Please refer to MAKING A CLAIM for the documents you would need to provide

IMPORTANT CLAIM CONDITIONS

1. If baggage 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 incident. You must obtain an official report from the local police within 24 hours.

2. If baggage is lost, stolen or damaged whilst in the care of an airline you must:
   - obtain a Property Irregularity Report from the airline at the airport when the incident occurs.
   - give written notice of the claim to the airline within the time limitations of the carriage or the handling agents and please retain a copy.
   - retain all travel tickets and tags to submit with a claim.

3. You must provide an original receipt or proof of ownership for items to help to substantiate your claim.

4. Any amounts paid under BAGGAGE DELAY will be deducted from the final amount to be paid under this section.

WHAT IS NOT COVERED

1. Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
2. Incidents of loss or theft of baggage or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
3. Items damaged whilst you are on a trip when you do not obtain a damage/repair statement from an appropriate agent within 7 days of your return to your country of residence.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Cheques, traveller’s cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, if you have not followed
6. Claims relating to currency when you do not produce evidence of the withdrawal.

7. Unset precious stones, contact or corneal lenses, non-prescription spectacles or sunglasses without a receipt, hearing aids, dental or medical fittings, cosmetics, perfumes, tobacco, vaporisers or E-cigarettes, drones, alcohol, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage). Damage to china, glass (other than glass in watch faces, prescription spectacles and sunglasses, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the transportation vehicle or vessel in which they are being carried.

8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

9. Any amounts already paid under BAGGAGE DELAY.

10. All items used in connection with your business, trade, profession or occupation.

11. Damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moths, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.

12. Depreciation in value, variations in exchange rates or loss due to error or omission by you or a third party.

13. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.

14. Valuables or personal money or passport left unattended at any time (including in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, any claims where you have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.

15. Valuables or personal money or passport left unattended in a vehicle at any time unless all items are kept out of sight in a locked glove or boot compartment and the vehicle shows signs of forced entry.

16. Claims arising from damage caused by leakage of powder or liquid carried within baggage.

17. Claims arising from baggage shipped as freight

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.

**EMERGENCY MEDICAL EXPENSES**

*This is not private medical insurance*

If you become unexpectedly ill, injured or have a complication of pregnancy and you require in-patient treatment, repatriation or it is likely that the costs will exceed £/€ 500 then you must contact us on +44 (0) 203 887 3662.

We may:

- move you from one hospital to another; and/or
- return you to your home in the country of residence; or move you to the most suitable hospital in the country of residence; at any time, if we and the treating medical practitioner believe that it is medically necessary and safe to do so.

If our Chief Medical Officer advises a date when it is feasible and practical to repatriate you, but you choose not to be repatriated, our liability to pay any further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.

**WHAT IS COVERED**

Up to the amount shown in the Benefit table for costs incurred outside your country of residence for:

a. Reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners’ fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

b. Reasonable and necessary emergency medical expenses for all infants born following complications of pregnancy during a trip. Claims involving multiple births are considered to be one event.

c. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.

d. With our prior authorisation, additional travelling costs to repatriate you to your home when recommended by our Chief Medical Officer, including the cost of a medical escort if necessary. Repatriation expenses will be in the identical class of travel utilised on the outward journey unless we agree otherwise.

e. With our prior authorisation, and if deemed medically necessary by our Chief Medical Officer:

   - all necessary and reasonable accommodation (room only) and travel expenses incurred if it is medically necessary for you to stay beyond your scheduled return date, and including travel costs, back to your country of residence if you
cannot use your original ticket.
- all necessary and reasonable accommodation (room only) and travel expenses incurred by any one other person if required on medical advice to accompany you or escort a child home to your country of residence.
- up to £/€ 5,000 for travel expenses, and £/€ 1,500 for accommodation and meals for a maximum period of 10 days, for up to two people to travel to you if you have no family members within 500 km while you are hospitalised outside your country of residence and the hospitalisation is expected to last a minimum of 7 days, or in the event of your death.
- all necessary and reasonable accommodation (room only) and travel expenses for a friend or close relative to travel from the country of residence to escort covered persons under the age of 18 to your home in the country of residence if you are physically unable to take care of them and are travelling alone. If you cannot nominate a person we will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, we will pay for economy one way travel to return the child to the home. We will not pay for travel and/or accommodation that has not been arranged through us or incurred without our prior approval.

f. If you die abroad:
- cremation or burial charges in the country in which you die; or
- transportation charges for returning your body or ashes back to your country of residence.

Please refer to MAKING A CLAIM for the documents you would need to provide

WHAT IS NOT COVERED

1. Any claim arising directly or indirectly from any pre-existing medical condition.
2. Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip. Normal pregnancy or childbirth, or travelling when your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
3. Claims where you unreasonably refuse the medical repatriation services we agree to provide and pay for under this policy. If you choose alternative medical repatriation services you must notify us in writing in advance and it will be at your own risk and own cost.
4. Any costs you incur outside the country of residence after the date our Chief Medical Officer tells you should return home or we arrange for you to return home. (Our liability to pay further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place).
5. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
6. Any expenses which are not usual, reasonable or customary to treat your bodily injury or illness.
7. Any treatment or diagnostic testing that was pre-planned or pre-known by you.
8. Any form of treatment or surgery which in the opinion of our Chief Medical Officer can be reasonably delayed until your return to the country of residence.
9. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the country of residence unless stolen or damaged.
10. Additional costs arising from single or private room accommodation.
11. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us.
12. Treatment costs for cosmetic reasons unless our Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by this policy.
13. Any expenses incurred after you have returned to your country of residence unless previously agreed to by us.
14. Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations or vaccinations and/or taken the recommended medication.
15. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation unless we agree otherwise.
16. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals and not for the immediate relief of pain.
17. Costs of telephone calls, other than calls to us notifying us of the problem, for which you are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
18. Air-sea rescue costs.

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.
HOSPITAL BENEFIT
WHAT IS COVERED
If we accept a claim under EMERGENCY MEDICAL AND REPATRIATION EXPENSES, we will also pay you up to the amount shown in the Benefit table for incidental expenses for each continuous 24 hour period that you have to spend in hospital as an inpatient outside the country of residence.

Please refer to MAKING A CLAIM for the documents you would need to provide.

WHAT IS NOT COVERED
1. Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or medical condition which necessitated your admittance into hospital.
2. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.

PERSONAL ACCIDENT
WHAT IS COVERED
Up to the amount shown in the Benefit table, if you suffer a bodily injury caused by an accident during a trip, which within 12 months directly results in your

• Death; or
• Loss of sight; or
• Loss of limb; or
• Permanent Total Disablement

If you suffer from loss of limb or loss of sight, the following amounts may be paid, but in any case will not exceed 100% of the benefit amount for permanent total disablement.

<table>
<thead>
<tr>
<th>Loss of:</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both hands</td>
<td>100% of the Permanent Total Disablement Benefit</td>
</tr>
<tr>
<td>Both feet</td>
<td></td>
</tr>
<tr>
<td>Entire sight in both eyes</td>
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<tr>
<td>One hand and one foot</td>
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<td>One hand or foot and the entire sight of one eye</td>
<td></td>
</tr>
<tr>
<td>One hand</td>
<td>50% of the Permanent Total Disablement Benefit</td>
</tr>
<tr>
<td>One foot</td>
<td></td>
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<tr>
<td>The entire sight of one eye</td>
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</table>

Please refer to MAKING A CLAIM for the documents you would need to provide.

IMPORTANT CLAIMS CONDITIONS
1. Our medical practitioner may examine you as often as may be reasonably necessary prior to paying a claim.
2. The benefit is not payable under permanent total disablement, until one year after the date you sustain bodily injury.
3. We will not pay more than one benefit for the same bodily injury.

WHAT IS NOT COVERED
1. Any claim arising directly or indirectly from any pre-existing medical conditions.
2. Any claim when you are not travelling on public transport
3. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a bodily injury.
4. Payment under permanent total disablement one year before the date you sustain bodily injury.
5. Normal and habitual travel between your home and place of employment or second residence will not be considered as a covered trip.

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.
TRAVEL ACCIDENT
WHAT IS COVERED
Up to the amount shown in the Benefit table, if you suffer a bodily injury caused by an accident whilst travelling on public transport, which within 12 months directly results in your
• Death; or
• Loss of sight; or
• Loss of limb; or
• Permanent Total Disablement
If you suffer from loss of limb or loss of sight, the following amounts may be paid, but in any case will not exceed 100% of the benefit amount for permanent total disablement.

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</tbody>
</table>

Please refer to MAKING A CLAIM for the documents you would need to provide

IMPORTANT CLAIMS CONDITIONS
1. Our medical practitioner may examine you as often as may be reasonably necessary prior to paying a claim.
2. The benefit is not payable under permanent total disablement, until one year after the date you sustain bodily injury.
3. We will not pay more than one benefit for the same bodily injury.

WHAT IS NOT COVERED
1. Any claim arising directly or indirectly from any pre-existing medical conditions.
2. Any claim when you are not travelling on public transport
3. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a bodily injury.
4. Payment under permanent total disablement one year before the date you sustain bodily injury.
5. Normal and habitual travel between your place of study and place of employment or second residence will not be considered as a covered trip.

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.

PERSONAL LIABILITY
WHAT IS COVERED
Up to the amount shown in the Benefit table, against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a trip outside of the country of residence 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 relative, close relative 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 relative, close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

Please refer to MAKING A CLAIM for the documents you would need to provide

IMPORTANT CLAIMS CONDITIONS
1. You must give us written notice as soon as possible of any incident, which may give rise to a claim.
2. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
3. We will be entitled if we so desire to take over and conduct in your name the defence of any claims for indemnity 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.

4. In the event of **your** death, **your** legal representative(s) will have the protection of the **Benefit table** provided that such representative(s) comply (ies) with the terms and conditions outlined in this document.

**WHAT IS NOT COVERED**

Compensation or legal costs arising from:

a. Liability which has been assumed by **you** which would not apply had **you** not agreed to take on the liability.

b. Pursuit of any business, trade, paid or unpaid voluntary work, profession or occupation or the supply of goods or services.

c. Ownership, possession or use of firearms, vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).

d. The known or intentional transmission of any communicable disease or virus.

e. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **we** will not pay for the first £/€ 250 of each and every claim arising from the same incident).

f. **Your** criminal, malicious or deliberate acts.

g. Punitive or exemplary damages

Please refer to GENERAL CONDITIONS and GENERAL EXCLUSIONS.
GETTING IN CONTACT

MAKING A CLAIM

In the event of an emergency you should call us on +44 (0) 203 887 3662.

For all other claims please call our claims helpline on +44 (0) 203 887 3662 (Monday - Friday 09:00 – 17:00) to obtain a claim form. You will need to give:
- your name
- your policy number
- brief details of your claim.

We ask that you notify us within 28 days (unless otherwise stated) of you becoming aware of needing to make a claim and return the completed claim forms with any additional requested documentation as soon as possible.

Please keep a copy of all documents sent to us. To help us agree a quick and fair settlement of a claim, it may sometimes be necessary for us to appoint a claims handling agent.

You will need to obtain some information about your claim while you are away. We may ask for more documentation than what is listed below to substantiate your claim. If you do not provide the necessary documentation your claim could be refused.

Below is a list of the documents required to assist us to deal with your claim as quickly as possible.

FOR ALL CLAIMS
- Your original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses you have to pay
- Original bills or invoices you are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation you have to substantiate your claim
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with. Or any claims due to a death we will require a medical certificate from the medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with and a copy of their death certificate.
- Original receipts or proof of ownership for stolen, lost or damaged item(s)

CANCELLATION
- Original cancellation invoice(s) detailing all cancellation charges incurred and any refunds given.
- To submit a claim for abandonment after 24 hours delay you must obtain a written report from the carrier confirming the length and reason for the delay.
- If your claim relates to other covered circumstances we will detail what documents you would need to provide in the claim forms.

CURTAILMENT
- Original receipt or booking invoice for new flight
- Original booking invoice for any unused pre-paid excursions confirming date and amount paid.
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with during the trip. If you are curtailing due to a death we will require a medical certificate from the medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with during the trip and a copy of their death certificate.

MISSED DEPARTURE
- Proof of reason for missed departure:
  - Failure of public transport – letter confirming length and reason of delay.
  - Breakdown – report from the breakdown company showing date and what was wrong with vehicle.
  - Motorway Problem – Highways agency printout of that date or written confirmation from the police showing location, duration and reason for delay.
- Evidence of additional travel/accommodation expenses incurred as a result of missed departure.

DELAYED DEPARTURE
- Written confirmation from carrier (or their handling agents) confirming length and reason for delay.
- Original receipts for purchases of refreshments and meals, or additional accommodation if necessary.

BAGGAGE DELAY
- Property Irregularity Report (PIR) from the carrier or their handling agents.
- Letter from airline confirming reason and length of delay and when item(s) were returned to you.
- Original itemised receipts for any emergency purchases made.

BAGGAGE/ PERSONAL MONEY/ PASSPORT
- If lost or stolen a police report confirming you reported the incident to the police within 24 hours of noticing the item(s) missing.
• If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
• If personal money was lost or stolen a police report confirming what happened and what was lost, and any bank statements/bureau de change receipt as proof of ownership.
• A damage report and repair estimate for damaged item(s)
• Keep any damaged items beyond repair as we may need to inspect them.

PASSPORT
• Police report or embassy report confirming you reported to the local authorities within 24 hours of noticing the passport missing.
• Original receipts for any additional accommodation or travel expenses incurred.

MEDICAL EXPENSES
• In case of any medical emergency you must contact us on +44 (0) 203 887 3662 as soon as possible.
• For outpatient treatment (excluding fractures) you should pay for the treatment. Please keep all original receipts and obtain a medical report from the hospital confirming the illness or injury, any treatment and admission and discharge dates if applicable.
• A discharge medical report from the medical practitioner confirming the treatment and medical expenses.
• If there are any outstanding expenses please send a copy of the outstanding bill. Please also mark on it that it remains outstanding.
• If you incur any additional expenses after our prior authorisation please provide these receipts.

HOSPITAL BENEFIT
• Original receipts for any incidental expenses incurred.
• Medical report confirming the dates of admission and discharge.

PERSONAL ACCIDENT & TRAVEL ACCIDENT
• Detailed explanation of the circumstances surrounding the incident, including photographs and video evidence (if this applies)
• A medical certificate from the medical practitioner to confirm the extent of the injury and treatment given including hospital admission/discharge.
• A death certificate (where applicable),
• Full details of any witnesses, providing written statements where possible.

PERSONAL LIABILITY
• Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
• Every writ, summons, or other correspondence received from a third party.
• Full details of any witnesses, providing written statements where possible.

COMPLAINTS PROCEDURE
We make every effort to provide you with the highest standards of service. If on any occasion our service falls below the standard you would expect us to meet, the procedure below explains what you should do.
You can contact the Complaints Team, who will arrange an investigation on your behalf, on +44 (0) 203 887 3662.
If, after our investigation is complete, it is impossible to reach an agreement, you may have the right to make an appeal to the Ombudsman Service in your country of residence.
Details of the available Ombudsman service can be found at: https://ec.europa.eu/consumers/odr/main/
These procedures do not affect your right to take legal action.

USE OF YOUR PERSONAL DATA
Details of you, your insurance cover under this policy and claims will be held by us (acting as Data Controller) for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).
We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services. These activities may include:
  a. use of sensitive information about the health or vulnerability of you or others involved in your assistance guarantees, in order to provide the services described in this policy, By using our services, you consent to us using such information for these purposes,
  b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with travel
assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;

c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;

d. technical studies to analyze claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory); detailed analyses on claims/missions/calls to better monitor providers and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;

e. obtaining and storing any relevant and appropriate supporting evidence for your claim, for the purpose of providing services under this policy and validating your claim; and

f. sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered into with the receiving parties provide a similar level of protection of personal data.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by AXA Travel Insurance Limited, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer
AXA Travel Insurance Limited
106-108 Station Road
Redhill
RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full privacy notice is available at:
www.axa-assistance.com/en.privacypolicy

Alternatively, a hard copy is available from us on request.

CANCELLATION OF BENEFITS

You may cancel this policy by contacting the Policyholder at the address or number shown on your travel insurance certificate. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

If you choose to cancel and a claim has been made or the trip has commenced, you will not be entitled to any premium refund.
This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority.