

Surrey Police Federation

Travel Policy

This insurance is arranged by Police Mutual and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ

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SCHEDULE

Scheme Number:	05941B
Policy Holder:	Trustees of the Surrey Police Federation Group Insurance Scheme in accordance with the rules of the trust
Policy Period:	In respect of insurances incepting during the period 1 st April 2016 to 31 st March 2019
Insured member(s):	"A beneficiary of the Scheme as defined"
Age Limit:	69 years attained (see Condition 7)
Geographical Area:	Worldwide
Maximum Trip Duration:	60 days any one trip

SCHEDULE OF BENEFITS – (Sums Insured per Insured member per trip)

Section	Cover	Limit
Section A	Medical and Additional Expenses	Up to £5,000,000
	Travel and Accommodation Expenses	Up to £1,000
	Hospital Benefit	£20 per 24 hours up to £600 (outside UK)
	Repatriation	As described in Section A – 1
Section B	Cancellation and Curtailment	Up to £3,000
Section C	Delay	Up to £100
	Journey Continuation & Abandonment	Up to £500
Section D	Personal Liability	Up to £2,000,000
Section E	Personal Accident	
	1. Death	£20,000 (£1,000 under 16)
	2. Permanent loss of sight in one or more eyes	£20,000
	3. Loss of Limb (one or more limbs)	£20,000
	4. Permanent Total Disablement	£20,000
Section F	Baggage and Personal Effects	Up to £2,000
	Single article limit	£750
	Temporarily Lost Baggage	Up to £100
Section G	Personal Money	
	Money	Up to £500
	Credit Card Misuse	Up to £1,000
Section H	Legal Expenses	Up to £25,000
Section I	Withdrawal of Services	£25 per 24 hours up to £300
Section J	Hijack	£100 per 24 hours up to £1,000
Section K	Winter Sports Extension	
	Winter Sports Equipment	Up to £500
	Winter Sports Equipment Hire	Up to £300
	Winter Sports Pack	
	Resort Pass, Ski School and Lift Pass	Up to £300
	Equipment Hire	Up to £150
Piste Closure	£25 per day up to £300	
Section L	Travel Disruption	
	Non-refundable unused travel	Up to £3,000
	Accommodation and holiday services	
	Extended Travel Delay	Up to £3,000
Extended Journey Continuation	Up to £500	
Accommodation Costs	Up to £3,000	

Definitions

These words shall mean the same wherever they appear. Words in the masculine gender shall include the feminine.

Accident/Accidental	means a sudden, unexpected, unusual specific event which occurs at an identifiable time and place but also includes exposure resulting from a mishap to a conveyance in which the Beneficiary is travelling.
Adverse Weather	Weather of such severity that; the police, or other appropriate authority, warn by means of public communications networks including, but not limited to, popular websites, television or radio against all but essential travel and/or; it causes major disruption to transport services i.e. rail, road or bus which is reported in the media
Beneficiaries	At the discretion of the policyholder a Beneficiary will be defined as a member of the Surrey GIS for whom a premium has been paid and any member of his/her family.
Bodily Injury	means identifiable physical injury which :- (a) is sustained by the Beneficiary, and (b) is caused by an Accident (including Hi-jack) during a trip insured hereunder, and (c) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Beneficiary within twelve calendar months from the date of the Accident by which such injury is caused.
Children	Shall mean all of the Beneficiaries children under 18 (or under 21 years of age in full time education) including legally adopted children irrespective of whether such child normally resides with the Beneficiary. Independent travel in respect of Children shall only apply to those children who normally reside with the Beneficiary.
Consequential Loss	Any other costs that are directly or indirectly caused by the event which led to your claim unless specifically stated in this policy. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.
Grandchildren	shall mean the Beneficiaries grandchildren under 17 years of age. Cover applies whilst grandchildren are travelling with the Beneficiary only provided neither of the grandchildren's parents are accompanying them on such trips.
Home Country	shall mean such location as constitutes the Beneficiaries main, regular or only place of residence at a fixed address.
Insured Family	shall mean the Beneficiary, their Partner, Children and Grandchildren.
Insured Persons	Trustees of the Surrey Police Federation Group Insurance Scheme in accordance with the rules of the trust
Hi-jack/Hi-jacked	means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, of the crew thereof, in which the Beneficiary is travelling as a passenger.
Loss of Limb	means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of a hand, arm or leg.
Partner	shall mean the person with whom the Beneficiary lives at the same address and with whom they have a domestic relationship.
Permanent Total Disablement	is a condition which lasts for a period of at least twelve calendar months and at expiry of that period is beyond hope of improvement and which totally incapacitates the Beneficiary, and for the purpose of this Insurance does not occur if the Beneficiary is able to engage in the major part of the duties of his usual business or occupation; or in the case of an Beneficiary having no business or occupation if he is able to attend to any part of his usual duties
Services	services means water or electrical facilities; waiter/waitress services at meals; kitchen services preventing food being prepared and served; room cleaning services
Valuables	means items of gold, silver or other precious metals, watches, jewellery and semiprecious or precious stones, furs, curios, works of art, cameras and other photographic equipment, television and video equipment, mobile phones, telescopes, binoculars, computer equipment, games consoles and equipment, radios, cassette, compact disc and MP3 players, personal audio equipment, laptops, personal organisers and electronic navigation equipment
We/Us/Our	UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE
You/Your/Beneficiary	The Beneficiaries specified in the Schedule

Operative Time of Cover

To cover trips having a destination outside the Home Country (or within the Home Country for trips which involve an overnight stay at pre-booked publicly available accommodation or an air flight). Cover operates from time of leaving home in the Home Country during the whole time away until return to home in the Home Country. The maximum duration of any one trip shall be 60 days. Each trip shall be deemed to be a separate insurance and each such trip will be subject to the terms, conditions, limitations and warranties contained herein. In respect of Cover Section C2 (Personal Money) insurance will be effective from the time of collection from a bank or travel agent, or from three days before the commencement of the journey, whichever is the later.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Policy cancellation details

If You decide that for any reason, this Policy does not meet Your insurance needs then please return it to Police Mutual within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

Thereafter You may cancel the insurance cover at any time by informing Police Mutual however no refund of premium will be payable.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Valid reasons may include but are not limited to:

- a) Fraud c) Threatening and abusive behaviour
- b) Non-payment of premium d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Recreational Activities

This Insurance covers the Insured member whilst undertaking the activities listed below provided the Insured member is not participating in competitions and/or sports tours, no other sports or activities are covered by this Insurance unless specifically agreed in writing by Police Mutual:

archery, angling, athletics, badminton, banana boating (as a passenger with no right of control), baseball, basketball, body boarding, bowls, camping, cricket, croquet, cycling (excluding BMX and racing), football, golf, gymnastics, handball, hill walking (not involving ropes/guides), hiking (maximum 3,000m), jet skiing (excluding racing and third party liability), jogging, marathon running, motor cycling up to 125cc (subject to General Exclusion 5), mountain biking (excluding stunts/racing), orienteering, netball, parascending (over water only), pony trekking, kayaking or canoeing or white water rafting up to grade 3 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rambling, racquetball, roller skating, rounders, rowing (inland waters only), safari (provided an organised excursion with a tour operator), scuba diving to a depth of 30 metres (provided you are accompanied by a fellow certificated diver), snorkelling/skin diving, skate boarding, softball, squash, surfing (under 14 days), swimming, table tennis, ten pin bowling, tennis, trekking (up to 3,000m), trampolining, volleyball, water polo, water skiing (excluding jumping), yachting or boating or windsurfing in inland or coastal waters (12 mile limit and excluding third party liability).

Conditions

1. A trip or journey for which this insurance is effected must not be booked or commenced by the Insured member(s):
 - a) contrary to medical advice, or
 - b) for the purpose of obtaining medical treatment abroad, or
 - c) after a terminal prognosis has been made.
2. The Insured member(s) shall take all necessary steps to:
 - a) safeguard property or money insured hereby, and
 - b) recover any property or money lost.
3. Any fraud, misstatement or concealment in the statement made by or on behalf of the Insured member prior to or when effecting the Insurance or in the submission of a claim made hereunder shall render this Insurance null and void and all claims there under shall be forfeited.
4. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - a) supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
 - b) to make sure that all information supplied as part of your application for cover is true and correct;
 - c) tell us of any changes to the answers you have given as soon as possible.
 - d) Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.
5. A maximum aggregate excess of £70 in all per Insured Family shall apply in respect of losses arising from the same event.

6. RECIPROCAL HEALTH AGREEMENTS: EHIC & MEDICARE

If you are travelling to European Union countries you should obtain a European Health Insurance Card (EHIC). You can apply either online through

<http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC> or by telephoning 0300 330 1350.

This will entitle you to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under the medical section will not apply.

When you are travelling to Australia and you have to go to hospital, you must register for and make use of the treatment offered under the national Medicare scheme. If you know you need treatment, you can enrol for Medicare at a DHS Service Centre. If you receive treatment before you enrol, Medicare benefits will be back-paid for eligible visitors.

In the event of Us accepting liability for a medical expense claim which has been reduced by the use of a European Health Insurance Card (EHIC), We will not apply an excess to that claim.

7. All cover under this Insurance shall cease when the Insured member reaches their 70th birthday.

Section A – 1 Medical and Additional Expenses & Repatriation,

Medical and Additional Expenses

Important information - this insurance is designed to pay only for medical and additional expenses incurred outside the United Kingdom.

Medical and additional expenses incurred within the United Kingdom are not insured.

The most the Underwriters will pay in aggregate for any one Insured member (for all claims for such Insured member) is £5,000,000. The Insured member shall be responsible for the first £35 of each claim.

1. Should an Insured member suffer Accidental Bodily Injury or illness (including compulsory quarantine) or be Hi-jacked during the Operative Time of Cover, the Underwriters will pay for:

- a) normal and necessary expenses incurred outside the Home Country of medical or surgical treatment including specialist, emergency dental and ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical requisites, ambulance charges.
 - b) reasonable additional hotel and repatriation expenses incurred by an Insured member and any member of the family or party who has to remain or travel with the injured, ill or Hi-jacked Insured member.
 - c) the travel and reasonable hotel expenses of one person to travel from the Home Country if their presence is necessary on medical grounds.
 - d) the cost of transporting the remains or ashes of an Insured member to former place of residence in the Home Country or funeral expenses incurred abroad.
2. Should an Insured member suffer Accidental Bodily Injury or illness during a covered trip within the Home Country, We will pay up to £1,000 in respect of reasonable additional travel and accommodation expenses incurred in the Home Country by the Insured member and one member of the family or party who has to remain or travel with the injured or ill Insured member.
 3. Should an Insured member suffer Accidental Bodily Injury or illness during a covered trip outside of the United Kingdom, the Underwriters will pay £20, for each and every completed period of 24 hours, up to a maximum of £600, for which you are an in-patient in a hospital, as a direct result of the injury or illness which is not pre-existing.

Repatriation

In addition the Underwriters will pay for charter of an air ambulance or the use of air transport including qualified attendants, certified by a doctor and authorised by Underwriters or the emergency medical assistance company to be necessary for the repatriation or treatment of a seriously ill or injured Insured member.

Section B Cancellation and Curtailment

The Insured member shall be responsible for the first £35 of each claim.

Should an Insured member have to cancel the projected journey before commencement or curtail it by returning home before completion for any of the following reasons, We will pay any irrecoverable payments (whether paid or contracted to be paid) for travel and accommodation up to £3,000 and for any reasonable extra payments which have to be made for travel and accommodation for return to Home Country:

- a) the death, Accidental Bodily Injury, illness, compulsory quarantine, redundancy (provided that such redundancy qualifies for payment under the United Kingdom Redundancy Payments Acts), summoning to jury service or witness attendance in a court of the United Kingdom of an Insured member or other member of the party, or a close relative (meaning any relative including fiancé(e) whose death, injury or illness necessitates the presence in the Home Country of the person concerned) or close business associate.
- b) Hi-jack.
- c) the cancellation of scheduled or chartered services by reason of strike, locked out workers, industrial action, riot and/or civil commotion, Hi-jack, avalanche, landslide, adverse weather or mechanical breakdown of aircraft or sea vessel after the date of booking the trip which could not reasonably have been anticipated at the time.
- d) major damage or burglary at the Insured member's home or place of business which requires his presence.
- e) emergency duty as a member of the police force.
- f) adverse weather conditions making it impossible for an Insured member to travel to the prearranged Home Country departure point at commencement of a trip.
- g) advice from the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which the Beneficiary is travelling issuing a directive
 - A) prohibiting all but travel or all but essential travel to or
 - B) recommending evacuation from the country or specific area or event to which the Beneficiary on is travelling, providing such directive came into force after the Beneficiary on purchased this insurance or booked the covered trip (whichever is later), or in the case of the trip being curtailed, after the Beneficiary on has left the Home Country to commence the covered trip not to travel to the destination.

Conditions

1. In the event of a claim the Beneficiary must (at their own expense) provide the following documentation:

- a) A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which the Beneficiary was travelling
- b) Booking confirmation together with a cancellation invoice from the travel agent or provider of transport or accommodation.
- c) In the case of curtailment claims, written details from the travel agent or provider of transport or accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- d) Unused travel tickets.
- e) A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of the check in times.
- f) Written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with details of any alternative transport offered.
- g) Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that the accommodation could not be used and the reason for this.
- h) Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- i) Any other relevant information relating to a claim under this section.

Section C - Delay, Journey Continuation, & Abandonment

Travel Delay

1) Should the Insured member be delayed for at least 12 hours as a result of interruption or curtailment of services by reason of strike, locked out workers, industrial action, riot and/or civil commotion, hijack, avalanche, landslide, adverse weather or mechanical breakdown of aircraft, sea vessel or coach after the date of booking the trip which would not reasonably have been anticipated at the time, the Underwriters will pay £100 per Insured member, or

Abandonment

2) If the Insured member's initial outward journey is delayed for 24 hours or more due to the contingencies specified in (1) above and the Insured member elects to cancel the trip completely, the Underwriters will pay up to the sum insured for Cancellation and Curtailment, each Insured member for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation, less any amounts claimed for under Cancellation and Curtailment above.

Additional expenses incurred by the Insured member as a result of a delay are not covered by this Insurance.

Journey Continuation

We will pay up to £500 each Insured member for reasonable additional travel and accommodation expenses incurred in meeting a reserved travel connection or reaching reserved accommodation, if at the commencement of a trip an Insured member misses a reserved air, sea or rail journey in the Home Country due to:

1. strike, locked out workers, industrial action
2. riot and/or civil commotion
3. Hi-jack, fire, flood, earthquake, avalanche, landslide, adverse weather,
4. accident or mechanical breakdown which directly affects the progress of the conveyance in which he is travelling to the pre-arranged Home Country departure point and provided that such contingencies had not started or been forecast at the time of booking the trip.

Conditions

- 1 The Beneficiary must check in according to the itinerary supplied to them unless the travel agent or public transport operator has told them not to travel to the airport.
- 2 The Beneficiary must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of ticket from them, in accordance with the terms and/or (where applicable) rights under EU Air Passengers Rights legislation in the event of cancellation or long delay of flights.

Section D Personal Liability

We will indemnify the Insured member in respect of legal liability to the public for injury to persons (not a member of the Insured member's family or household) and/or damage to property (excluding the Insured member's own or that of members of his family or household) up to a limit of £2,000,000 any one accident or series of accidents and in all (including legal expenses) arising from accidents occurring in connection with the trip during the Operative Time of Cover, but excluding liabilities arising out of the ownership or use of any horse drawn or mechanically propelled vehicle, waterborne craft or aircraft, lands, buildings and excluding professional and contractual liability and liability to employees. No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the Insured member without the written consent of Underwriters, who shall be entitled, if they so desire, to take over the conduct in the name of the Insured member their defence of any claim or to prosecute in his (their) name for their own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or the settlement of any claim, and the Insured member shall, whenever possible, give all such information and assistance as Underwriters may require.

Section E Personal Accident

The Underwriters will pay compensation in accordance with the following Schedule of Benefits in the event of the Insured member sustaining any Bodily Injury.

Schedule of Benefit	Sum	Insured
	Each Insured member	
1. Death	£20,000	(£1,000 under 16)
2. Permanent loss of sight of one or both eyes	£20,000	
3. Loss of Limb (one or more limbs)	£20,000	
4. Permanent Total Disablement	£20,000	

Cover under this section in respect of Insured members who are under 16 years of age, is restricted to £1000 in respect of Item 1.

Compensation shall not be payable under more than one of the benefits in the Schedule of Benefits in respect of the consequences of the same accident.

Section F Personal Luggage, Clothing or Personal Effects

- (i) The Underwriters will indemnify the Insured member for loss of or damage to accompanied Personal

Luggage, Clothing or Personal Effects, including Jewellery and Valuables up to a limit of £2,000 per Insured member. A limit of £750 for any one insured article or pair or set of articles also applies. In providing such indemnity, Underwriters shall at their option repair, replace or make a monetary offer.

(ii) If baggage is temporarily lost for more than 24 hours by an airline, carriers, railway or shipping company, up to £100 will be paid for the purchase of immediate necessities, but this will be deducted from the final claim if the loss is permanent.

The Insured member shall be responsible for the first £35 of each claim.

The Insured member shall take all reasonable steps to recover any lost property.

If an Insured member purchases a comparable replacement for a lost or damaged article, the Underwriters will pay for the replacement cost providing that the article was less than 2 years old at the time and that the evidence of the original purchase is provided. For articles of 2 years or more, or if the article is not actually replaced, or evidence cannot be produced as to its age, any payment or offer made will be based on the value of the article at the time of loss or the cost of repair.

Section G Personal Money

Money

The Underwriters will indemnify the Insured member for loss of cash, bank or currency notes, travellers' cheques, passports, green cards, driving licences, petrol coupons and travel tickets, including reasonable expenses incurred as a result of loss. The most the Underwriters will pay is £500 per claim per Insured member.

The Insured member shall be responsible for the first £35 of each claim.

Cover will be effective from time of collection from bank or travel agent, or from 3 days before commencement of the journey, whichever is the later.

Credit Card Misuse

In the event that the Insured member suffers financial loss as a direct result of a credit, charge or bankers card being lost or stolen during a covered trip and subsequently used fraudulently by any person other than the Insured member or a member of the Insured member's family, the Underwriters shall indemnify the Insured member in respect of such loss up to a maximum of £1,000 in respect of irrecoverable losses

Section H Legal Expenses

(not available to members of the Surrey Police Group Insurance Scheme, their Partners, Dependent Children and Grandchildren)

The Underwriters will pay up to £25,000 incurred by or on behalf of an Insured member in the pursuit of a claim for damages against a third party who has caused Bodily Injury to or illness or death of an Insured member by an Accident whilst insured hereunder. The Underwriters shall only be liable for legal costs incurred with their written consent which shall not be unreasonably withheld. Nevertheless, Underwriters reserve the right to withdraw at any stage and thereafter they shall not be liable for any further expenses.

Section I Withdrawal of Services

In the event that Services are withdrawn continuously for more than 24 hours during a covered trip and alternative arrangements have not been made by the accommodation or service provider, the Underwriters will pay £25 per complete 24 hour period the Insured member is without such Services, up to a maximum of £300 in all.

Section J Hi-jack

The Underwriters shall pay up to £100 per complete 24 hour period the Insured member is forcibly or illegally detained as the result of a Hi-jack during the covered trip up to a maximum of £1,000.

Section K (Winter Sports Extension)

This Insurance covers the Insured member whilst participating in the winter sports activities listed below: Dry slope skiing, alpine skiing, snow skiing, snowboarding, langlauf or Nordic skiing, mono skiing, husky rides and ice skating, including such activities being undertaken off-piste provided under the care and direction of a locally qualified guide or instructor.

No other winter sports activities are covered by this Insurance.

Winter Sports Equipment

The Underwriters will indemnify the Insured member for theft, loss of or damage (other than damage whilst in use) to winter sports equipment including but not limited to skis, ski-bindings or ski boots, owned or hired by the Insured member, up to a maximum sum insured of £500 per person in respect of equipment which is less than 5 years old, or up to a maximum of £50 per person for equipment more than 5 years old. In providing such indemnity, the Underwriters shall at their option repair, replace or make a monetary offer.

Conditions

1. In the event of a claim the Insured member must (at their own expense) provide the following information:
 - a) loss or theft: a report from the police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
 - b) damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that the damage is beyond economic repair, plus the second hand value prior to damage.
2. The Insured member shall take all reasonable steps to recover any lost property.
3. The Insured member is responsible for paying the first £35 of each claim.

Equipment Hire

In the event of the theft, loss of or damage (other than damage whilst in use) to winter sports equipment owned or hired by the Insured member or the Insured member's own equipment being delayed for at least 12 hours on their outward journey, the Underwriters will pay up to £300 in respect of the reasonable cost of hiring replacement winter sports equipment.

Conditions

1. In the event of a claim the Insured member must (at their own expense) provide the following documentation:
 - a) loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
 - b) damage: confirmation from the hire company of damage sustained and additional charges incurred.
 - c) delay: confirmation from the airline or transport company that the Insured member's equipment was delayed for over 12 hours on the outward journey plus a receipt showing the original and additional charges.
2. The Insured member shall take all reasonable steps to recover any lost property.
3. The Insured member is responsible for paying the first £35 of each claim.

Winter Sports Pack

In the event of the theft or loss of the Insured member's resort pass or should an Insured member suffer Accidental Bodily Injury or illness, the Underwriters will pay for the value of the unused portion of the Insured member's resort pass, ski school and lift pass up to £300 and winter sports equipment hire costs up to £150 per week.

Conditions

1. In the event of a claim the Insured member must (at their own expense) provide the following documentation:
 - a) accident or illness: medical report confirming the reason and length of time the Insured member was unable to undertake their planned activity plus the original lift pass and evidence of the initial cost
 - b) loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.
2. The Insured member is responsible for paying the first £35 of each claim.

Piste Closure

A benefit of £25 per day, maximum £300 in all, in respect of expenses incurred by the Insured member in travelling to alternative resorts in the event that all pistes at the Insured Person's prebooked resort are closed due to lack of snow. Cover under this Section only applies for trips commencing after 20th December and ending before 31st March.

Condition

For a claim to be considered under this section the Insured must (at their own expense) provide written confirmation of piste closure from the tour operator or resort management.

Section L Travel Catastrophe Cover

Natural Catastrophe

Means an event caused by the following forces of nature that has a catastrophic consequence: fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm.

This extension provides the following amendments to the Insurance, specifically for trips that do not constitute a Package.

Package means the pre-arranged combination of at least two of the following components, when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

If any part of the Insureds outward, onward or return journeys are delayed, cancelled, cut short or extended as a result of a natural catastrophe, We will provide cover up to the amount shown below as follows:

We will pay up to £3,000 for either:

1. any irrecoverable unused accommodation costs (including excursions up to £150) and other prepaid charges which the Insured member has paid or is contracted to pay if the Insured member is unable to travel and use their pre-booked accommodation due to any of the contingencies listed in Section B Cancellation and Curtailment or,
2. reasonable additional accommodation (room only) and transport costs (Economy class) incurred: up to the standard of the original booking, if it is necessary for the Insured member to move to other accommodation on arrival or at any other time during the covered trip because they are unable to use the pre-booked accommodation due to a Natural Catastrophe
3. repatriating the Insured member to their Home Country, with the prior authorisation of the Emergency Medical Assistance Service, in the event it becomes necessary to curtail the trip as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting the pre-booked accommodation.

Conditions

1. The Insured member can only claim under one of Subsections 1, 2 or 3 above for the same insured event, not both.
2. If the same costs and charges are also covered under Section B Cancellation and Curtailment the Insured member can only claim for these under one Section for the same insured event.

Conditions specific to Section L Travel Disruption Extension

1. If the Insured member fails to notify the travel agent or provider of transport or accommodation as soon as it becomes necessary to cancel the trip, the amount the Underwriters will pay will be limited to the cancellation charges that would have otherwise applied.
2. The Insured member must tell the Emergency Medical Assistance Service as soon as possible of any circumstances making it necessary for them to return to the Home Country and before any arrangements are made for repatriation.

3. The Insured member must check in according to the itinerary supplied to them unless the travel agent or public transport operator has told them not to travel to the airport.
4. The Insured member must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of ticket from them, in accordance with the terms and/or (where applicable) rights under EU Air Passengers Rights legislation in the event of cancellation or long delay of flights.
5. In the event of a claim the Insured member must (at their own expense) provide the following documentation:
 - (a) A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which the Insured member was travelling.
 - (b) Booking confirmation together with a cancellation invoice from the travel agent or provider of transport or accommodation.
 - (c) In the case of curtailment claims, written details from the travel agent or provider of transport or accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
 - (d) Unused travel tickets.
 - (e) A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of the check in times.
 - (f) Written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with details of any alternative transport offered.
 - (g) Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that the accommodation could not be used and the reason for this.
 - (h) Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
 - (i) Any other relevant information relating to a claim under this section.

Automatic Extension

If an Insured member has not returned to the Home Country before the expiration of this Insurance for reasons which are beyond his control this Insurance will remain in force until return not exceeding a further 21 days without additional premium, but in the event of an Insured member being Hi-jacked cover shall continue whilst the Insured member is subject to the control of the person(s) or their associates making the Hi-jack and during travel direct to his domicile and/or original destination, for a period not exceeding twelve months from the date of the Hi-jack.

Exclusions

Exclusions specific to Section A (Medical Expenses)

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section A:

- 1) the excess as shown in the Schedule of Benefits on page 2
- 2) any costs or expenses, if you or your representative have not advised the 24 hour medical emergency service and received their agreement to these costs, in the event of you: a) dying; or
 - b) incurring medical or treatment expenses ; or
 - c) being involved in an accident; or
 - d) being admitted to hospital; or
 - e) curtailing your trip due to medical reasons
 - f) missing your flight due to medical reasons
- 3) any medical costs or expenses, if you are in Australia and you have not enrolled with Medicare and made use of the treatment offered under the scheme. See condition 7
- 4) any medical, hospital, treatment or funeral expenses in the UK, Channel Islands, Isle of Man or the home country if you live elsewhere.
- 5) claims, irrespective of your destination, arising directly or indirectly from you or anyone else upon whom your trip depends;

- i) travelling or acting against medical advice
 - ii) having received a terminal prognosis
 - iii) failing to disclose the required information at the time your policy commences and throughout the period of insurance.
 - iv) having travelled for the purpose of obtaining medical treatment abroad
- 6) any medical, hospital, treatment expenses, which in the opinion of our medical advisors, are not essential or can be reasonably delayed until your return home
 - 7) any costs arising from you arranging a single or private accommodation room in a hospital, clinic or nursing home
 - 8) dental treatment which is not for the purpose of relieving immediate pain or suffering
 - 9) any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered medical practitioner
 - 10) any medical, hospital or treatment expenses, which you have incurred after you have refused the offer of repatriation when, in the opinion of our medical advisors, you are fit to travel
 - 11) any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a serious injury or which in the opinion of our medical advisors, can be reasonably delayed until your return home
 - 12) non continuous treatment
 - 13) any up-grades from economy class travel, unless our medical advisors specify this necessary on medical grounds
 - 14) any costs or expenses if you do not have a pre-paid return ticket to the UK, Channel Islands or Isle of Man, or home country at the start of your trip
 - 15) any medication or drugs which you knew were needed at the start of the trip
 - 16) the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which you went into hospital or clinic abroad
 - 17) any costs of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
 - 18) losses arising within 25 miles of your home
 - 19) cosmetic surgery and all expenses incurred in connection with cosmetic surgery
 - 20) services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified medical practitioner in accordance with similar accepted provisional medical standards.
- 21) If you are an in-patient at a hospital or clinic in the UK, Channel Islands or Isle of Man, whichever is your area of residence (or home country)
 - 22) if you are an in-patient at a hospital or clinic, which has not been authorised and arranged by the 24 hour medical emergency service.
 - 23) claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment (Beneficiary seeking advice about this risk should contact the Travel Enquiry Unit in the Consular Department of the Foreign and Commonwealth Office prior to departure).
 - 24) expenses incurred more than twelve months after commencement of a trip insured hereunder or after return to the Home Country, whichever is the earlier.

Exclusions specific to Section B (Cancellation & Curtailment)

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section B:

- 1) the excess as shown in the Schedule of Benefits on page 2
- 2) any claim for curtailment which has not been approved by the 24 hour medical emergency services, prior to your return to the UK, Channel Islands or Isle of Man or your home country
- 3) any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing you to cancel or curtail your trip
- 4) any costs which you have paid or agreed to pay, if your trip is cancelled or curtailed for the following reasons:
 - (i) claims, irrespective of your destination, arising directly or indirectly from you or anyone else upon whom your trip depends;
 - (ii) travelling or acting against medical advice having received a terminal prognosis
 - (iii) failing to disclose all requested information at the time your policy commences and throughout the period of insurance. you have failed to have any recommended vaccines, inoculations or medications prior to your trip
- 5) you have failed to get the relevant passport or visa
- 6) unlawful or criminal proceedings against you or a person you are travelling with
- 7) redundancy, which is not notified to you during the period of insurance

- 8) your personal financial circumstances, other than you being made redundant after the purchase date of the policy
- 9) your late arrival at the airport or port after check in or booking in time 10) any costs in respect of the following:
 - (i) any claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
 - (ii) loss of air passenger duty
 - iii) unused air miles or other promotions of this nature
 - iv) your loss of enjoyment of the trip, however caused
 - v) your failure to advise us of any required information prior to the issue of the policy or prior to your departure on your trip
 - vi) unused portions of your original ticket, where repatriation has been made
 - vii) your travel expenses for you to return to the UK, Channel Islands, Isle of Man or home country if you live somewhere else if you do not already possess pre-paid return travel tickets
 - viii) any cancellation or curtailment costs which we would not have had to pay, had you notified the travel agent, tour operator or provider of transport or accommodation immediately after you knew you would be cancelling or curtailment your trip
 - ix) your disinclination to travel.
- 11) claims attributable to any condition or set of circumstances known to the insured at the time of booking a trip where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of the trip or journey.
- 12) claims directly or indirectly consequent upon either venereal disease, Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (A.R.C.).

Exclusions specific to Section C (Delay, JC and Abandonment)

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section C:

- 1) any compensation if you have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of your holiday, the scheduled departure time and the actual departure time of your flight, rail journey or sailing, if applicable
- 2) any delay which is due to strike or industrial action which had started or was announced before you joined the scheme or booked the trip
- 3) compensation under both the 'Travel Delay' and 'Abandonment' sections of this policy
- 4) any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
- 5) your failure to check-in according to the itinerary supplied to you.
- 6) any upgrade in accommodation
- 7) any claim arising as a result of you not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
- 8) any claim in respect of mechanical breakdown or failure, if your private motor vehicle has not been properly serviced and maintained
- 9) any repair costs to your private motor vehicle
- 10) any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

Additional Exclusions specific to Section D only (Personal Liability)

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section D:

- 1) bodily injury or disease to any person who, at the time of sustaining such injury or disease, is engaged in your service or to any member of your family or anyone you are travelling with
- 2) damage to property belonging to, or in the care, custody or control of you or a member of your family or a person in your service
- 3) any liability arising out of or incidental to any profession, occupation or business

- 4) any liability which has been assumed under contract and would not otherwise have attached
- 5) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment
- 6) any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence)
- 7) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
- 8) any liability arising in respect of any wilful or criminal act or assault
- 9) any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to you or in your care, custody or control
- 10) any liability claim which arises directly or indirectly as a result of you participating in activities other those listed as recreational activities on page 5.
- 11) any claims arising directly or indirectly from participant to participant liability

Additional Exclusions specific to Section E only (Personal Accident)

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section E:

- 1) from claims directly or indirectly caused or contributed to by intentional self-injury, (except in an attempt to save human life), disease or natural causes, or resulting from medical or surgical treatment (except where such treatment is rendered necessary by Bodily Injury caused by Accident within the scope of this insurance).
- 2) any benefit as a result of participating in a hazardous sport & leisure activity, unless you have paid the additional premium prior to travel and cover is confirmed on your schedule.
- 3) any benefit where your death, injury or loss does not occur within 180 days of the accident
- 4) any benefit if you cannot prove to us that the permanent total disablement has continued for 12 months from the date of the injury and in all probability will continue for the remainder of your life
- 5) any claim arising directly or indirectly from the contracting of any disease or illness
- 6) any claim arising directly or indirectly from the injection or ingestion of any substance
- 7) any claim arising from any event, which exacerbates a previously existing bodily injury
- 8) any claim not certified by an independent medical practitioner

Exclusions specific to Section F (Personal Luggage, Clothing or Effects)

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section F:

- 1) the excess as shown in the Schedule of Benefits on page 2
- 2) claims for theft of your personal effects and/or luggage if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- 3) more than the single item limits in the Schedule of Benefits on page 2, up to a maximum shown in the Schedule of Benefits in total for any one claim limited to £750 per item and subject to a maximum of £2000 in total with regards to Personal luggage, Clothing, Valuables or Personal Effects
- 4) any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- 5) theft from your unattended holiday accommodation whilst unoccupied unless there is evidence of violent, visible and forcible entry thereto
- 6) claims arising for loss to stamps, contact or corneal lenses, hearing aids, dentures, false limbs and antiques
- 7) damage to, or loss or the theft of your personal effects, if they have been left:
 - a) in the custody of a person of anyone other than a beneficiary or your travelling companion
 - b) in an unattended motor vehicle unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced and violent entry confirmed by a police report.
- 8) loss or damage to sports equipment, whilst in use

- 9) loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack
- 10) loss, theft or damage to valuables, which at the time of such loss, theft or damage were located in checked-in luggage.
- 11) any claim for baggage delay if you cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay 12) loss, theft or damage arising from:
 - a) mechanical or electrical breakdown; or
 - b) moth or vermin; or
 - c) processes of cleaning, restoring or repairing.
- 13) loss of cash, bank or currency notes, travellers' cheques, prepaid petrol coupons and travel tickets.
- 14) claims arising out of damage due to wear and tear and gradual deterioration, electrical or mechanical breakdown and/or loss or damage due to changes in climate conditions.
- 15) loss arising from delay, confiscation or detention by customs or other authority.
- 16) property otherwise insured other than baggage and personal effects covered under a motor policy.
- 17) loss of or damage to Jewellery and Valuables whilst in the custody of a carrier.
- 18) loss of or damage to Jewellery and Valuables, baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence or static caravan

Exclusions specific to Section G (Personal Money)

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section G:

- 1) the excess as shown in the Schedule of Benefits on page 2.
- 2) any loss or theft of personal money if you have not notified the police within 24 hours of its discovery by you and obtained a written report, which includes the crime reference number 3) any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier. 4) any loss, if you have not taken reasonable steps to prevent a loss happening 5) loss or theft of personal money that is: a) not on your person; or
- b) not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation
- 6) loss or theft of travellers cheques, if the issuer provides a replacement service
- 7) depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by customs or other officials.
- 8) shortages due to error or omission, depreciation in value.
- 9) loss arising from confiscation or detention by customs or other authority.
- 10) personal money otherwise insured other than under a motor policy.
- 11) claims resulting from loss of credit, charge or bankers card where the Beneficiary has not complied fully with all the terms and conditions under which such card was issued. 12) claims for financial loss sustained after expiry of the Policy Period.

Exclusions specific to Section I (Withdrawal of Services)

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section I:

strike or industrial action existing or known about at the date the Beneficiary booked the trip. services that were not included in the Beneficiaries pre-booked and pre-paid trip.

Exclusions specific to Section J (Hi-jack)

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section J:

- 1) claims due to the Beneficiary or the Beneficiaries family or the Beneficiaries business associates being engaged in activities that could be expected to increase the risk of Hi-jack.
- 2) Any claim not substantiated by a written police report confirming the length and exact nature of the incident.

Exclusions specific to Section K (Winter Sports Extension)

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section K:

- 1) the excess as shown in the Schedule of Benefits on page 2
- 2) any claim, if the loss or theft of your ski pass is not notified to the police within 24 hours of its discovery and you have not obtained a written report, which includes the crime reference number

- 3) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR) 4) loss or theft of your ski pass, if it was left:
 - unattended in a place to which the public have access; or
 - in an unattended motor vehicle; or
 - in the custody of anyone other than a beneficiary or your travelling companion.
 - 5) claims arising from a medical condition which is not substantiated by a report from the treating medical practitioner, confirming your inability to ski
 - 6) claims for loss of enjoyment, however caused.
 - 7) claims arising from the Beneficiaries failure to adhere to the International Ski Federation code or the resort regulations;
 - 8) claims arising from the Beneficiaries participation in free style skiing, ski jumping, ski stunting/acrobatics, ski flying, ski mountaineering, ski randonee, heli skiing, ski racing or ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
 - 9) losses excluded in Exclusions specific to Section A, B, C, E, and F 10)
- In regards to Piste Closure, there will be no cover if:
- you were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance.
 - any benefit, if you are not skiing in a pre-booked wintersports resort which is more than 1,000m above sea level

Exclusions specific to Section L (Travel Catastrophe Cover)

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 19 & 20 in connection with claims made under section L:

1. the excess as shown in the Schedule of Benefits on page 2.
2. Travel tickets paid for using any airline mileage reward scheme or similar promotion
3. Accommodation costs paid for using any holiday points scheme.
4. Any circumstance existing or being publicly announced on or before the date this insurance was purchased or at the time of booking any trip, whichever is later or, if the trip is cut short under subsection 3b, before the trip was started .
5. Any costs incurred which are recoverable from a tour operator, public transport operator, accommodation provider, airline, holiday services provider or any other source, or compensation which the Beneficiary receives or is expected to receive or other assistance.
6. Any accommodation costs, charges and other expenses where the public transport operator has offered reasonable alternative travel arrangements.
7. Any costs for normal day to day living such as food and drink.
8. Any costs which cannot be substantiated by a written report from the local or national authority who ordered your relocation which confirms the exact cause for the relocation
9. any costs or expenses if you decide not to remain in your booked accommodation, although it is considered safe and acceptable to continue living there

General Exclusions

This Insurance does not cover:

These exclusions apply to the whole policy. This Insurance does not cover:

1. loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. This Policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- (i) involves violence against one or more persons; or
- (ii) involves damage to property; or
- (iii) endangers life other than that of the person committing the action; or (iv) creates a risk to health or safety of the public or a section of the public; or (v) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

Notwithstanding the above and subject otherwise to the terms, conditions, and limitations, this Policy will pay actual loss or damage (but not related cost or expense) caused by any act of terrorism provided such act is not directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, radioactive, or nuclear pollution or contamination or explosion

2. Claims directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations whether declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
3. claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any Consequential Loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 1. ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
 2. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contaminating properties of any radioactive matter; or
 3. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
4. death, disablement, loss or expense arising from any activities other than those listed as recreational activities on page 5.
5. any form of operational duties as a member of the armed forces;
6. professional sports; professional entertaining; sports tours or competitions;
7. aviation other than travelling by air as a passenger.
8. losses arising from driving or riding on motor cycles, if at the time of the accident the Beneficiary:
 - a. is found to have been driving at the time of the accident with a level of alcohol in his blood above that permitted under prevailing legislation
 - b. is not wearing a safety crash helmet
 - c. does not hold a current UK driving licence and/or is unqualified to drive such motor cycle.
9. claims arising from the Beneficiaries own criminal act.
10. A trip or journey whilst a member or partner is on business is not covered under this policy.
11. Any claims arising from the losses directly arising from the insolvency or financial failure of a tour operator, public transport provider or holiday services provider
12. This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Electronic data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment

Claims Notification and Procedure

When notifying any claim please state that your insurance is provided by UK General Insurance Ltd and quote the following scheme name and reference number

Scheme Name: **Surrey Police Federation**
Reference number: **05941B**

1. In the case of a medical emergency overseas or potential curtailment due to a medical problem

24-hour Worldwide Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this insurance. The service will be governed by the terms, conditions and exclusions in this Travel Insurance policy and will be operated by Global Response and Healthwatch S.A. In the event of any illness, injury, accident or hospitalisation which requires:

Inpatient treatment, anywhere in the world you must contact:

Global Response

Tel: +44 (0) 113 3180 197 Fax:

+44 (0) 113 3180 198

Email: operations@global-response.co.uk

Outpatient treatment, in North America and the United Kingdom you must contact:

Global Response

Tel: +44 (0) 113 3180 197 Fax:

+44 (0) 113 3180 198

Email: operations@global-response.co.uk

Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, you must contact:

Healthwatch S.A.

Tel: +44 (0) 113 3180 124 Fax:

+44 (0) 113 3180 125

Email: newcase@healthwatch.gr

Global Response or Healthwatch S.A. may be able to guarantee costs on your behalf.

PLEASE NOTE: You must retain receipts for medical and additional costs incurred and you are responsible for any policy excess which should be paid by you at the time of treatment.

2. Curtailing a holiday or if you miss a return flight due to medical reasons

Please contact the assistance company (see numbers above) if you believe you or any member of the insured party are unable to continue with the holiday as planned due to illness/injury and need to curtail your trip or if due to medical reasons you miss the return flight to the home country

Note: You should not travel back to your home country early without obtaining agreement from the assistance company first as this may result in your claim not being paid

2. All other claims

- Notice must be given to Police Mutual, as soon as possible
- In the event of a claim under the **Cancellation** section immediate notice must be given

Police Mutual can be contacted at: 0151 242 7648

Police Mutual

5th Floor, 20 Chapel Street

Liverpool

L3 9AG

Customer Complaints

Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain?

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed.

What to do if you are unhappy

IF YOU HAVE A COMPLAINT REGARDING THE SALE OF YOUR POLICY:

Please contact the agent who arranged the Insurance on your behalf.
Police Mutual, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG, telephone 0151 242 7648.

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Customer Relations Department UK
General Insurance Limited
Cast House
Old Mill Business Park Gibraltar
Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

IF YOU HAVE A COMPLAINT REGARDING YOUR CLAIM:

Please contact the claims administrator.

Police Mutual
5th Floor, 20 Chapel Street
Liverpool
L3 9AG

If your complaint about your claim cannot be resolved by the end of the next working day, the claims administrator will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ Tel: 0345
218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are beneficiary in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR
Tel: 0800 023 4 567 (landline freephone number) Tel:
0300 123 9 123 (mobile freephone number)
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection Act 1998

Please note that any information provided to Police Mutual will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Air passengers – know your rights

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect your right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay you compensation. Airlines are also responsible for loss or damage to your baggage during carriage. The following information may assist you. However for the latest advice and further details on your rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at www.caa.co.uk. You should also refer to the terms and conditions of the airline you are travelling with.

We are not responsible for the content of other websites.

My flight has been cancelled

If you get to the airport in the UK and find your flight has been cancelled the airline responsible should offer you a choice of the following:

A refund within seven days of the full cost of the unused ticket, or
Re-routing to your final destination at the earliest opportunity, or Re-routing
to your final destination at a later date convenient to you.

In reasonable relation to waiting time the airline should also offer you:

Free meals and refreshments

Hotel accommodation and transfers should you have to stay overnight Two
free phone calls, faxes or e-mails.

In certain circumstances you may also be entitled to compensation.

My flight has been delayed

If your flight from the UK has been delayed you have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable: Meals and refreshments appropriate to delay, two free calls, faxes or emails for:

Any delay over 4 hours

Delays over 3 hours for flights over 932 miles within the EU • Delays over 2 hours for flights up to 932 miles.

Refund of your ticket if you decide not to travel when your flight has been delayed for over 5 hours.
Hotel accommodation and transfers if your flight is not expected to leave until the next day.

My baggage has been lost, damaged or delayed by an airline

Your airline has a responsibility to you as follows: (Where possible it's best to report any problems before you leave the airport).

- The airline will be liable if your baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and you can provide receipts for them.
- The amount you can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of your claim.
- It is important that you obtain a Property Irregularity Report from the airline or agent as you will need this to prove your loss when making your claim to the airline. Ideally you should obtain this before leaving the airport.
- A claim to the airline must be submitted within 7 days for damaged baggage and within 21 days for delayed baggage.
- The Montreal Convention requires airlines to treat a bag as lost after 21 days so you should make your claim as soon as possible if your baggage is still missing after this time.

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Calls to 0800 numbers are free from UK landlines and mobiles. Calls to 03 numbers usually cost no more than to geographic numbers (01 or 02) and are usually included in call packages. Please check with your phone company if they are included in your package.

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