

Accident & Health
UNDERWRITING

Royal Yachting Association

Single Trip Holiday Travel

Multi Trip Holiday Travel

Certificate of Insurance

Underwritten by certain underwriters at Lloyd's

THIS IS TO CERTIFY that in accordance with the authorisation granted to Bishop Skinner Marine (who administer this Insurance on behalf of Underwriters) under a Contract (the number of which is specified in the Schedule) by certain syndicates at Lloyd's (hereafter referred to as the Underwriters), whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office, and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure the person(s) shown in the Schedule for the Benefits herein.

The cover provided by this Certificate applies to the **Insured Person(s)** for their individual interests. However, where an **Assured** is shown in the Schedule, the cover provided by this Certificate applies to the **Assured** on behalf of the **Insured Person**.

CONTENTS

Applicable to the whole insurance	Page
Product Description	2
Extensions	3
Definitions	3, and 4
General Conditions:	
Claims Under More Than One Section, Fraudulent Claims, Subrogation, Cancellation Of This Insurance	5
General Conditions:	
Information Given To The Underwriters, Reasonable Precautions, Non Payment Of Premium, Endorsements Attaching To This Insurance	6
General Exclusions	6 and 7
Emergency Service Company and Claims Procedure	8
Complaints Procedure, Data Protection, Contracts Act 1999 & Financial Services Compensation Scheme	9
Section	
1 Medical and Additional Expenses	10
2 Cancellation and Curtailment	11 and 12
3 Journey Continuation and Delay	12 and 13
4 Personal Liability	14
5 Legal Expenses	14
6 Personal Accident	15
7 Hospital Benefit	16
8 Personal Baggage, Clothing, Effects, Money and Delayed Baggage	17 and 18
9 Yacht Hire Excess Waiver	18
10 Ski Passes, Equipment and/or Clothing Hire and Tuition Fees	19
11 Piste Closure	19
12 Avalanche	19

IN ALL COMMUNICATIONS THE CERTIFICATE NUMBER APPEARING ON THE SCHEDULE SHOULD BE QUOTED.

THE INSURANCE IS ONLY VALID WHEN ISSUED WITH A NUMBERED, SIGNED AND DATED SCHEDULE. PLEASE READ THIS CERTIFICATE AND ATTACHING SCHEDULE CAREFULLY. IF THE SCHEDULE IS INCORRECT PLEASE RETURN IT IMMEDIATELY TO YOUR AGENT FOR ALTERATION.

PRODUCT DESCRIPTION

The Schedule will show which product you have purchased.

Single Trip Holiday Travel Insurance

This Insurance shall cover: -

- a) Persons under 70 years of age at the commencement of the trip.
- b) Holidays not involving any hazardous activities unless declared to and agreed by Underwriters.
- c) Holidays involving Winter Sports provided the appropriate premium has been paid. However, certain activities as stated in General Exclusion 5 remain excluded.
- d) Trips that begin and end during the Period of Insurance.

Operative Time for Single Trip Holiday Travel Insurance

For all Sections other than Cancellation, cover operates during the Period of Insurance shown in the Schedule from the time the **Insured Person** leaves home or place of employment at the commencement of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the Date of Issue of this Certificate as shown in the Schedule, whichever is the later, up until commencement of the trip.

Multi Trip Holiday Travel Insurance

This Insurance shall cover: -

- a) Persons under 75 years of age at the commencement of the Period of Insurance
- b) Holidays with a destination outside the **United Kingdom**.
- c) Holidays with a destination within the **United Kingdom** provided such trips involve at least 2 nights' accommodation that have been booked before commencement of the trip.
- d) Holidays not involving any hazardous activities unless declared to and agreed by Underwriters
- e) Holidays involving Winter Sports up to a maximum of 17 days in all during the Period of Insurance. However, certain activities as stated in General Exclusion 5 remain excluded.
- f) Trips with a maximum duration of 45 days for **Insured Persons**

Operative Time for Multi Trip Holiday Travel Insurance

For all Sections other than Cancellation, cover operates for trips commencing during the Period of Insurance shown in the Schedule from the time the **Insured Person** leaves home or place of employment at the commencement of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier). Cover shall cease at expiry of the Period of Insurance (except where already otherwise provided for herein) unless the Certificate has been extended or renewed through the issuing Agent.

Cancellation cover operates from the date of booking a trip or the commencement date of the Period of Insurance shown in the Schedule, whichever is the later, until commencement of the trip or expiry of the Period of Insurance whichever is the earlier.

Each trip is deemed to be a separate insurance, each being subject to the terms, Definitions, Exclusions and Conditions listed within the Schedule, the Certificate and any attaching endorsements.

EXTENSION

Sailing

Single Trip Holiday Travel Insurance

This Insurance, with the exception of Section 4, Personal Liability, shall cover the **Insured Person** whilst sailing, including racing, during the Operative Time, subject to the terms, Definitions, Exclusions and Conditions contained herein.

Multi Trip Holiday Travel Insurance

This Insurance, with the exception of Section 4, Personal Liability, shall cover the **Insured Person** whilst sailing, including racing (up to 150 nautical miles in total distance) during the Operative Time, subject to the terms, Definitions, Exclusions and Conditions contained herein.

DEFINITIONS

Listed below are words that have the same specific meaning throughout this Certificate. Defined words will be shown in bold wherever they appear.

Words in the masculine gender shall include the feminine.

“**ACCIDENT**” means a sudden, unexpected, unusual, specific event, which is external to the body and occurs at an identifiable time and place during the Operative Time, but also includes exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling.

Accident shall also include disappearance. If the **Insured Person** is not found within 90 days of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that he has sustained **Bodily Injury** and that such injury caused his death, the Underwriters shall pay the death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the **Insured Person** is subsequently found to be living.

“**ASSURED**” means the company, organisation or individual shown in the Schedule.

“**BODILY INJURY**” means identifiable physical injury which: -

- (a) Is sustained by the **Insured Person**, and
- (b) Is caused by an **Accident**, and
- (c) Solely and independently of any other cause, except illness directly resulting from medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** within twelve months from the date of the **Accident**.

“**CLOSE RELATIVE**” means **Partner**, fiancé(e), parent, parent-in-law, brother, brother-in-law, sister, sister-in-law, aunt, uncle, grandparent, grandchild or child including adopted, foster or step-child.

“**COUNTRY OF DOMICILE**” means the country in which the **Insured Person** normally resides.

“**CURTAIL / CURTAILMENT / CURTAILED**” means cutting short a holiday trip to return to home or place of employment in the **United Kingdom**.

“**DEPENDENT CHILDREN**” means all children under 18 years of age, or under 23 years of age if in full time education, who normally reside with and are travelling with an adult insured under this Certificate.

In respect of Multi Trip Travel Insurances only this definition is amended to mean all children under 18 years of age, or under 23 years of age if in full time education, who normally reside with, and are travelling with an adult insured under this Certificate, or travelling with a responsible adult over the age of 25 years.

Continued/...

DEFINITIONS (continued)

“**EUROPE**” means all countries within the continent of Europe including Russia west of the Ural Mountains, the Azores, Madeira, the Canary Islands, Mediterranean islands and Turkey.

“**FAMILY**” means the **Insured Person**, his **Partner** and all **Dependent Children**.

“**HI-JACK**” means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance or the crew thereof, in which the **Insured Person** is travelling as a passenger.

“**INSURED PERSON**” means the person(s) shown in the Schedule.

“**LOSS OF LIMB**” means permanent 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.

“**LOSS OF SIGHT**” means the permanent and total loss of sight which shall be considered to have happened: -

- a) In both eyes if the **Insured Person**'s name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
- b) In one eye if, after correction, the degree of sight the **Insured Person** has left is 3/60 or less on the Snellen scale.

“**MEDICAL PRACTITIONER**” means a registered, qualified, practicing member of the medical profession, who is not related to or known to the **Insured Person** or any person travelling with the **Insured Person**.

“**MONEY**” means

- (a) Cash, bank or currency notes, travellers cheques, passports, green cards, petrol coupons or travel tickets,
- (b) Credit cards, charge cards, or banker's cards, resulting in the fraudulent use thereof.

“**PARTNER**” means the spouse or any person who has co-habited with the **Insured Person** for at least 6 consecutive months and continues to do so at commencement of the trip.

“**PERMANENT TOTAL DISABLEMENT**” means disablement which entirely prevents the **Insured Person** from attending to any business or occupation for which he is reasonably suited by training, education or experience and which lasts twelve months and at the expiry of that period is beyond hope of improvement.

“**SUM INSURED**” means the limit of Underwriters liability, as shown in the Schedule.

“**TERRORISM**” means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

“**TRAVEL PARTY**” means friends, relatives or business associates who are travelling with the **Insured Person** on the same carrier to the same destination.

“**UNATTENDED**” an article will be deemed to be unattended if it is not close enough to the **Insured Person** for him to prevent unauthorised interference with such article by a third party. This shall not include baggage left in the custody of a carrier or in a locked hotel room.

“**UNITED KINGDOM**” means England, Scotland, Wales and Northern Ireland. In respect of residents of the Isle of Man or the Channel Islands, “**United Kingdom**” shall be amended to read “**Country of Domicile**.”

“**VALUABLES**” means spectacles, sunglasses, contact or corneal lenses, sports equipment, watches, furs, jewellery, cameras, camcorder and any accessories, telecommunication, audio and computer equipment or game consoles, including accessories.

GENERAL EXCLUSIONS

The Underwriters shall not be liable under any Section of this Certificate in respect of: -

1. Any trip booked or commenced by the **Insured Person** contrary to medical advice or to obtain medical treatment, or after a terminal prognosis has been made.
2. **In respect of Single Trip Travel Holiday Insurance only:** Any claims if the **Insured Person** is aged 70 years or older at the commencement of the trip, unless declared to and agreed by Underwriters.
In respect of Multi Trip Travel Holiday Insurance only: Any claims if the **Insured Person** is aged 75 years or older at the commencement of the Period of Insurance, unless declared to and agreed by Underwriters.
3. Any trip in connection with the business or occupation of the **Insured Person** unless declared to and agreed by Underwriters.
4. The Underwriters shall not be liable to pay any claims or expenses arising directly or indirectly from any medical condition of the **Insured Person** for which medical advice or treatment has been given by a **Medical Practitioner** or hospital during the 12 months prior to:-
 - (i) **In respect of Single Trip Holiday Travel Insurance:**
Booking the trip or the Date of Issue of this Certificate, whichever is the later.
 - (ii) **In respect of Multi Trip Holiday Travel Insurance:**
The commencement of the Period of Insurance or the date of booking any trip covered by this Certificate, whichever is the later.
However, if this Insurance is a renewal to Accident & Health Underwriting Ltd this exclusion shall not apply to the Cancellation of any trip booked during the preceding Period of Insurance.
This exclusion shall not apply to any medical condition for which the **Insured Person** takes regular continuing medication provided that there has been no change in the type, frequency or quantity of drugs within the last 12 months. However, no claims or expenses relating to such condition will be admitted hereunder in the event of the **Insured Person's** failure to take such drugs in accordance with the medical advice given.
5. Any claims arising out of participation in Winter Sports unless this Insurance has been extended and the appropriate premium paid. The Winter Sports extension shall not however cover the **Insured Person** whilst racing in international or national events, or officially organised practice or training for these events.
NOTE: In the case of Multi Trip Travel Insurance only, the Winter Sports extension is limited to 17 days in all during the Period of Insurance.
6. Any claim arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of the **Insured Person**, including anxiety, stress, depression and/or post-traumatic stress disorder.
7. Any claims directly or indirectly caused or contributed to by the **Insured Person's** intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence) or whilst engaged or taking part in civil commotions or riots of any kind.
8. Any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered **Medical Practitioner** but not for the treatment of drug addiction).
9. Claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.
10. Any part of any trip booked or commenced in the knowledge that such trip will exceed:-
 - (i) **In respect of Single Trip Holiday Travel Insurance:**
The Period of Insurance shown in the Schedule.
 - (ii) **In respect of Multi Trip Holiday Travel Insurance:**
45 days duration
11. Any claims for expenses arising as a consequence of a loss (e.g. loss of earnings due to an insured accident, change of locks due to lost keys and the like).
12. The **Insured Person's** participation in Military, Air Force or Naval Service or Operations (other than reserve or volunteer training).

Continued/...

GENERAL EXCLUSIONS (continued)

13. **Terrorism** involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.
14. War, whether war be declared or not, invasion or civil war; except whilst the **Insured Person** is travelling outside the **United Kingdom**, however this exception shall not apply where the **Insured Person** is taking an active part in such war, invasion or civil war.
15. The Underwriters shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose them to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
16. Any claim or benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene local laws or regulations.
17. Any claim involving an act of the **Insured Person** that is deemed to be an illegal act in the **United Kingdom** or the country in which he is travelling.

GENERAL CONDITIONS

Claims Under More Than One Section

In the event of any one occurrence giving rise to claims under more than one Section of this Certificate, only the one monetary exclusion of GBP50 each **Insured Person** shall be deducted from the total amount of the claim.

Fraudulent Claims

If the **Insured Person**, or anyone acting on his behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect, which is unknown to the **Assured**, the insurance will become invalid in respect of that **Insured Person**. This means the Underwriters will not pay the false or fraudulent claim, or any subsequent claim, in respect of that **Insured Person**, but can retain any premium paid.

If the **Assured**, or anyone acting on the **Assured's** behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect, the whole insurance will become invalid. This means the Underwriters will not pay the false or fraudulent claim, or any subsequent claim, in respect of the **Assured** and all **Insured Persons**, but can retain any premium paid.

Subrogation

The Underwriters shall be subrogated to all the **Insured Person's** rights of recovery against any person or organisation for any claim paid or payable under this Certificate up to the limit of the Underwriters' liability in respect of such claim. The **Insured Person** shall, wherever possible, give all such information and assistance as the Underwriters may require to secure such rights.

Cancellation Of This Insurance

If the Period of Insurance is less than 3 months and/or cover has been purchased to insure a specific event/activity: -

- The **Insured Person** can cancel this Insurance from inception and receive a full refund of premium and tax if the Certificate and Schedule is returned to the Agent shown in the Schedule within 14 days of receipt or prior to the trip commencing or the activity taking place, whichever the earlier.
- There will be no refund after this time or if a claim is made.

If the Period of Insurance is 3 months or longer and cover does not relate to a specific event/activity: -

- The **Insured Person** can cancel this Insurance from inception and receive a full refund of premium and tax if the Certificate and Schedule is returned to the Agent shown in the Schedule within 14 days of receipt.
- There will be no refund after this time or if a claim is made. However should the **Insured Person** believe that there are legitimate reasons to have cancelled mid-term, then he may request a refund and this will be considered at the Underwriters' discretion.

Continued/...

GENERAL CONDITIONS (continued)

Information Given To The Underwriters

In deciding to accept this Insurance and in setting the terms and premium, the Underwriters have relied on information given by the **Insured Person**. The **Insured Person** must ensure that all information provided is accurate and complete.

If it is established that the **Insured Person** deliberately or recklessly provided false or misleading information, the Underwriters will treat this Insurance as if it never existed, decline all claims and retain any premium paid.

If it is established that the **Insured Person** were careless in providing the information relied upon in accepting this Insurance and setting its terms and premium, the Underwriters will: -

- Treat this Insurance as if it had never existed and refuse to pay all claims and return the premium paid. This will only happen if the Underwriters provided insurance cover which would not otherwise have been offered, or
- Amend the terms of this Insurance (which may include charging more for this Insurance). The Underwriters will apply these amended terms as if they were already in place if a claim has been adversely impacted by the **Insured Person's** carelessness, or
- Reduce the amount the Underwriters pay on a claim in the proportion the premium paid bears to the premium which the Underwriters would have charged.

The Underwriters or the Agent shown in the Schedule will write to the **Insured Person** if any of these actions are taken.

Reasonable Precautions

The **Insured Person** is required to take all reasonable precautions to protect himself and his property as though he is uninsured.

Non Payment Of Premium

If the premium has not been paid to the Agent specified in the Schedule within the payment terms agreed between the **Insured Person** and the Agent, then the Underwriters reserve the right to cancel this Insurance from inception as though cover was not taken up. The Underwriters or the Agent shown in the Schedule will write to the **Insured Person** if this action is taken.

This does not affect your statutory rights.

Endorsements Attaching To This Insurance

No endorsement or amendment to this Certificate shall override the Exclusions or General Exclusions applicable to Section 4, Personal Liability, or the following individual Exclusions: -

Section 2, Cancellation and Curtailment, Exclusion 4

Section 3, Journey Continuation and Delay, Exclusion 5

If there is an **Assured** named in the Schedule, these Conditions shall also apply to the **Assured**.

EXTENSION

If the **Insured Person** has not returned to the **United Kingdom** by the expected expiration date of a trip for reasons which are beyond his control, this Insurance will remain in force from such expected expiration date for a further 21 days or until his return, whichever is the earlier, without additional premium.

In the event of **Hi-Jack** of the **Insured Person**, cover shall continue whilst he is subject to the control of the person(s) or their associates making the **Hi-Jack** and during travel direct to his home or original destination, up to twelve months from the date of the **Hi-Jack**.

WHO TO CONTACT

24 Hour Emergency Service Company

In the event of accident or illness resulting in hospitalisation, the following Emergency Service Company must be contacted promptly following such hospitalisation.

In the event of curtailment, the following Emergency Service Company must be contacted prior to making any travel arrangements.

Intana Global (*formerly Specialty Assist*)
Tel (UK) +44 (0) 20 7902 7414
Fax (UK) +44 (0) 20 7928 4748
E-mail: corporate@specialty-assist.com



Have the following information available: -

1. The Certificate Number and Contract Number as shown in the Schedule.
2. The name and address of your Agent as shown in the Schedule.
3. The telephone number from which you are calling.
4. The name and telephone number of the Doctor and Hospital attending you.

Failure to contact the Emergency Service Company and obtain authorisation may prejudice the claim and mean that not all the costs involved will be paid. The **Assured/Insured Person** should not attempt to find their own solution and then expect full reimbursement from the Underwriters, without prior approval first having been obtained from the Emergency Service Company.

Reciprocal health agreements with other countries

EEA or Switzerland

For trips in the European Economic Area (EEA) or Switzerland, the **Insured Person** must obtain a European Health Insurance Card (EHIC). An EHIC can either be obtained online through www.dh.gov.uk/travellers * or an application form can be obtained by telephoning 0845 606 2030 prior to travel. This will entitle the **Insured Person** to benefit from the health care arrangements which exist between countries within the EEA or Switzerland.

*An EHIC can be obtained free of charge from this site. Please be aware that other sites may charge for obtaining an EHIC.

Australia

If the **Insured Person** needs medical treatment in Australia, he must enrol with a local MEDICARE office. He does not need to enrol when he arrives, but must do so after the first occasion he receives treatments. Inpatient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found either by visiting www.dh.gov.uk/travellers or the MEDICARE website at www.hic.gov.au.

Non-Emergency Service Company

In the event of non-emergency claims the following claims administrators must be contacted: -

Accident & Health Claims Services LLP
7-8 Ducketts Wharf
South Street
Bishops Stortford
Hertfordshire
CM23 3AR

Tel: +44 (0) 1279 713 860
email: claims@ahclaimsservices.com

In the event of cancellation of a trip or a Legal Expenses claim, notice must be given promptly of any occurrence that may give rise to a claim

Accident & Health Claims Services LLP have internal complaints handling procedures, which are available upon request.

NOTICE TO THE ASSURED/INSURED PERSON

Law and Jurisdiction

The cover referred to in this Insurance is subject to English Law and English courts alone shall have jurisdiction in any dispute arising hereunder.

Complaints Procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

Details of Lloyd's complaints procedures, including timescales for resolution, are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints.

If you are dissatisfied about your insurance or the handling of a claim, you should contact:

The Compliance Department, Ark Syndicate Management Ltd, 30 Fenchurch Avenue, London EC3M 5AD
Email: complaints@arkunderwriting.com

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the complaints team at Lloyd's. The contact details are:

Complaints, Market Services, Lloyd's, One Lime Street, London EC3M 7HA

Tel: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225 E-mail: complaints@lloyds.com

If you remain dissatisfied after Lloyd's has considered your complaint, you may refer your complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: 0800 0234567 (calls to this number are free from mobiles and "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers in the UK).

Email: complaint.info@financial-ombudsman.org.uk.

Further information is available at: www.financial-ombudsman.org.uk

Making a complaint does not affect your right to take legal action.

Amendments to this Certificate

Should the **Insured Person** (or **Assured**, if named in the Schedule) wish to amend this Insurance, notification of such amendment should be given to the Agent shown in the Schedule.

Are there charges for cancellation or amendment?

There may be a charge payable to the Agent shown in the Schedule for cancelling or amending the Certificate. If a charge is payable the amount will be advised to you by the Agent at the time of the notification.

Compensation

Lloyd's insurers are covered by the Financial Conduct Authority's Compensation Scheme.

You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from:

Financial Services Compensation Scheme, 15 St Botolph Street, London EC3A 7QU

Website: www.fscs.org.uk

DATA PROTECTION CLAUSE

It is understood by the **Assured/Insured Person** that any information about them will be processed by the Underwriters in compliance of the Data Protection Act 1998 and only for the purposes of providing their insurance cover and handling any claims. This may necessitate providing such information to third parties.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE

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

SECTION 1. MEDICAL AND ADDITIONAL EXPENSES

The Underwriters will pay up to the **Sum Insured** each **Insured Person** for the following expenses should he suffer **Bodily Injury** or illness during the Operative Time: -

1. Normal and necessary expenses incurred outside the **United Kingdom** for medical or surgical treatment including specialists' fees, emergency dental treatment up to GBP500 for the immediate relief of pain only, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
2. Reasonable additional accommodation and travel expenses incurred by the **Insured Person** and any one **Close Relative** or member of his **Travel Party** who has to remain or travel with the injured or ill **Insured Person**.
3. Reasonable accommodation and travel expenses of one person to travel from the **United Kingdom** if his presence with an injured or ill **Insured Person** is necessary on medical grounds.
4. Reasonable expenses incurred in transporting the remains or ashes of the **Insured Person** to his former place of residence in the **United Kingdom** or reasonable funeral expenses incurred abroad.
5. Expenses incurred for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured **Insured Person** to the **United Kingdom**.
6. Reasonable additional travel costs up to GBP500 incurred by the **Insured Person** for a crew to travel to the yacht to return it to its berth in the **United Kingdom** when it has been necessary to abandon the yacht following a claim under 1., above.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. The first GBP50 of each and every loss, each **Insured Person**.
2. Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if the expected delivery date is during the trip or within 8 weeks of the end of the trip.
3. Any claims consequent upon a sexually transmitted disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S. Related Complex (A.R.C.) or Human Immunodeficiency Virus (H.I.V.) howsoever these have been acquired or may be named.
Note: Claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment will not be admitted.
4. Any claims due to the **Insured Person** practising for or participating in: -
 - a) Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - b) Motor competitions or sports tours, or
 - c) Aeronautics or aviation, other than as a passenger.
5. The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
6. Any expenses incurred more than 12 months after the date the first expense was incurred or any continuing expense if the **Insured Person** has refused the option of repatriation to the **United Kingdom**.
7. Any expenses for treatment that could have been delayed until the **Insured Person's** return to the **United Kingdom**.
8. Subsistence, other than as a hospital in-patient, and phone charges other than to the Emergency Service Company.
9. Any claim arising as a result of the **Insured Person's** failure to take prescribed medication with him on a trip.

Additional Exclusion in respect of Multi Trip Holiday Travel Insurance only

10. Any claims arising from any health condition of the **Insured Person**, where such condition has already been the subject of a claim under this Certificate in respect of any earlier trip.

SPECIAL CONDITION RELATING TO SECTION 1

In addition to the GENERAL CONDITIONS: -

1. It is a Condition of this Insurance that under sub-sections 2, 3, 4 and 5 of this Section, any claims for costs or expenses must be pre-authorized by the Emergency Service Company as shown in the section 'Who To Contact'.

SECTION 2. CANCELLATION AND CURTAILMENT

The Underwriters will pay up to the **Sum Insured** each **Insured Person** for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions or sailing competition entry fees up to GBP200 (including additional reasonable accommodation and travel expenses incurred for return to the **United Kingdom**) should the trip be cancelled or **Curtailed** during the Operative Time, directly as a result of: -

1. Death, **Bodily Injury**, illness or compulsory quarantine of: -
 - a) The **Insured Person**, or
 - b) Any member of the **Travel Party**, or
 - c) Any person with whom the **Insured Person** intends to reside with during the trip, or
 - d) Any **Close Relative** or business associate necessitating the **Insured Person's** presence in the **United Kingdom**.
2. Redundancy (provided that such redundancy qualifies for payment under the **United Kingdom's** Redundancy Payments Acts) of: -
 - a) The **Insured Person**, or
 - b) Any member of the **Travel Party**.
3. Summoning to jury service or witness attendance in a court of the **United Kingdom** or unavoidable requirement to be present in the **United Kingdom** for service in any military or civil emergency of: -
 - a) The **Insured Person**, or
 - b) Any member of the **Travel Party**.
4. Major damage or burglary within 7 days immediately prior to a trip at the home or place of business of: -
 - a) The **Insured Person**, or
 - b) Any member of the **Travel Party**, or
 - c) Any person with whom the **Insured Person** intends to reside with during the trip.
5. Major damage to the sea vessel on which the **Insured Person** is travelling or intending to travel, rendering it inoperative.
6. Adverse weather conditions making it impossible for the **Insured Person** to travel to the point of departure at commencement of the outward trip.

Boat Owners Extension

In the event of a claim being admitted for **Curtailed** and the **Insured Person** having left his boat outside the **United Kingdom**, the Underwriters will pay up to GBP200 for travel costs (excluding accommodation and subsistence) in returning to the boat, provided that such costs are incurred within 30 days of the date of return of the boat to the **United Kingdom**.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. The first GBP50 of each and every loss, each **Insured Person**.
2. Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if the expected delivery date is during the trip or within 8 weeks of the end of the trip.
3. Any claims consequent upon a sexually transmitted disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S. Related Complex (A.R.C.) or Human Immunodeficiency Virus (H.I.V.) howsoever these have been acquired or may be named.

Note: Claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment will not be admitted.

4. Any claims attributable to any condition or set of circumstances known to the **Insured Person** at the time of effecting this Insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or **Curtailed** of a trip.

Note: No endorsement or amendment to this Insurance shall override this Exclusion.

5. Any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or **Curtailed** a trip.
6. The **Insured Person's** disinclination to travel.

Continued/...

SECTION 2. CANCELLATION AND CURTAILMENT (continued)

7. Any **Curtailement** claims due to the **Insured Person** practising for or participating in: -
 - a) Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - b) Motor competitions or sports tours, or
 - c) Aeronautics or aviation, other than as a passenger.
8. Bank charges or transaction fees on cancellation claims.
9. Any claims arising as a result of the **Insured Person** failing to take prescribed medication with him on a trip.
10. Any expenses that have been paid for using vouchers, reward or loyalty points or schemes.
11. Any claim arising as a result of the **Insured Person's** failure to take prescribed medication with him on a trip.

Additional Exclusion in respect of Multi Trip Holiday Travel Insurances only

12. Any claims arising from any health condition of the **Insured Person**, where such condition has already been the subject of a claim under this Certificate in respect of any earlier trip.

SPECIAL CONDITIONS RELATING TO SECTION 2

In addition to the GENERAL CONDITIONS: -

1. In the event of the **Curtailement** of a package holiday, the Underwriters' liability shall be calculated as a pro-rata proportion of the holiday cost, with the commencement of the **Curtailement** being the date the **Insured Person** arrived at his home in the **United Kingdom**.
2. Any claims for **Curtailement** must be pre-authorized by the Emergency Service Company as shown in the section "Who To Contact".

SECTION 3. JOURNEY CONTINUATION AND DELAY

Part 1 - Journey Continuation

The Underwriters will pay up to the **Sum Insured** each **Insured Person** for reasonable additional travel and related accommodation expenses incurred to enable him to reach a reserved overseas travel connection or accommodation or up to 30% of the **Sum Insured** each **Insured Person** for such expenses to enable him to return to his home in the **United Kingdom** should, during the Operative Time: -

- a) The aircraft, sea vessel, coach or train on which the **Insured Person** is booked to travel, or
- b) The means of transport in which the **Insured Person** is travelling or intending to travel to reach the aircraft, sea vessel, coach or train or accommodation

Be delayed or interrupted as a result of one or more of the Insured Events listed below.

Part 2 - Delay

Either:-

- a) The Underwriters will pay up to the **Sum Insured** each **Insured Person** in accordance with the following scale, should the aircraft, sea vessel, coach or train on which he is booked for travel be delayed as a result of one or more of the Insured Events listed below.

Scale: -

1. GBP30 for the first completed 12 hour period of delay, and
2. GBP15 for each subsequent completed 12 hour period of delay up to but not exceeding the **Sum Insured**,

Or

- b) In the event of delay of at least 24 hours at the commencement of the trip, the Underwriters will pay up to the **Sum Insured** under Section 2 – Cancellation and **Curtailement** - each **Insured Person** for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event that he opts to cancel the trip.

Continued/...

SECTION 3. JOURNEY CONTINUATION AND DELAY (continued)

Insured Events

1. In respect of non-scheduled public transport: -
Strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal or terrorist act, fire, avalanche, landslide, earthquake, flood or accident to or mechanical breakdown of such non-scheduled transport.
2. In respect of scheduled public transport: -
The contingencies specified in 1 above, and adverse weather conditions.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any claims arising out of any of the contingencies specified under Insured Events if they had already started or been forecast before the original bookings were made or prior to the date of issue of this Insurance.
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or Port Authority or any similar organisation.
3. Additional costs where the travel agent, tour operator or provider of transport has offered alternative travel arrangements.
4. In respect of Parts 1 and 2b) only, the first GBP50 of each and every loss each **Insured Person**.
5. Any claims attributable to any condition or set of circumstances known to the **Insured Person** at the time of effecting this Insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section.
Note: No endorsement or amendment to this Insurance shall override this Exclusion.
6. In respect of Part 2 only, any claims arising directly or indirectly out of the failure of the **Insured Person** to check in according to his itinerary.

SPECIAL CONDITIONS RELATING TO SECTION 3

In addition to the GENERAL CONDITIONS

1. A claim can only be made under one of the Parts of this Section in respect of each loss.
2. The **Insured Person** must allow sufficient time for the transport that he is travelling in to arrive and deliver him to the departure point so that he can check-in according to his itinerary.
3. The **Insured Person** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. The **Insured Person** must obtain confirmation in writing from the carriers or their handling agents of the number of hours of delay and the reason for the delay.

SECTION 4. PERSONAL LIABILITY

The Underwriters will indemnify up to the **Sum Insured** each **Insured Person**, any one event or series of events in all (including legal expenses), should he become legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property, occurring during the Operative Time.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any claims arising out of accidental bodily injury to any member of the **Insured Person's** family or household or to any employee or business associate.
2. Any claims arising from loss of or damage to property belonging to or in the care, custody or control of the **Insured Person** or any member of his family or household or of an employee or business associate.
3. Any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, sailing dinghies under 16 feet 6 inches, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.
4. Any claims arising out of the ownership, possession, occupation or use of lands or buildings.
5. Any claims arising out of the profession, occupation or business of the **Insured Person** or arising out of liability assumed under a contract, if such liability would not otherwise have attached.

SPECIAL CONDITIONS APPLYING TO SECTION 4.

In addition to the GENERAL CONDITIONS

1. The **Insured Person** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without the written consent of the Underwriters.
2. The Underwriters shall be entitled, if they so desire, to take over and conduct in the name of the **Insured Person**, the defence of any claim or to prosecute in his 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 proceedings or the settlement of any claim. The **Insured Person** shall, whenever possible, give all such information and assistance as the Underwriters may require.

SECTION 5. LEGAL EXPENSES

The Underwriters will pay up to the **Sum Insured** each **Insured Person** for legal expenses incurred by or on behalf of the **Insured Person** in the pursuit of a claim for damages against a third party who has caused his **Bodily Injury** or illness during the Operative Time.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Legal expenses incurred without their written consent (which shall not be unreasonably withheld).
2. Actions against travel agents, tour operators, Underwriters or their agents, the **Insured Person's** family, an employee or business associate or the **Assured**.

SPECIAL CONDITIONS APPLYING TO SECTION 5.

In addition to the GENERAL CONDITIONS

1. Claims must be notified to the Claims Administrator within 60 days of occurrence.
2. The Underwriters shall be entitled to nominate and appoint a legal representative to act on behalf of the **Insured Person** and to have direct access to the legal representative at all times.
3. The Underwriters reserve the right to withdraw at any stage and thereafter they shall not be liable for any further expenses.

SECTION 6. PERSONAL ACCIDENT

The Underwriters will pay up to the **Sum Insured** each **Insured Person** in accordance with the following Schedule of Compensation should he suffer **Bodily Injury** during the Operative Time.

SCHEDULE OF COMPENSATION

1. Death	100% of the Sum Insured
2. Loss of Sight of One or Both Eyes	100% of the Sum Insured
3. Loss of One or More Limbs	100% of the Sum Insured
4. Permanent Total Disablement (Other than Loss of Sight or Limb).	100% of the Sum Insured

Provided Always That: -

1. Compensation shall not be payable under more than one of the items of the Schedule of Compensation in respect of the consequences of one **Accident**.
2. The **Sum Insured** by Item 1 of the Schedule of Compensation shall be restricted to GBP2,500 in respect of **Insured Persons** under 18 years of age, or under 23 years of age if in full time education.
3. If an **Accident** causes the death of the **Insured Person** within twelve months following the date of the **Accident** and prior to a settlement under Items 2 to 4 of the Schedule of Compensation, the amount paid shall be that provided for in the case of death.
4. The total sum payable under this Section in respect of any one **Insured Person** for any one or more **Accidents** shall not exceed in all, the largest **Sum Insured** payable under any one of the items of the Schedule of Compensation.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS, this Insurance does not cover any claims due to the **Insured Person** practising for or participating in:--

- a) Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
- b) Motor competitions or sports tours, or
- c) Aeronautics or aviation, other than as a passenger.

SPECIAL CONDITION APPLYING TO SECTION 6.

In addition to the GENERAL CONDITIONS:-

1. In the event of an **Accident** involving more than one **Insured Person** where the claim exceeds GBP250,000, the compensation payable in respect of each **Insured Person** shall be proportionately reduced until the total does not exceed GBP250,000.

SECTION 7. HOSPITAL BENEFIT

The Underwriters will pay GBP25 for each completed 24-hour period up to the **Sum Insured**, should the **Insured Person** suffer **Bodily Injury** or illness during the Operative Time, which necessitates in-patient hospital treatment outside the **United Kingdom**.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if the expected delivery date is during the trip or within 8 weeks of the end of the trip.
2. Any claims consequent upon a sexually transmitted disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S. Related Complex (A.R.C.) or Human Immunodeficiency Virus (H.I.V.) howsoever these have been acquired or may be named.
3. Any claims due to the **Insured Person** practising for or participating in: -
 - a) Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - b) Motor competitions or sports tours, or
 - c) Aeronautics or aviation, other than as a passenger.

Additional Exclusion in respect of Multi Trip Holiday Travel Insurances only

4. Any claims arising from any health condition of the **Insured Person**, where such condition has already been the subject of a claim under this Certificate in respect of any earlier trip.

SECTION 8. PERSONAL BAGGAGE, CLOTHING OR EFFECTS AND MONEY

The Underwriters will pay up to the **Sum Insured** each **Insured Person** in the event of loss of or damage to accompanied personal baggage, clothing or effects and **Money** (including reasonable expenses incurred as a result of loss of **Money**), during the Operative Time, subject to: -

1. The limit shown in the Schedule for any one article or pair or set of articles
2. The limit shown in the Schedule for all **Valuables**
3. The limit shown in the Schedule for Cash.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any claims due to moth, vermin, wear and tear and gradual deterioration, or **Money** shortages due to error, omission or depreciation in value.
2. Any claims in respect of **Money** or **Valuables** unless reported to the police within 24 hours of discovery, and a police statement obtained.
3. Any claims arising from confiscation or detention by customs or any other authority.
4. Any claims in respect of property otherwise insured.
5. The first GBP50 of each and every loss, each **Insured Person**.
6. Any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a Property Irregularity Report obtained.
7. Any claims in respect of **Valuables** or **Money** whilst in the custody of a carrier.
8. Any loss or damage to personal baggage, clothing or effects whilst left **Unattended**, unless in a locked hotel room, safe, apartment, holiday residence or boot of a motor vehicle.
9. Any loss of or damage to **Money** whilst left **Unattended**, unless in a locked safe.
10. Any claims arising out of electrical and/or mechanical breakdown.
11. Any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, if the **Insured Person** has not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. The Underwriters liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to the **Insured Person**.
12. Any claims for **Valuables** where suitable evidence is not provided as proof of ownership.

NOTE

1. In respect of foreign currency and travellers cheques only, cover shall be effective from the time of collection from a bank or travel agent or from 3 days prior to commencement of a trip, whichever is the later, and up to 2 days after completion of a trip, or time of conversion or encashment, whichever is the earlier.

SPECIAL CONDITIONS APPLYING TO SECTION 8

In addition to the GENERAL CONDITIONS: -

1. The **Insured Person** shall, in the event of any loss or damage, take all possible steps to make a recovery.
2. **For articles less than 2 years old, where evidence of original purchase can be provided**
If the **Insured Person** purchases a comparable replacement for a lost or damaged article, the Underwriters shall pay for the replacement cost.

For articles more than 2 years old OR where evidence of original purchase cannot be provided

If the article has been damaged and can be repaired, then payment shall be based upon the repair cost.

If the article is lost or damaged beyond repair, payment shall be based upon prices at the date of loss, less a deduction for wear, tear and depreciation at the Underwriters' discretion. This is usually 10% per annum up to a maximum of 30% deduction for items over 3 years old.

Alternatively, the Underwriters reserve the right to replace, reinstate or repair the article.

For toiletries, cosmetics and perishable items

The Underwriters will pay the purchase cost less 50%.

For prescription medication

The Underwriters will only pay the original prescription cost or similar cost of such medication in the country to which the **Insured Person** has travelled. The Underwriters will not be liable for any associated costs with regard to transportation of medication or the like.

Continued/...

SECTION 8. PERSONAL BAGGAGE, CLOTHING OR EFFECTS AND MONEY (continued)

DELAYED BAGGAGE EXTENSION

This Delayed Baggage Extension will remain in force if this Section is otherwise not covered.

If accompanied personal baggage, clothing, or effects are temporarily lost for more than 12 hours by the carrier during the Operative Time, the Underwriters will pay up to the **Sum Insured** each **Insured Person** for the purchase of immediate necessities, but such payment will be deducted from the final claim under this Section if the loss becomes permanent.

Receipts for such purchases must be provided.

ADDITIONAL EXCLUSION APPLICABLE TO THIS EXTENSION

1. The Underwriters shall not be liable to pay for any claims occurring during return travel to the **United Kingdom**.

SECTION 9. YACHT CHARTER EXCESS WAIVER

The Underwriters will pay up to the **Sum Insured** each **Insured Person** for any monetary loss or deductible that he is legally liable to pay in respect of loss of or damage to a charter yacht chartered by him during the Operative Time.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any claims arising out of loss of or damage due to violation of the terms of the charter agreement.
2. Any claims due to wear and tear, gradual deterioration, damage from insects or vermin, inherent fault, latent defect or damage.

SPECIAL CONDITIONS APPLICABLE TO SECTION 9

In addition to the GENERAL CONDITIONS: -

1. The charter yacht must be chartered from a licensed charter agency.
2. As part of the charter agreement, the **Insured Person** must agree to accept all comprehensive insurance or waivers offered by the licensed charter agency, whether discretionary or mandatory, against loss of or damage to the charter yacht during the charter period.
3. The **Insured Person** must comply with all the requirements of the licensed charter agency under the charter agreement and of the yacht insurer.

WINTER SPORTS EXTENSION

The following Sections shall only apply if the Winter Sports Extension is selected and the appropriate premium has been paid.

SECTION 10. SKI PASSES, EQUIPMENT &/or CLOTHING HIRE AND TUITION FEES

The Underwriters will pay up to the **Sum Insured** each **Insured Person** for any irrecoverable payments in respect of:

1. The unused proportion of any ski pass lost during the Operative Time,
2. The unused proportion of any ski pass, equipment and/or clothing hire and tuition fees if: -
 - (a) The **Insured Person** suffers illness or **Bodily Injury** during the Operative Time that is certified by a local **Medical Practitioner**,
or
 - (b) The trip is cancelled or **Curtailed** for any of the reasons detailed in Section 2.

EXCLUSIONS

1. As stated in the GENERAL EXCLUSIONS.

SECTION 11. PISTE CLOSURE

In the event that all skiing facilities at a pre-booked resort outside the **United Kingdom** are closed due to lack of snow during the Operative Time, the Underwriters will pay up to the **Sum Insured** each **Insured Person** in accordance with the following: -

1. Up to GBP10 per day for additional travel expenses incurred in reaching an alternative skiing site, or
2. GBP20 per day when an alternative skiing site is not available.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any claims arising within **Europe** in respect of trips commencing or ending during the period 1st May to 30th November inclusive.
2. Any claims for travel expenses where the Tour Operator has made alternative travel arrangements.

SECTION 12. AVALANCHE

The Underwriters will pay up to the **Sum Insured** each **Insured Person** for additional reasonable accommodation and travel expenses incurred if, as a result of avalanche, landslide or landslip, he is unavoidably delayed from leaving his pre-booked resort outside the **United Kingdom** during the Operative Time.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any claims arising within **Europe** in respect of trips commencing or ending during the period 1st May to 30th November inclusive.