



Your worldwide travel insurance policy

Kent Police Federation
Policy Number: UKBOTC47187
1st April 2018 - 31st March 2019

CHUBB®

Travel insurance

If you need information
in large print please call
us on 0345 841 0056 for
details.

Contact information

Chubb Customer Services

T 0345 841 0056
E cust.servuk@chubb.com

Chubb Claims

T 0345 841 0059
E uk.claims@chubb.com
www.chubbclaims.co.uk

Chubb Assistance

T +44 (0) 207 173 7798

In the event of a query contact

George Burrows
St Mark Court
North Street
Horsham
West Sussex
RH12 1RZ

T 01403 327 719
F 01403 327 778
E info@georgeburrows.com

Calls may be recorded for training and
quality purposes.

Insurer

Chubb European Group Limited registered in
England & Wales number 1112892. Registered
office: 100 Leadenhall Street, London, EC3A 3BP.
Authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.

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Introduction

Arranged on behalf of the Kent Police Federation, this policy provides cover for the scheme member, his/her spouse or cohabiting partner and their dependent children/grandchildren living with them and in full time education under the age of 23 or if the dependant Child/ren has a disability either mental or physical which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.

The annual multi-trip policy provides worldwide cover for trips of up to 31 days duration and allows those insured under the policy to travel either together or separately. The **Journey** shall start from the time of leaving home address and continue until arrival back at home address. Where a **Journey** is for a duration of longer than 31 days, to a maximum of 183 days (unless the appropriate additional **Premium** has been paid) no cover will be applicable for any part of the trip. Trips within the **United Kingdom** are included provided they involve at least one nights' pre-booked and paid for accommodation.

Please take time to read all sections of the policy to make sure that you understand the terms, conditions and exclusions before you travel. If you have any further questions about the cover please contact George Burrows:

T 01403 327719
E info@georgeburrows.com

George Burrows
St Marks Court
North Street
Horsham
West Sussex
RH12 1RZ

Policy Schedule

Policy Number :	UKBOTC47187
Intermediary :	George Burrows, St Marks Court, North Street, Horsham, West Sussex, RH12 1RZ T 01403 327719 F 01403 327778 E info@georgeburrows.com
Insured :	Kent Police Federation Joint Branch Board Group Insurance Scheme as agents for each individual Beneficiary each for his or her own rights and interests or of their legal representatives.
Address :	Federation Office 67 Queen Elizabeth Square Maidstone Kent ME15 9DA
Business :	Police Federation
Period of Insurance :	a. From: 1st April 2018 To: 31st March 2019 (both dates inclusive) b. And any subsequent period for which We agree to accept cover
Renewal Date :	1st April 2019 and annually thereafter
Premium Inclusive of Insurance Premium Tax @ 20% :	Premiums are calculated in accordance with rates agreed between Us and the Insured and included as part of the premium for the Insurance Scheme paid by the Insured Person to the Insured .
Declarations :	The Insured forwards monthly Declarations to the Intermediary confirming: a. the number of Members who have requested cover; and b. the Premium due to Us from each Member . The Intermediary forwards declarations detailing the number of Members to Us within 30 days of the end of each proceeding month.
Date of Issue :	1st April 2018

Schedule of Benefits

Insured Person:

Any **Member**, **Partner**, dependent **Children** and dependent **Grandchildren**.

Please note:

Members are covered up to the age of 70 years. **Partners** of eligible **Members** are covered up to the age of 85 years. Dependent **Children** and dependent **Grandchildren** are covered up to the age of 18 years, or 23 years if in **Full-time Education**, or if the dependent **Child/ren** or dependent **Grandchild/ren** has a disability either mental or physical which is substantial and long term as defined under the Equality Act 2010, no age limit will apply. Please refer to General Definitions 6 and 12 and General Exclusion 1a for full details.

Operative Time

Whilst undertaking a **Journey** commencing during the **Period of Insurance**, and whilst **Premium** is being deducted from the **Member's** salary/pension or has been paid annually.

Benefit Amount / Limit of Liability per Person per Journey			
Benefit Description	Within the United Kingdom	Outside the United Kingdom	Excess per person per claim
Medical			
<ul style="list-style-type: none"> Medical Expenses Supplementary Travel and Accommodation Expenses 	Not Insured Not Insured	up to £5,000,000 up to £15,000	£40 £40
<ul style="list-style-type: none"> Emergency Repatriation Expenses Hospital Benefit 	Not Insured Not Insured	Unlimited £20 for each 24 hours up to a max of £500	Nil Nil
<ul style="list-style-type: none"> Hospital Benefit as a result of being mugged 	Not Insured	£50 for each 24 hours up to a max of £250	Nil
Personal Belongings			
<ul style="list-style-type: none"> Personal Belongings (Single article limit £300) Personal Belongings Delay 	up to £1,500 up to £100	up to £1,500 up to £100	£40 Nil
Money			
<ul style="list-style-type: none"> Money (Cash Limit £250 per adult or £50 per child) Credit Card Misuse Valuables Emergency Passport Replacement 	up to £500 up to £1,000 up to £300 Not Insured	up to £500 up to £1,000 up to £300 up to £250	£40 £40 Nil Nil

Benefit Amount / Limit of Liability per Person per Journey			
Benefit Description	Within the United Kingdom	Outside the United Kingdom	Excess per person per claim
Disruption <ul style="list-style-type: none"> • Cancellation • Curtailment or Alteration to Itinerary • Late Arrival • Abandonment • Missed Departure • Catastrophe • Withdrawal of Services 	up to £5,000 up to £5,000 £100 up to £5,000 Not Insured up to £500 up to £600	up to £5,000 up to £5,000 £100 up to £5,000 up to £800 up to £500 up to £600	£40 £40 Nil £40 Nil Nil Nil
Rental Car Collision Damage Waiver	up to £1,000	up to £1,000	£40
Personal Injury <ul style="list-style-type: none"> • Death • Loss of Limb(s) • Loss of Sight • Permanent Total Disablement 	£20,000 ** £20,000 # £20,000 # £20,000	£20,000 ** £20,000 # £20,000 # £20,000	Nil Nil Nil Nil
Personal Liability	up to £2,000,000	up to £2,000,000	Nil
Overseas Legal Expenses This section only applies to Members who are habitually resident in the United Kingdom	Not Insured	up to £25,000	Nil
Winter Sports <ul style="list-style-type: none"> • Own Equipment • Equipment Hire • Ski Pack • Piste Closure • Avalanche Closure 	up to £500 up to £150 up to £400 up to £500 up to £500	up to £500 up to £150 up to £400 up to £500 up to £500	£40 Nil Nil Nil Nil

* Reduced to £5,000 in respect of **Children** or **Grandchildren** under the age of 16 years at the date of sustaining **Bodily Injury**.

Benefit reduced to £1,000 for **Insured Persons** over 65 years of age.

Hazardous Activities

Insured Persons are not covered for claims caused by taking part in **Hazardous Activities**, engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft or in **Air Sports** or doing any other dangerous activity.

Standard Chubb Travel Insurance Cover includes the following:

Abseiling - professionally organised and supervised

Archery - properly supervised

Camel riding - not racing

Canoeing / rafting / white water rafting - up to category 2

Catamaran sailing* - up to 12 miles from coast only and not racing

Clay-pigeon shooting - organised event

Cycling - as transport only

Deep-sea fishing / game fishing

Dinghy sailing* - up to 12 miles from coast only and not racing

Dry slope skiing

Fell walking - no picks or ropes

Fishing

Football - not professional, semi-professional or major competition or tournament

Gliding - not piloting & subject to flying with qualified pilot

Go-karting up to 120cc*

Hiking / walking / trekking - no ropes or equipment and on recognised routes

Horse riding - excludes jumping, hunting and competition

Hot air ballooning - licensed operation only, not piloting

Jet skiing*

Marathon running - not professional

Mountain biking

Orienteering

Paint balling / war games

Paragliding / parasailing - over water only when attached to a speedboat

Pony trekking

Quad Biking - only if wearing a helmet and protective clothing and in a controlled environment and not participating in any race or competition, and the quad bike is not more than 125cc

Scuba diving to 30 metres - (increased to 40 metres if an **Insured Person** holds a recognised diving qualification which shows the **Insured Person** is competent to make the dive)

Snorkelling

Surfing

Waterskiing

Wind surfing

Winter Sports Cover includes the following:

Cross-country skiing

Curling

Downhill skiing

Heli skiing*

Ice skating

Mogul skiing

Monoskiing

Skiing on-piste

Skiing off-piste - with a qualified instructor

Snowboarding on-piste

Snowboarding off-piste - with a qualified instructor

Snowmobiling*

Tobogganing

The policy may not cover **Insured Persons** going to do any activity that **We** may consider to be dangerous and that is not listed above, or if an **Insured Person** takes part in any competition. Please contact George Burrows on 01403 327719 to contact **Us** to see if **We** can provide cover.

*Under Section 6 - Personal Liability, an **Insured Person** will not be covered for liability caused directly or indirectly by owning or using any aircraft, hovercraft, watercraft or mechanically propelled vehicle.

Chubb Assistance

Advice for travellers

Important Phone Numbers

Please make a note of the following phone numbers or add them to your mobile; you may need them in an emergency or if you need to make a claim.

Chubb Assistance

Medical Emergency and Referral Services and Personal Assistance Services
+44 (0)207 173 7798

Claims

I +44 (0)141 285 2999
T 0345 841 0845

Helpful hints for your insurance

- Do take copies of your policy docs on your **Journey**
- Do report any loss of theft to the hotel or local police and get a report from them
- Do keep valuables safe (eg in a safety deposit box)
- Don't leave valuables lying around or in view of other people
- Do leave yourself enough time to get to the airport, park, and get through security
- Remember to allow time for delays in traffic or travel
- Do contact **Us** if you have a change in health that may lead to you having to cancel or alter your **Journey**
- Do contact **Us** for advice before incurring costs that you would seek to subsequently claim for under this policy.

EHIC

If you are a European citizen and travelling to Europe, you should obtain

a European Health Insurance Card (EHIC) and take it with you when you travel.

To access **Chubb Assistance**, simply call: +44 20 7173 7798

To help monitor and improve service standards, calls may be recorded.

You will be requested to provide your name; your organisation's name; the nature of the assistance needed and a contact number or address where you can be reached.

1. Pre -Travel Assistance

Planning a trip can be a journey in itself. That is why there is a pre-travel helpline on hand to provide support and assistance for travel enquiries ranging from visa queries to inoculations required.

2. Travel Assistance

If during a **Period of Insurance** the **Insured Person** requires medical or personal assistance or advice during a **Journey** they may call **Chubb Assistance** in respect of:

a. Medical Assistance

- 24 hour service**
24 hours a day, 365 days a year multi-lingual service.
- Medical Expertise**
On hand for advice, referral or treatment.
- Air Ambulance**
Emergency repatriation including use of air ambulance or scheduled flights as necessary and appropriate.
- Local payment of hospital bills**

No need for the **Insured Person** to use their own cash.

- v. **Drug replacement**
Replacement of essential maintenance medication or drugs.

b. Non-medical Assistance

- i. **Replacing Lost or Stolen Documents**
Help with replacement of lost or stolen passport, tickets, or other travel documents.
- ii. **Cancelling Credit Cards**
Advice on cancellation of lost or stolen credit, debit or charge cards or travellers cheques.
- iii. **Emergency Cash**
Advance of emergency funds following loss or theft of money overseas. (Temporary loan only - **Insured Person** will be required to provide proof of ability to repay.)
- iv. **Lost luggage location**
Help with the tracking of lost luggage.
- v. **Business Documents and messages**
Forwarding essential business documents and urgent messages. (Assistance only- no insurance cover).
- vi. **Legal advice**
- vii. **Interpreters**
The provision of interpreters at business meetings or the translation of documents. (Assistance only - no insurance cover).

Additional Services

You may also choose to consider the following services which are totally independent of and are not part of this policy:

1. Foreign & Commonwealth Office Travel Advice

The Foreign & Commonwealth Office periodically issue guidelines about locations around the world and whether it is advisable to travel to, or within, such locations. It is strongly recommended that you consult the travel advice section of the Foreign & Commonwealth Office website (www.fco.gov.uk) before allowing an **Insured Person** to travel.

2. European Health Insurance Card (EHIC)

If you intend travelling to countries within the European Economic Area (all EU countries plus Iceland, Liechtenstein, and Norway) **We** advise you to obtain a European Health Insurance Card (EHIC) to take with you when you travel. A person can apply for an EHIC:

- a. by phone on 0845 606 2030
- b. by post using an EHIC form available from the Post Office
- c. on-line at www.ehic.org.uk

Policy Eligibility

This Policy is only available to the **Insured Person** where their Country of Domicile is within the European Economic Area (EEA).

Insurance Agreement

The **Insured** (as specified in the Policy Schedule) and **We** agree that the **Insured** shall pay the premium as agreed. **We** will subject to the Terms, Conditions and Exclusions of this Policy provide the insurance in the manner and to the extent provided in this Policy. The Policy Schedule and this Policy document constitute the full terms and conditions of your insurance policy with **Us**. The Insured acknowledges that **We** have offered this policy and calculated the premium using the information which the **Insured** has provided, and that any change to the responses provided by the **Insured** may result in a change in the terms and conditions of the policy and/or a change in the premium.

The **Insured** should check over these policy documents carefully to ensure they are correct and meet the **Insured's** requirements, and notify **Us** immediately, if anything is incorrect, as this could affect policy cover in the event of a claim. The **Insured** should keep these documents in a safe place. The **Insured** must tell **Us** if either their insurance needs or any of the information they have given **Us** changes. A change in circumstances may affect policy cover, even if the **Insured** does not think a change is significant, and **We** may need to change this Policy. **We** will update the policy and issue a new Policy Schedule each time a change is agreed.



Andrew Kendrick
Regional President, Europe
Chubb

General Definitions

The following General Definitions are applicable to the Policy as a whole:

1. **Accident, Accidental** shall mean a sudden, identifiable, violent, external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather conditions.
2. **Air Sports** shall mean any aerial pursuits or sports including, but not limited to bungee jumping (unless incidental to the main trip and no more than 3 jumps), hang-gliding, microlighting, parachuting, para-gliding and parasailing/parasailing over land.
3. **Bodily Injury** shall mean an injury which is caused solely by **Accidental** means and which independently of illness or any other cause within 24 calendar months from the date of the **Accident** results directly in an **Insured Person's** death or disablement.
4. **Business Purposes** shall mean clerical activities and non-manual work connected to the **Insured**.
5. **Child/Children** shall mean persons who are the **Member's** and/or **Partner's** children, stepchildren, legally adopted children and children for whom the **Member** or **Partner** is the **Parent or Legal Guardian**. To be covered by this Policy, the children must:
 - a. not be married
 - b. be dependent on the **Member** or **Partner**
 - c. normally reside with the **Member**; and
 - d. be under 18 years old; or under

- 23 years old if still in full-time education or if the dependant children has a disability either mental or physical which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.
6. **Chubb Assistance** shall mean the travel assistance and emergency medical and repatriation services organised by Us.
 7. **Claim** shall mean a single loss or series of losses **Due To** one cause. Claims under more than one section of this Policy will be regarded as separate claims.
 8. **Complications of Pregnancy** shall mean complications of pregnancy diagnosed by a **Qualified Medical Practitioner** or specialist in obstetrics.
 9. **Country of Domicile** shall mean the country within the European Economic Area in which an **Insured Person** is habitually resident during the **Period of Insurance**.
 10. **Due To** shall mean directly or indirectly caused by, arising from or in connection with.
 11. **Excess** shall mean the amount shown in the Schedule of Benefits which each **Insured Person** must pay in respect of each **Claim**. In respect of Claims received from the **Member** and/or the **Partner** and/or the **Children** and/or the **Grandchildren Due To** one cause the Excess shall be limited to £80 in total regardless of the number of Sections of this Policy to which the Claims relate.
 12. **Full time Education** shall mean a programme of learning provided by a recognised educational body which leads to a qualification by examination or assessment which is either:
 - a. full time study; or
 - b. a mixture of study and work experience as long as at least two thirds of the total time for the course is spent on study.
 13. **Grandchild/Grandchildren** shall mean persons who are the **Member's** and/or **Partner's** grandchildren, step grandchildren, or have been legally adopted by the **Member's** and/or **Partner's Child**, or for whom the **Member's** and/or **Partner's Child** is the **Parent or Legal Guardian**. To be covered by this Policy, the grandchild/grandchildren must:
 - a. not be married;
 - b. be dependent on the **Member** or **Partner**, or on the **Member's** or **Partner's Child**;
 - c. normally reside with the **Member**, or with the **Member's** or **Partner's Child**; and
 - d. be under 18 years old; or under 23 years old if still in full-time education or if the dependant grandchildren has a disability either mental or physical which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.
 14. **Hazardous Activities** shall mean mountaineering requiring the use of ropes or guides or any specialist equipment, rock climbing, abseiling, ski or bob racing including practice and training for these events, mono skiing, ski jumping, ski boarding, ice hockey, the use of bobsleighs or skeletons, riding driving or sailing in any kind of organised race or doing

any other dangerous activity that is not listed or have been agreed with by **Our** prior to commencement of trip.

15. **Hijack** shall mean unlawful seizure or conveyance in which an **Insured Person** is travelling as a passenger.
16. **Hospital** shall mean an establishment which either:
 - exists primarily for the diagnosis, medical care and treatment of sick or injured people on an in-patient basis under the supervision of Qualified Medical Practitioner(s) one or more of whom is available for consultation at all times;
 - provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
 - provides full-time nursing service by and under the supervision of nursing staff.

'Hospital' shall not include a special unit in a hospital or a place existing primarily:

 - for the treatment of psychiatric disease or abnormality;
 - for the care of the aged, drug addicts or alcoholics;
 - as a health hydro or nature cure clinic, a nursing or convalescent home, extended care facility, rest home or hospice.
17. **Immediate Family** shall mean **Partner**, spouse, cohabiting partner, child, grandchild, brother, sister, parent, or grandparent and corresponding in-laws of a **Member**, or anyone noted as next of kin on any legal document, all

of whom must be resident in the **United Kingdom** or **Country of Domicile**

18. **Insured** shall mean the person, firm, company or organisation named as the **Insured** in the Policy Schedule.
19. **Insured Person** shall mean the **Member**, his/her **Partner** and their **Child/Children** or **Grandchild/Grandchildren**.
20. **Journey** shall mean any trip devoted entirely to pleasure, rest or relaxation or **Business Purposes** undertaken by an **Insured Person**:
 - a. outside the **United Kingdom** and their **Country of Domicile**;
or
 - b. within the **United Kingdom** and their **Country of Domicile** if their accommodation is pre-booked and the trip is for one night or more or
 - c. within the **United Kingdom** and their **Country of Domicile** which includes a flight as a fare-paying passenger on a fixed wing aircraft which is provided by a licensed airline or air charter company.

which has a duration of no longer than 31 days (unless a trip of longer duration has been advised to and accepted by George Burrows, the appropriate additional **Premium** has been paid and an appropriate endorsement has been issued prior to the commencement date of the trip) and which is booked or commences during the **Period of Insurance**.

The **Journey** shall start from the time of leaving home address and continue until arrival back at home

- address. Where a **Journey** is for a duration of longer than 31 days, to a maximum of 183 days (unless the appropriate additional **Premium** has been paid) no cover will be applicable for any part of the trip.
21. **Kidnap** shall mean the illegal abduction and holding hostage of an **Insured Person** for the purpose of demanding payment of money or the performance of some other action as a condition of release.
 22. **Member** shall mean a person under the age of 70 years whose application for membership of the **Insured's** insurance scheme has been accepted by the **Insured**, whose fees and/or subscriptions are not in arrears and who has paid the **Premium** for this insurance.
 23. **Natural Disaster** shall mean hurricane, tornado, storm, high water, wind, driven water, tsunami, earthquake, volcanic eruption, landslide, snowstorm or natural fire.
 24. **Parent or Legal Guardian** shall mean a person with parental responsibility, or a legal guardian, both being in accordance with the Children Act 1989 and any statutory amendment modification or re-enactment of it.
 25. **Partner** shall mean a person under the age of 85 years who is:
 - a. a **Member's** spouse; or
 - b. a **Member's** civil partner, registered pursuant to the Civil Partnership Act; or
 - c. someone of either sex with whom a **Member** has been living for at least three months as though they were their spouse or civil partner.
 26. **Period of Insurance** shall mean the period between and inclusive of the dates shown From: and To: on the Policy Schedule commencing at 00.00 hours on the earlier date shown and expiring at midnight on the later date shown. Dates refer to Local Standard Time at the address of the **Insured** as shown in the Policy Schedule.
 27. **Premium** shall mean the amount shown on the Policy Schedule in respect of the specified **Period of Insurance** or any amount which subsequently becomes due as a result of alteration, adjustment or renewal of the Policy.
 28. **Qualified Medical Practitioner** shall mean a doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:
 - a. an **Insured Person**
 - b. a relative of an **Insured Person**.
 29. **Specific Conditions Specific Exclusions and Specific Definitions** shall mean those conditions, exclusions and definitions more particularly stated in the sections to which they specifically apply.
 31. **United Kingdom** for the purposes of this Policy shall mean England, Scotland, Wales and Northern Ireland (excluding Channel Islands and the Isle of Man).
 32. **War** shall mean armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

33. **We/Our/Us** shall mean Chubb European Group Limited.
34. **£** shall mean **United Kingdom** pounds sterling.

PLEASE NOTE that **Specific Definitions** relevant to the individual sections of this Policy are located and contained in the appropriate section.

Specific Covers

Medical

Medical Expenses

If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy**, sustains **Bodily Injury** or emergency dental treatment (for pain relief and which is limited to a maximum of £250) during a **Journey** outside the **United Kingdom** or **Country of Domicile** We will pay an **Insured Person** in respect of **Medical Expenses** up to the amount shown in the Schedule of Benefits for any one **Journey**.

In addition, where a **Claim** for **Medical Expenses** has been accepted under the Policy, **We** will pay an **Insured Person** in respect of reasonable costs necessarily incurred during the **Journey** for landline telephone calls, up to a maximum of £20 for any one **Journey**.

Specific Definition applicable to this sub-section:

Medical Expenses shall mean all reasonable costs necessarily incurred outside the **United Kingdom** or **Country of Domicile** for **Hospital**, nursing home, ambulance, surgical or other diagnostic or remedial treatment given or prescribed by a **Qualified Medical Practitioner**. Medical Expenses shall not include additional charges which would not have been payable if the treated person did not have insurance

Supplementary Travel and Accommodation Expenses

If during a **Period of Insurance** an **Insured Person** becomes ill,

has **Complications of Pregnancy** or sustains **Bodily Injury** during a **Journey** outside the **United Kingdom** or **Country of Domicile** We will pay an **Insured Person** in respect of **Supplementary Travel and Accommodation Expenses** up to the amount shown in the Schedule of Benefits for any one **Journey**.

Specific Definitions applicable to this sub-section:

Supplementary Travel and Accommodation Expenses shall mean reasonable additional costs necessarily incurred and approved by **Chubb Assistance**:

1. for Travel and **Accommodation** expenses of an **Insured Person** incurred in returning to the **United Kingdom** or **Country of Domicile**.
2. for Travel and **Accommodation** of up to 2 relatives or friends of an **Insured Person** who on medical advice from a **Qualified Medical Practitioner** are advised to travel to or remain with an **Insured Person**.
3. a. for funeral expenses incurred in the burial or cremation of an **Insured Person** outside the **United Kingdom** or **Country of Domicile**.
- b. in transporting an **Insured Person's** body or ashes for burial in the **United Kingdom** or **Country of Domicile** (excluding funeral and interment costs).
- c. in transporting an **Insured Person's Personal Belongings** (as defined in the **Personal Belongings** section) back to the **United Kingdom** or **Country of Domicile**.

Accommodation shall mean accommodation of a standard up to but not exceeding that in which an **Insured Person** was or would have been staying during the course of the **Journey**.

Emergency Repatriation Expenses

If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy** or sustains **Bodily Injury** during a **Journey** outside the **United Kingdom** or **Country of Domicile** We will pay an **Insured Person** in respect of **Emergency Repatriation Expenses** the amount shown in the Schedule of Benefits for any one **Journey**.

Emergency Repatriation Expenses

shall mean all reasonable costs necessarily incurred in repatriating an **Insured Person** to the most suitable **Hospital** or to an **Insured Person's** home address in the **United Kingdom** or **Country of Domicile** provided that such repatriation is medically necessary and organised by **Chubb Assistance**.

Specific Conditions applicable to Chubb Assistance:

1. **Chubb Assistance** must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a **Claim**.
2. The **Insured** or an **Insured Person** must not make or attempt to make arrangements without the involvement and/or agreement of **Chubb Assistance**.
3. Any repatriation will be organised by **Chubb Assistance** by the most appropriate method including, if necessary, the use of air services and

arrangements for qualified medical staff to accompany an **Insured Person** if required.

4. Full reimbursement to Us will be made by an **Insured Person** for all costs incurred in the event of repatriation services being provided by **Chubb Assistance** in good faith to any person not insured under this Policy.

Hospital Benefit

If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy** or sustains **Bodily Injury** during a **Journey** outside the **United Kingdom** or **Country of Domicile** and is admitted to **Hospital** as an In-patient for a continuous period of 24 hours or more on the advice of and under the constant supervision of a qualified medical practitioner. **We** will pay up to the amounts shown in the Schedule of Benefits for any one **Journey**.

In addition, if admission to **Hospital** is as a result of **Bodily Injury** caused by an **Insured Person** being mugged, **We** will pay the amount shown in the Schedule of Benefits under Hospital Benefit as a result of being mugged.

Specific Condition applicable to the Medical section concerning cover for Complications of Pregnancy:

If the **Insured Person** is travelling between the 28th - 35th (inclusive) weeks of pregnancy they must provide a medical certificate issued by a **Qualified General Practitioner** or midwife confirming the number of weeks of pregnancy and that they are fit to travel on the **Journey**. The certificate

must be dated no earlier than 5 days before the outbound travel date.

Specific Exclusions applicable to the Medical section:

We shall not be liable for:

1. any expenses incurred where a **Journey** is undertaken against the advice of a **Qualified Medical Practitioner** or where a terminal complaint (regardless of duration of life expectancy) has been diagnosed or where the purpose of the **Journey** is to receive medical treatment or advice.
2. any expenses which are recovered from any other insurance policy or national insurance programme which is applicable to an **Insured Person**.
3. any expenses incurred after 12 months from the time of the incurring of the first expense.
4. dental or optical expenses other than those incurred in providing the minimum treatment necessary to relieve pain and discomfort for the duration of the **Journey**.
5. any expenses incurred as the result of treatment to a **Child** or **Grandchild** under the age of 6 months who has been born outside the **United Kingdom** or **Country of Domicile** during a **Journey**.
6. treatment which in any way arises from or is attributable to any Human Immunodeficiency Virus infection or related syndrome.
7. the **Excess** shown in the Schedule of Benefits. If the cost of medical treatment is reduced by the use of Form E111 or European Health Insurance Card this Exclusion will not apply.

8. any expenses incurred for:
 - a. mobile telephone calls, or
 - b. for landline telephone calls:
 - i. where a **Claim for Medical Expenses** has not been accepted under the Policy, or
 - ii. for which an **Insured Person** cannot provide a fully itemised bill.
9. any expenses for food or drink.

televisions, and other similar audio and video equipment), satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, iPads, notebooks, netbooks and the like), computer games equipment (including consoles, games and peripherals), jewellery, watches, furs, precious and semi-precious stones and articles of gold, silver or other precious metals.

Personal Belongings

Personal Belongings

If during a **Period of Insurance** an **Insured Person** sustains loss of or damage to **Personal Belongings** during a **Journey We** will pay an **Insured Person** in respect of such loss or damage up to the amount shown in the Schedule of Benefits for any one **Journey**.

Specific Definitions applicable to this sub-section:

Personal Belongings shall mean each of an **Insured Person's** suitcases, trunks and containers of a similar nature and their contents taken or acquired on a **Journey** and articles designed to be worn or carried by an **Insured Person**, including **Valuables**. All items of **Personal Belongings** must be owned by or be the legal responsibility of an **Insured Person** and be for an **Insured Person's** own use or wear.

Valuables shall mean cameras and other photographic equipment, telescopes and binoculars, Audio/Video equipment (including radios, cassette/compact disc players, iPods, mp3 and mp4 players, camcorders, DVD, video,

Personal Belongings Delay

If during a **Period of Insurance** all or part of an **Insured Person's Personal Belongings** are lost or temporarily mislaid or delayed by an airline or other carrier for more than 12 hours during the outward part of a **Journey We** shall reimburse up to £100 for the purchase of essential items of replacement clothing or toilet requisites.

Specific Exclusions applicable to the Personal Belongings section:

We shall not be liable for:

1. more than £300 in total for any one article, pair or set in respect of **Personal Belongings**.
2. more than £300 in total for **Valuables** or sports equipment
3. more than £75 in total in respect of sunglasses.
4. vehicles, motorcycles and bicycles or their accessories, caravans, trailers, tents, and other camping equipment, boats, sailing boards and other water borne craft.
5. loss, theft or damage whilst **Personal Belongings** are left unattended, when an **Insured Person** is not in full view of and not in a position to prevent unauthorised interference with the property,

unless

- a. in a locked hotel room, apartment, holiday residence; or
 - b. kept out of sight or in a locked boot or concealed luggage compartment or under the purpose built luggage cover of an estate or hatchback car and such loss is evidenced by forcible and violent entry.
6. loss, theft or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any cost incurred in repairing or replacing such information, software data computers, tapes or recording equipment.
 7. loss, theft or damage **Due To**:
 - a. moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
 - b. inherent mechanical or electrical failure, breakdown or derangement.
 - c. any process of cleaning, restoring, repairing or alteration.
 8. more than a reasonable proportion of the total value of a pair or set where the lost, stolen or damaged article is part of a pair or set.
 9. loss or theft not reported to the police within 24 hours or as soon as reasonably possible of the discovery and a report obtained.
 10. loss, theft or damage to **Valuables** occurring whilst in the custody of an airline or other transport carrier.
 11. loss, theft or damage occurring in the custody of an airline or other transport carrier unless reported immediately upon discovery and in the case of an airline a Property

Irregularity Report obtained.

12. loss due to confiscation or detention by customs or any other authority.
13. any items of household furniture, appliances, equipment or mobile telephones or their accessories, including credit balances and the like.
14. any items of business equipment.
15. loss, theft of or damage to sports equipment whilst it is in use.
16. the **Excess** shown in the Schedule of Benefits.

Specific Conditions applicable to the Personal Belongings section:

1. An **Insured Person** shall take all reasonable precautions for the safety of **Personal Belongings**.
2. On the happening of any loss or damage **We** shall be entitled:
 - a. to take and keep possession of any article and to deal with salvage in a reasonable manner.
 - b. at its own option to repair or replace any article for which it is liable.
3. In the event of total loss or destruction of any article:
 - a. of **Personal Belongings** purchased/acquired less than two years prior to the date of loss the basis of settlement shall be the cost of replacing the article as new provided that the replacement article is substantially the same but not better than the original article when new.
 - b. of **Personal Belongings** purchased/acquired two years or more prior to the date of loss or any article the age of which cannot be proven by an

Insured Person the basis of settlement shall be the cost of the original article when new less a consideration for wear tear and depreciation. (This does not apply to precious metals/stones, jewellery or watches.)

4. Any amounts paid under **Personal Belongings** Delay will be deducted from any subsequent amounts payable under **Personal Belongings** in respect of the same loss.
5. In the event of loss or damage to **Personal Belongings** in the care, custody or control of a transport carrier an **Insured Person** shall first endeavour to obtain appropriate compensation from such transport carrier at the time of loss or damage.

Money

Money

If during a **Period of Insurance** an **Insured Person** sustains loss of or damage to **Money** during a **Journey** or the 72 hours immediately prior to commencement or subsequent to completion of the **Journey** We will pay an **Insured Person** in respect of such loss up to the amount shown in the Schedule of Benefits for any one **Journey**.

Specific Definition applicable to this section:

Money shall mean coins, bank notes, postal or money orders, signed travellers cheques and other cheques, letters of credit, travel tickets, petrol coupons or other prepaid coupons and passes including ski passes which belong to or are in the custody and control of an **Insured**

Person and are intended for travel, meals, accommodation and personal expenditure only.

There is a limit of £250 for each adult and £50 for each **Child** or **Grandchild** under 16 for loss or theft of cash.

Credit Card Misuse

If during the **Period of Insurance** the **Insured Person's** own personal credit/debit/charge/ cheque guarantee card is lost or stolen during a **Journey**, We will reimburse the **Insured Person** for the amount of any unauthorised transactions arising from the use of their lost or stolen card which the **Insured Person's** card issuer holds them liable to pay.

We will not pay:

1. more than £1,000 for any one **Insured Person** during any one **Period of Insurance**.
2. more than £100 per card in respect of balances stored on lost or stolen pre-paid cards.
3. any amount relating to balances stored on lost or stolen pre-pad cards if the **Insured Person** is unable to provide evidence of the value of their loss.
4. any **Claim** relating to a corporate/ employer credit/debit/charge/ cheque guarantee card.

Provided that an **Insured Person** has fully complied with all terms and conditions under which such card has been issued.

Emergency Passport Replacement

If during a **Period of Insurance** an **Insured Person** sustains loss of or

damage to their passport during a **Journey** outside the **United Kingdom** and **Country of Domicile** We will pay an **Insured Person** in respect of fees charged by the appropriate Consular, Visa and/or Passport Office and any additional travel or accommodation expenses in obtaining any official temporary travel documents or replacement passport and/or visa whilst outside the **United Kingdom** or **Country of Domicile** up to the amount shown in the Schedule of Benefits for any one **Journey**.

Specific Exclusions applicable to the Money section:

We shall not be liable for:

1. loss not reported to the police and/or appropriate authorities within 48 hours of discovery or earlier if required by the Credit Card issuer.
2. loss due to confiscation or detention by customs or any other authority.
3. loss due to devaluation of currency or shortages due to errors or omission during monetary transactions.
4. more than £250 in respect of coins and/or bank notes.
5. promotional vouchers or awards or any goods or services obtained through the conversion of such vouchers or awards.
6. loss where at the time of the loss the **Money** is left unattended, unless such **Money** is left in locked accommodation, safe or locked safety deposit compartment and the loss is evidenced by forcible and violent entry.
7. the **Excess** shown in the Schedule of Benefits.

Specific Conditions applicable to the Money section:

An **Insured Person** shall take all reasonable precautions for the safety of their **Money** and any **Money** held in their custody or control for which they are responsible.

Disruption

Cancellation

If during a **Period of Insurance** an **Insured Person** is forced to cancel any part of a planned **Journey** prior to the commencement of that **Journey** as the direct and necessary result of any cause outside the control of the **Insured Person**, We will pay the **Insured Person** in respect of **Cancellation Expenses** up to the amount shown in the Schedule of Benefits for any one **Journey**.

Specific Definition applicable to this section:

Cancellation Expenses shall mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been and will not be used, but which become forfeit or payable under contract.

Curtailement or Alteration to Itinerary

If during a **Period of Insurance** an **Insured Person** is forced to curtail or alter the itinerary to a planned **Journey** during the course of that **Journey** We will pay an **Insured Person** in respect of **Curtailement or Alteration to Itinerary Expenses** incurred up to the amount shown in the Schedule of Benefits for any one **Journey** provided that Curtailement or Alteration to

Itinerary is **Due To**:

1. an **Insured Person** becoming ill, having **Complications of Pregnancy** or sustaining **Bodily Injury**;
2. the death, **Bodily Injury**, illness or **Complications of Pregnancy** of a member of an **Insured Person's Immediate Family** or any person with whom an **Insured Person** is travelling or is intending to travel;
3. the compulsory quarantine on the order of a treating Qualified Medical Practitioner of an **Insured Person** or any person an **Insured Person's** travelling with or intending to travel with provided that such Curtailment or Alteration to Itinerary is confirmed as medically necessary by the treating **Qualified Medical Practitioner**;
4. jury service, subpoena or witness call (provided all necessary checks have been made prior to booking the **Journey**), subpoena or **Hijack** of an **Insured Person** or any person with whom an **Insured Person** is travelling or is intending to travel;
5. cancellation or curtailment of scheduled public transport services consequent upon adverse weather conditions, **Natural Disaster** (subject to **Specific Conditions** 2 and 3), strike, riot or civil commotion;
6. an **Insured Person** necessarily having to return to the **United Kingdom** or **Country of Domicile** as a result of the death, **Bodily Injury**, illness or **Complications of Pregnancy** of any other **Insured Person** with whom the **Journey** is made;
7. an **Insured Person's** home

becoming uninhabitable following fire, storm, flood, theft, subsidence or other serious damage;

8. an **Insured Person's** presence being required by the police following burglary or attempt thereat at an **Insured Person's** place of residence.

Specific Definition applicable to this section:

Curtailment or Alteration to Itinerary Expenses shall mean reasonable additional travel and accommodation expenses incurred during a **Journey** provided that:

1. such travel is of a standard no greater than that used on the outbound part of the **Journey** and
2. the standard of accommodation is not superior to that used during the **Journey**.

Late Arrival

If, during a **Period of Insurance**, the arrival of an **Insured Person** at the **Journey** destination is delayed by a period of at least 12 hours from the arrival time indicated by the carrier **Due To** cancellation or delay of the aircraft, sea vessel or publicly licensed conveyance (including pre-booked connecting publicly licensed transportation) in which the **Insured Person** has arranged to travel **Due To** strike, industrial action, adverse weather conditions, **Natural Disaster** (subject to **Specific Conditions** 2 and 3), mechanical breakdown or structural defect affecting that aircraft, sea vessel, or publicly licensed conveyance, **We** will pay the amount shown in the Schedule of Benefits for any one **Journey**.

Abandonment

If, during a **Period of Insurance**, and following a delay of at least 24 hours from the departure time indicated by the carrier of the outward departure of the aircraft, sea vessel or publicly licensed conveyance (including pre-booked connecting publicly licensed transportation) on which an **Insured Person** has arranged to travel, and for reasons outside the control of the **Insured Person**, an **Insured Person** cancels or abandons such **Journey**, **We** will pay an **Insured Person** in respect of irrecoverable deposits and amounts for which an **Insured Person** is legally responsible, up to the amount shown in the Schedule of Benefits for any one **Journey**. Claims in respect of **Natural Disaster** will be subject to **Specific Condition 2** and 3.

Missed Departure

If, during a **Period of Insurance**, as a result of:

1. the failure of public transport due directly to strike, industrial action, adverse weather conditions, **Natural Disaster** (subject to **Specific Conditions 2** and 3), breakdown, riots and/or civil commotion, **Hijack**, avalanches, landslides, traffic flow congestion, or mechanical breakdown or
2. the mechanical breakdown of, or an accident involving, the private motor vehicle in which an **Insured Person** is travelling to reach the international departure point, an **Insured Person** misses the departure of the ship, aircraft or other conveyance in which an **Insured Person** is booked to travel, **We** will pay an **Insured Person**

in respect of reasonable additional travel and accommodation expenses up to the amount shown in the Schedule of Benefits for any one **Journey**.

Catastrophe

If, during a **Period of Insurance**, an **Insured Person** is:

1. forced to move from their pre-booked accommodation outside the **United Kingdom** or their **Country of Domicile** following fire, **Natural Disaster** or medical epidemic, or
2. is quarantined or forced to move or cut short their **Journey** by any local or national authority

We will pay the **Insured Person** for the cost of reasonable additional travel and accommodation expenses to allow them to continue with their **Journey**, up to the amount shown in the Schedule of Benefits for any one **Journey**.

Withdrawal of Services

If, during a **Period of Insurance**, an **Insured Person** suffers Withdrawal of Services for at least 60 hours without a break **We** will pay up to the amounts shown in the Schedule of Benefits for any one **Journey**.

Withdrawal of Services shall mean the withdrawal of:

1. all water or electrical facilities in the **Insured Persons** accommodation or
2. waiter/waitress services at meals or
3. kitchen services of such a nature that no food is served or
4. room cleaning services

Specific Conditions applicable to the Disruption Section:

1. If the **Insured Person** is travelling between the 28th - 35th (inclusive) weeks of pregnancy they must provide a medical certificate issued by a **Qualified General Practitioner** or midwife confirming the number of weeks of pregnancy and that they are fit to travel on the **Journey**. The certificate must be dated no earlier than 5 days before the outbound travel date.
2. The cover provided for **Natural Disaster**, other than in respect of Withdrawal of Services, will only apply when:
 - a. the airline on which the **Insured Person** is booked to travel has issued a directive prohibiting all flights to or from the country or specific area to which the **Insured Person** is travelling for the duration of the **Insured Person's Journey**
 - b. any recognised government body, acting on behalf of such government, of the country to or from which the **Insured Person** is travelling has issued a directive:
 - prohibiting all travel to or from or
 - recommending evacuation fromthe country or specific area or event to which the **Insured Person** was travelling provided that the directive came into force after the **Insured Person** purchased this insurance or booked the **Journey** (whichever is the latter), or in the case of Curtailment or Alteration to Itinerary, after the **Insured Person** had left the **United Kingdom** or

Country of Domicile to commence the **Journey**.

3. The cover provided for **Natural Disaster**, other than in respect of Withdrawal of Services, will only apply when the **Insured Person** is unable to recover their incurred expenses through any other means.

Specific Exclusions applicable to the Disruption Section:

We shall not be liable for:

1. any expenses where a **Journey** is undertaken against the advice of a **Qualified Medical Practitioner** or where a terminal complaint (regardless of duration of life expectancy) has been previously diagnosed or where the purpose of the **Journey** is to receive medical treatment or advice.
2. any expenses incurred as a result of illness or **Bodily Injury** where **Cancellation, Curtailment or Alteration to Itinerary** has not been confirmed as medically necessary by a **Qualified Medical Practitioner**.
3. any unused pre-paid return travel tickets where repatriation has been made.
4. any costs or charges paid or discharged by the use of promotional vouchers, reward points or for pre-paid timeshare costs or maintenance charges or awards of any description.
5. any expenses incurred as a result of disinclination to travel or the change in financial circumstances or unemployment or change of employment of an **Insured Person**.
6. any expenses incurred as the result of the default or financial failure of any transport or accommodation

- provider, agent acting for them or any agent acting for an **Insured Person**.
7. any expenses incurred as a result of regulations or order made by any Public Authority or Government. This exclusion shall not apply to the specific cover provided in this Disruption section for **Natural Disaster**.
 8. any expenses incurred **Due To** the Foreign and Commonwealth Office advising against travel to a **Journey** destination. This exclusion shall not apply to the specific cover provided in this Disruption section for **Natural Disaster**.
 9. any expenses incurred as a result of strike or labour dispute which existed or for which advance warning had been given before the date on which the insured **Journey** was booked.
 10. (Applicable to cover for Late Arrival and Abandonment only)
 - a. any expenses incurred where the **Insured Person** failed to:
 - i. check in according to the itinerary supplied unless the failure was itself due to a cause outside the control of the **Insured Person**
 - ii. obtain written confirmation from the carriers or their handling agents of the number of hours delay and the reason for such delay
 - b. withdrawal from service temporarily or otherwise of an aircraft or sea vessel on the orders or recommendation of the manufacturer, the Civil Aviation Authority, a Port Authority or any similar body in any country.
 11. any expenses for any condition or set of circumstances known to an **Insured Person** at the time of booking the **Journey** where such conditions or set of circumstances could reasonably have been expected to give rise to the Disruption of a **Journey**.
 12. (Applicable to Late Arrival and Withdrawal of Services) If the **Journey** is booked within four weeks of departure
 13. the **Excess** shown in the Schedule of Benefits.

Rental Car Collision Damage Waiver

We will pay up to the amount shown in the Schedule of Benefits for any one incident for the amount of the **Rental Vehicle Excess** (when the rental car company covers damages to the rental vehicle over and above the **Rental Vehicle Excess** by means of another contract) if the licensed rental agency or company holds **You** responsible for costs arising from material damage to the **Rental Vehicle** during the period of hire resulting from damage, fire, vandalism, or theft of the **Rental Vehicle** during a **Journey**.

We will not pay more than one claim in any period of insurance and no more than per claim than the amount stated in the Schedule of Benefits.

Specific definitions applicable to this section:

Rental Vehicle Excess

The part of the claim for which the **Insured Person** remains financially responsible in the rental agreement

in cases where the **Insured Person** declined to accept the **Rental Vehicle Insurance** policy and the irreducible excess established in the rental agreement when the **Insured Person** has accepted or been obliged to accept the **Rental Vehicle Insurance**.

Rental Vehicle

Passenger vehicles authorised to use public roads (passenger cars, estate cars and vans, authorised to carry up to nine people) hired on a daily or weekly basis from an authorised rental agency or hire car firm, which was paid for in full by the **Insured Person**. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days. Loss Damage Waiver is only valid for **Rental Vehicles** rented and driven during a **Journey**.

Rental Vehicle Insurance

The primary insurance held by a licensed car rental agency or company in respect of the **Rental Vehicle** covering risks such as third part liability, or theft of the **Rental Vehicle**.

You/Your/Driver

The **Insured Person** being the named first driver in the rental agreement, and their **Partner** and their **Child/Children** and their **Grandchild/Grandchildren** travelling with the **Insured Person** named on the original rental agreement as an authorised driver, being at least 21 years of age and under 70 years of age, in possession of a valid driver's license valid for the class of **Rental Vehicle**.

Special Conditions

1. **We** will only pay in excess of any insurance which is included in

the rental agreement or any other insurance that **You** hold which covers the same incident.

2. No cover will apply to any **Driver** who:
 - a. does not hold a valid driving licence for the class of **Rental Vehicle** being driven (such licence issued in the country issuing the **Driver's** passport);
 - b. has more than three convictions for speeding or has collected more than nine points on their driving licence in the five years prior to undertaking the **Journey**.
 - c. has any conviction (or pending conviction) for driving whilst under the influence of a drug or drugs;
 - d. has any conviction (or pending conviction) for drink driving, within the last two years;
 - e. has been suspended (or is awaiting prosecution) for dangerous driving;
 - f. is under 21 or over 69 years of age;
 - g. violates the conditions of the rental agreement;
 - h. is driving against medical advice
3. The **Driver** will be covered when renting only one passenger car at any one time.
4. Cover is granted for the duration specified in the rental agreement, but no more than 31 days.
5. Revolving or lease type contracts are not covered.

What is not covered

1. Mopeds and motorbikes, commercial vehicles, trucks, motor homes and vehicles not licensed for road use including but not limited to trailers and caravans.

2. **Rental Vehicles** being used for reward, motor racing, rallies, speed, endurance tests, or practicing for such events.
3. **Rental Vehicles** with a retail purchase price exceeding £50,000 (or local currency equivalent).
4. Loss and/or damage to vintage cars over 20 years old, or cars that have not been manufactured for at least 10 years.
5. Loss and/or damage resulting from failure of any person to observe the maintenance and operating instructions supplied with the **Rental Vehicle**.
6. Loss and/or damage caused by atmospheric or climatic conditions, wear and tear, gradual deterioration, manufacturing defects, mechanical or electrical breakdowns, mould, wet or dry rot, bacteria, rust, cleaning, repairs, insects or vermin.
7. Loss and/or damage arising from the **Rental Vehicle** being employed for a purpose other than that stated in the rental agreement.
8. Loss and/or damage to any equipment that is not permanently installed in or on the **Rental Vehicle**.
9. Loss and/or damage due to the **Rental Vehicle** being misfuelled.
10. Loss and/or damage to **Rental Vehicle** tyres.
11. Loss or damage to the **Rental Vehicle's** interior other than in the event of a collision
12. Loss and/or damage caused while driving off public roads and/or any unpaved roads.
13. Any costs where **You** admit liability, negotiate, make and promise or agree any settlement.
14. Any fines and punitive damages.

Personal Injury

If during a **Period of Insurance** an **Accident** occurs during a **Journey** and causes **Bodily Injury** to an **Insured Person** We will pay the Benefit Amount shown in the Schedule of Benefits for:

Death

Loss of Limb(s)

Loss of Sight

Permanent Total Disablement

Only one of these benefits will be payable to any one **Insured Person** as a result of any one **Accident**.

Specific Definitions applicable to this section:

Loss of Limb shall mean in respect of:

1. an arm - physical severance or total loss of use at or above the wrist joint; and
2. a leg - physical severance or total loss of use above the level of the ankle (talo-tibial joint).

Loss of Sight shall be deemed to have occurred:

1. in both eyes when an **Insured Person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist.
2. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means an **Insured Person** is only able to see at 3 feet that which they should normally be able to see at 60 feet) and **We** are satisfied that the condition is permanent and without expectation of recovery.

Permanent Disabling Injury shall mean disability which has lasted for at least 12 months and from which **We** believe an **Insured Person** will never recover.

Permanent Total Disablement shall mean disablement, which has lasted for at least twelve months and which in **Our** opinion, is beyond hope of recovery and shall in all probability continue for the remainder of the **Insured Person's** life and result in their inability to perform or give attention to gainful occupation of any and every kind for which they are suited by way of education, training and experience.

Specific Conditions applicable to the Personal Injury section:

1. If an **Insured Person** disappears and after a suitable period of time it is reasonable for the police or registration authorities to believe that such **Insured Person** has died as a result of **Bodily Injury**, the Death Benefit Amount shall become payable subject to a signed undertaking by an **Insured Person's** personal representatives that if the belief is subsequently found to be wrong such Death Benefit Amount shall be refunded to **Us**.
2. If an **Insured Person** suffers **Bodily Injury** as a result of unavoidable exposure to the elements **We** will consider it as having been caused by an **Accident**.
3. Any contributory degenerative condition or disability in existence at the time of sustaining **Bodily Injury** will be taken into account by

Us in assessing whether benefits are payable.

4. Death benefit is limited to £1,000 in respect of Beneficiaries under the age of 16 years at the date of sustaining **Bodily Injury**.
5. **Death, Loss of Limb(s), Loss of Sight, and Permanent Total Disablement** are limited to £1,000 in respect of Beneficiaries over the age of 65 years at the date of sustaining Bodily Injury.

Specific Exclusions applicable to the Personal Injury section:

We shall not be liable:

1. if **Bodily Injury** results from an **Insured Person** suffering from sickness or disease not directly resulting from **Bodily Injury**.
2. for disabilities arising from
 - a. Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause.
 - b. Post Traumatic Stress Disorder or any psychological or psychiatric condition.
3. for **Permanent Total Disablement** Benefit where an **Insured Person** is not in gainful employment and retired.
4. if **Bodily Injury** results from bungee jumping.

Personal Liability

If the **Insured Person** becomes legally liable to pay damages in respect of:

1. **Accidental Bodily Injury** (which shall include death illness and disease) to any person
2. **Accidental** loss of or damage to material property occurring during the **Period of**

Insurance and arising out of the **Journey, We** will pay the **Insured Person** for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause up to the amount shown in the Schedule of Benefits.

We will also pay:

1. all costs and expenses recoverable by a claimant from the **Insured Person**.
2. all costs and expenses incurred with **Our** written consent.
3. solicitors' fees for representation at any coroner's inquest or fatal accident enquiry or in any Court of Summary Jurisdiction.

except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, costs and expenses described in 1, 2 and 3 above are deemed to be included in the amount shown as the Limit of Liability in the Schedule of Benefits.

Provided that:

1. no admission, offer, promise or payment shall be made without **Our** consent which shall be entitled to take over and conduct in an **Insured Person's** name the defence or settlement of any claim or to prosecute in an **Insured Person's** name for its own benefit any **Claim** for payment or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement

of any **Claim**. The **Insured Person** shall give all information and assistance as **We** may require.

Every letter, claim, writ, summons, process or other correspondence received in connection with any **Claim** shall be forwarded to **Us** immediately on receipt.

Written notice shall be given to **Us** immediately the **Insured Person** shall have notice of any prosecution inquest or fatal accident inquiry in connection with any circumstances which may give rise to liability under this Section;

2. **We** may at any time pay to the **Insured Person** in connection with any **Claim** or series of **Claims** the amount shown in the Schedule as the Limit of Liability for this Section (after deduction of any sum(s) already paid) or any lesser amount for which such **Claim(s)** can be settled and upon such payment being made **We** shall relinquish the conduct and control of and be under no further liability in connection with such **Claim(s)** except for the payment of costs and expenses recoverable or incurred prior to the date of such payment;
3. If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether taken out by the **Insured Person** or not covering the same liability **We** shall not be liable to pay the **Insured Person** in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

Specific Exclusions applicable to this section:

This section does not apply to liability in respect of:

1. **Bodily Injury** to any person who is:
 - a. under a contract of service or apprenticeship with the **Insured** when such injury arises out of and in the course of their employment by the Insured.
 - b. a member of the **Insured Person's** family.
2. in respect of loss of or damage to personal belongings or business equipment.
3. **Bodily Injury** loss or damage caused directly or indirectly in connection with the ownership, possession or use by the **Insured Person**, their servants or agents of:
 - a. mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads).
 - b. any aerospace device or any airborne or waterborne craft or vessel (other than non-mechanically powered waterborne craft not exceeding 10 metres in length whilst used on inland waters) or the loading or unloading of such craft or vessel.
 - c. firearms (other than sporting guns).
4. bodily injury loss or damage arising directly or indirectly in connection with:
 - a. the ownership, possession or occupation of land or buildings, immobile property or caravans other than buildings and their contents not belonging to but temporarily occupied by any **Insured Person** in the course of a **Journey**.
 - b. any wilful or malicious act.
 - c. the carrying on of any trade, business or profession.
5. any liability assumed by the **Insured Person** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
6. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b. the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear components thereof.
7. the cost of punitive or exemplary damages.
8. the carrying on of, or engaging in activities or volunteer work organised by, or under the auspices of, a charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability policy.
9. liability directly or indirectly occasioned by happening through or in consequence of **War**.
10. the **Excess** shown in the Schedule of Benefits.

Overseas Legal Expenses

If during a **Period of Insurance** and whilst undertaking a **Journey** outside

the United Kingdom or **Country of Domicile** an **Insured Person** sustains **Accidental Bodily Injury** or illness which is caused by a third party **We** will pay up to the amount shown in the Schedule of Benefits to cover **Legal Expenses** arising out of **Any One Claim**.

Specific Definitions applicable to this section:

Legal Expenses shall mean:

1. fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the **Legal Representatives** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused accidental **Bodily Injury** to or illness of an **Insured Person** or in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator.
2. costs for which an **Insured Person** is legally liable following an award of costs by any court or tribunal or an out of court settlement made in connection with any claim or legal proceedings.

Legal Representatives shall mean the solicitor, firm of solicitors, lawyer, advocate or other appropriately qualified person firm or company appointed to act on behalf of an **Insured Person**.

Any One Claim shall mean all **Claims** or legal proceedings including any appeal against judgement consequent upon the same original cause, event or circumstance.

Specific Exclusions applicable to the Overseas Legal Expenses section:

In respect of each **Claim** under this insurance **We** will not pay for:

1. any **Claim** reported to **Us** more than 24 months after the beginning of the incident which led to the **Claim**.
2. any **Claim** where it is **Our** opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the **Claim**.
3. **Legal Expenses** incurred before receiving **Our** prior authorisation in writing unless such costs would have been incurred subsequent to **Our** authorisation.
4. **Legal Expenses** incurred in connection with any criminal or wilful act.
5. **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against an **Insured Person** unless as a counter claim.
6. fines, penalties compensation or damages imposed by a court or other authority.
7. **Legal Expenses** incurred for any claim or legal proceedings brought against:
 - a. a tour operator, travel agent, carrier, insurer or their agents where the subject matter of the claim or legal proceedings is eligible for consideration

- under an Arbitration Scheme or Complaint Procedure.
 - b. **Us** or **Our** agents
 - c. the **Insured**.
- 8. actions between **Insured Persons** or pursued in order to obtain satisfaction of a judgement or legally binding decision.
- 9. **Legal Expenses** incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine.
- 10. **Legal Expenses** chargeable by the Legal Representatives under contingency fee arrangements.
- 11. **Legal Expenses** incurred where a **Insured Person** has:
 - a. failed to co-operate fully with and ensure that **We** are fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party.
 - b. settled or withdrawn a **Claim** in connection with any claim or legal proceedings for damages and or compensation from a third party without **Our** agreement. In such circumstances **We** shall be entitled to withdraw cover immediately and to recover any fees or expenses paid to an **Insured Person**.
- 12. **Legal Expenses** incurred after an **Insured Person** has not
 - a. accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered reasonable by **Us**.
 - b. accepted an offer from **Us** to settle a **Claim**.

- 13. **Legal Expenses** which **We** consider unreasonable or excessive or unreasonably incurred.

Specific Conditions applicable to the Overseas Legal Expenses section:

- 1. **Legal Representatives** must be qualified to practise in the Courts of the country where the event giving rise to the **Claim** occurred or where the proposed defendant under this section is resident.
- 2. The **Insured Person** has the right to select and appoint a **Legal Representative** of their choice to represent them in any legal inquiry or legal proceedings (provided any appointment of a **Legal Representative** is not on a contingency fee basis, where the **Legal Representative** charges a proportion of the amount recovered as a fee). The **Insured Person** shall provide **Us** with details of the selected **Legal Representative's** name and address. **We** may provide information about **Legal Representatives** in the **Insured Person's** local area if asked to do so.
- 3. The **Legal Representatives** and the **Insured Person** must co-operate fully with and ensure that **We** are fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party. **We** are entitled to obtain from the **Legal Representative** any information, document or advice relating to a claim or legal proceedings under this Insurance. On request an **Insured Person** will give to the **Legal Representative** any instructions necessary to ensure such access.

4. **Our** authorisation to incur **Legal Expenses** will be given if an **Insured Person** can satisfy **Us** that:
 - a. there are reasonable grounds for pursuing or defending the claim or legal proceedings and the **Legal Expenses** will be proportionate to the value of the claim or legal proceedings and
 - b. it is reasonable for **Legal Expenses** to be provided in a particular case.

The decision to grant authorisation will take into account the opinion of the **Legal Representatives** as well as that of **Our** own advisers. If there is a dispute, **We** may request, at the **Insured Person's** expense, an opinion of a barrister as to the merits of the claim or legal proceedings. If the **Claim** is admitted, an **Insured Person's** costs in obtaining this opinion will be covered by this Insurance.

5. If there is any dispute, other than in respect of the admissibility of a **Claim** on which **Our** decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the appropriate Law Society. The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in **Our** favour, an **Insured Person's** costs shall not be recoverable under the Insurance.
6. **We** may at its discretion assume

control at any time of any claim or legal proceedings in the name of the **Insured Person** for damages and or compensation from a third party.

7. All **Claims** within this section must be submitted to **Us** in writing within 90 days.
8. Any **Legal Expenses** incurred without **Our** written agreement shall entitle **Us** to withdraw cover immediately and to recover any fees or expenses paid to an **Insured Person**.
9. **We** may at its discretion require the **Insured Person** to obtain at the expense of an **Insured Person** an opinion of a barrister agreed by an **Insured Person** and **Us** as to whether or not there are reasonable grounds for continuing to pursue or defend any **Claim** or legal proceedings. **We** will pay such expense if the opinion indicates that there are reasonable grounds for pursuing or defending the **Claim** or legal proceedings.
10. **We** may at its discretion offer to settle a **Claim** with an **Insured Person** which it considers to be reasonable instead of initiating or continuing any claim or legal proceedings for damages and/or compensation against a third party and any such settlement will be in full and final settlement of **Any One Claim** under this Insurance.
11. **We** may at its discretion offer to settle a counter-claim against an **Insured Person** which it considers to be reasonable instead of continuing any claim or legal proceedings for damages and/or compensation by a third party.

12. An **Insured Person** shall be responsible for the repayment to **Us** of all sums paid by **Us** in respect of the **Legal Expenses** where:
 - a. an award of costs is made in favour of an **Insured Person** in the claim or legal proceedings
 - b. costs are agreed to be paid to the **Insured Person** as part of any settlement of the claim or legal proceedings.
13. If a conflict of interest arises, where **We** are also the insurer of the third party or proposed defendant to the **Claim** or legal proceedings, the **Insured Person** has the right to select and appoint other **Legal Representatives** in accordance with Provision 2 of this Section.
14. If the **Legal Representatives** refuse to continue acting for an **Insured Person** with good reason or if an **Insured Person** dismisses the **Legal Representatives** without good reason the cover **We** provide will end at once, unless **We** agree to appoint other **Legal Representatives**.
15. If an **Insured Person** is a minor **We** will pay **Legal Expenses** incurred by the **Parent or Legal Guardian** acting for such minor.

Winter Sports

This cover is provided only if the **Insured Person** is under 65. Below are the details of cover which is provided automatically for up to a maximum of 17 days in any 12 month period:

1. The **Insured Person** will be covered under all sections for all winter sports except for ski racing in major

- events, ski jumping, ice hockey and using bobsleighs and skeletons.
2. There is no cover for winter sports equipment under Section 2 **Personal Belongings**. The cover for winter sports equipment is detailed below.
3. Ski lift passes are regarded as money and cover is also included under Section 3 **Money**.

The additional cover provided for winter sports is described below:

If during a **Period of Insurance** an **Insured Person** sustains loss of or damage during a **Journey We** will pay an **Insured Person** in respect of such loss or damage as shown in this Section and up to the amount shown in the Schedule of Benefits for any one **Journey**.

Own Equipment - snowboard, skis (including bindings) boots and pole

Age of item	% of original purchase price insured
Up to 6 months	80%
6 months to 1 year	60%
1 to 2 years	50%
2 to 3 years	40%
3 to 4 years	30%
4 to 5 years	20%
Over 5 years	10%

In addition;
The **Insured Person** will be covered for repair costs up to the % values shown if the equipment is damaged.

If any hired equipment is lost, stolen or damaged, **We** will pay up to £100 for replacement or repair if the **Insured Person** is held responsible.

Equipment Hire - snowboard, skis (including bindings) boots and poles
If the **Insured Persons** own equipment is lost, stolen or damaged **We** will pay up to £10 per day for the reasonable cost of hiring replacement equipment.

Ski pack - lessons, hire, lift pass
If during a **Period of Insurance** an **Insured Person** becomes ill, has **Complications of Pregnancy** or sustains injury during a **Journey We** will pay an **Insured Person** for the costs of the part of the ski pack which cannot be used up to the amount shown in the Schedule of Benefits for any one **Journey**.

Piste Closure - applies to **Journey's starting after 1st January and ending before 10th April**

If during a **Period of Insurance**, and the dates stated above, the weather prevents an **Insured Person** from skiing at the resort they were booked into **We** will pay up to £30 per day for reasonable transport costs to get to a different resort and for the cost of a lift pass there.

If transport is not possible, **We** will pay £30 for each whole day's skiing lost, up to the amount shown in the Schedule of Benefits for any one **Journey**.

Avalanche Closure

If during a **Period of Insurance**, an **Insured Persons** arrival at, or departure from, their resort is delayed due to avalanche, landslide or landslip **We** will pay up to £25 for each full 24 hour delay to cover reasonable additional travel and accommodation up to the amount shown in the Schedule of Benefits for any one **Journey**.

Specific Conditions applicable to the Winter Sports section:

1. The **Insured Person** must take proper care of equipment as if not insured
2. The **Insured Person** must keep any damaged equipment for **Us** to inspect. If **We** make a payment for that property, it will then belong to **Us**
3. Piste closure cover only applies for as long as there are poor snow conditions at the **Insured Person's** resort
4. Piste closure cover only applies if the **Insured Person's** resort area has ski facilities above 1600 metres
5. For a Piste closure claim the **Insured Person** must get written confirmation from the appropriate authority to confirm that the Piste was closed or that it was not possible to travel to another resort.

Specific Exclusions applicable to the Winter Sports section:

We shall not be liable for:

1. loss of equipment unless a “carrier’s report” or a “property irregularity report” is obtained
2. loss or theft of equipment not reported to the police within 24 hours or as soon as reasonably possible and obtaining a police report
3. loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
4. more than £250 for any one snowboard or pair of skis, including bindings, boots or poles
5. piste closure cover for Journeys booked within 14 days of date of departure
6. avalanche closure cover if any tour operator pays for an **Insured Person’s** additional travel and accommodation expenses
7. the **Excess** shown in the Schedule of Benefits.

General Exclusions

General Exclusions to which this Policy is subject:

1. **We** shall not be liable for payment of any benefit for **Bodily Injury**, loss, theft or expense suffered or incurred:
 - a. after the expiry of the Period of Insurance during which:
 - i. a **Member** attains the age of 70 years.
 - ii. a **Partner** attains the age of 85 years.
 - iii. a **Child** or **Grandchild** attains the age of 18 years, or 23 years if still in **Full-time Education** (unless the dependent **Child/ren** or dependent **Grandchild/ren** has a disability either mental or physical which is substantial and long term as defined under the Equality Act 2010, no age limit will apply).
2. **We** shall not be liable for payment of any benefit for **Bodily Injury**, loss, theft or expense:
 - a. to any **Insured Person** who is a professional sportsperson or professional entertainer.
 - b. where any person other than the **Member** undertakes the **Journey** for **Business Purposes** of the **Insured** of any kind.
3. **We** shall not pay any **Claims** which would result in **Us** being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, UK law, **United Kingdom**, or United States of America. You should contact **Our** Customer Services Team on 0345 841 0056 for clarification of policy cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the European Union, **United Kingdom**, or United States of America. Applicable to US Persons only : policy cover for a **Journey** involving travel to/from/through Cuba will only be effective if the US Person's travel has been authorised by a general or specific Licence from OFAC (US Treasury's Office of Foreign Asset Control). For any claim from a US Person relating to Cuba travel, **We** will require verification from the US Person of such OFAC licence to be submitted with the **Claim**. US Persons shall be deemed to include any individual wherever located who is a citizen or ordinarily resident in the United States (including Green Card Holders) as well as any corporation, partnership, association, or other organization, wherever organised or doing business, that is owned or controlled by such persons.
4. **We** shall not be liable for **Bodily Injury** loss, theft or expense **Due To**:
 - a. suicide, attempted suicide or deliberate self-inflicted injury by the **Insured Person** regardless of the state of their mental health.
 - b. illegal acts of an **Insured Person**.
 - c. any indirect consequences of the event which gave rise to such

Bodily Injury, loss or expense unless specifically stated in the Policy.

- d. an **Insured Person** engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft or in **Air Sports**.
 - e. an **Insured Person** engaging in **Hazardous Activities**.
 - f. an **Insured Person** travelling on a motor cycle over 125 cc unless a valid **United Kingdom** licence is held by an **Insured Person** for that machine and a secured safety helmet was worn at the time of sustaining **Bodily Injury**.
 - g. an **Insured Person** engaging in scuba diving unless:
 - i. an **Insured Person** is diving to a depth of less than 40 metres and
 - ii. an **Insured Person** has a Professional Association of Diving Instructors (PADI) or equivalent qualification or is being supervised by a PADI or equivalent qualified instructor.
 - h. an **Insured Person** being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for active service.
 - i. **War in the United Kingdom or Country of Domicile**
5. **We** will not be liable to make any payment under this Policy where Insured Persons do not meet the Eligibility Criteria.

PLEASE NOTE that **Specific Exclusions** relating to the individual sections of this Policy are located and contained in the appropriate section.

General Conditions

General Conditions to which this Policy is subject:

1. This Policy, Policy Schedule and Schedule(s) of Benefits shall be read as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
2. The **Insured** shall give written notice within a reasonable time of any alteration in their business.
3. No sum payable by **Us** under this Policy shall carry interest unless payment has been unreasonably delayed by **Us** following receipt of all the required certificates, information and evidence necessary to support the **Claim**. Where interest becomes payable by **Us**, it will be calculated only from the date of final receipt of such certificates, information or evidence.
4. Where the **Insured** or an **Insured Person** or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy **We** reserve the right not to pay a **Claim**.
5. The **Insured** and the **Insured Person** must ensure that all of the information which has been provided to **Us** in the Application Form, on the Declaration, by correspondence, over the telephone, on claim forms and in other documents is true, complete and accurate. Please note that providing incomplete, false or misleading information could affect the validity of this Policy and may mean that all or part of a **Claim** may not be paid. The **Insured** acknowledges that **We** have offered the Policy and calculated the **Premium** using the information which **We** have asked for and the **Insured** has provided and that any change to the responses provided by the **Insured** may result in a change in the terms and conditions of the Policy and/or a change in the **Premium**.
6. If the **Insured** or **Member** makes a representation which was untrue or misleading and:
 - a. they knew it was, or did not care whether or not it was, untrue or misleading and knew that the information was, or did not care whether it was, relevant to **Us** then **We** may have the option to void the Policy; or
 - b. they made it carelessly then **We** may be able to avoid the Policy and return the **Premium** or vary the Policy including varying the terms and conditions or increasing the **Premium** depending upon the impact the information would have had on **Our** decision to issue the Policy
7. If at the time of a **Claim** there is any other insurance in place with another insurer covering the same risk **We** will be entitled to seek a contribution from that insurer.

8. The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this Policy. Only **Us** and the **Insured** or **Member** can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.
9.
 - a. The **Insured** has no rights to cancel the Policy
 - b. If **We** no longer wish to offer this Policy and need to cancel this Policy, **We** will write to the **Insured** at the current address **We** have. The Policy could be cancelled due to due to fraud or attempted fraud, misrepresentation and/or non-disclosure of material facts, or lack of reinsurance. **We** will refund the **Insured** any premium paid for the cancelled period provided neither the **Insured** or **Insured Person** has made a claim during the current **Period of Insurance**.
10. It is hereby agreed between **Us** and the **Insured** that:
 - a. this Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute.
 - b. communication of and in connection with this Policy shall be in the English language.
11. If an **Insured Person** is the victim of **Hijack** or **Kidnap** the Insurance provided by this Policy shall continue for a period not exceeding 12 months from the date of **Hijack** or **Kidnap** until such time as an **Insured Person** has returned to their place of residence.
12. **We** are required to notify the **Insured** and **Member** that other taxes or costs may exist which are not imposed by **Us**.
13. **We** reserve the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons.

PLEASE NOTE that **Specific Conditions** relevant to the individual sections of this Policy are located and contained in the appropriate section.

Claims Provisions

1. On the happening of any occurrence likely to give rise to a **Claim** under this Policy notice shall be given to

Chubb European Group Ltd
PO Box 682
Winchester
SO23 5AG

T 0345 841 0059
F +44 (0)141 285 2999
E uk.claims@chubb.com

Online Claims Service
www.chubbclaims.co.uk

within 60 days or as soon as reasonably after the date of the occurrence.
2. An **Insured Person** shall at their own expense furnish to **Us** such certificates, receipts, information and evidence as **We** may from time to time reasonably require in the form prescribed by **Us**. **We** shall be allowed at its own expense, upon reasonable notice, to request a medical examination of an **Insured Person** as appropriate.
3. If any **Claim** under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the **Insured** or anyone acting on the **Insured's** behalf or by an **Insured Person** or any **Member's** legal representatives to obtain benefit under this Policy **We** shall be under no liability in respect of such **Claim**.
4. An **Insured Person** shall as soon as reasonably after the occurrence of any **Accidental Bodily Injury** or illness obtain and follow the advice of a **Qualified Medical Practitioner** and **We** shall not be liable for any consequences of an **Insured Person's** failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
5. **Claims** involving foreign currency will be converted into **United Kingdom** pounds sterling at the selling rate of exchange published in the Financial Times on the day nearest to the date of the loss.

Complaints Procedure

If the complaint is about the sale of the Policy or the customer service received they should contact:

George Burrows
St Mark Court
North Street
Horsham
West Sussex
RH12 1RZ

T 01403 327719
F 01403 327778
E info@georgeburrows.com

If the complaint is in relation to claims they should contact:

The Customer Relations Department
Chubb European Group Ltd
PO Box 682
Winchester
SO23 5AG

T 0800 519 8026
I +44 (0)141 285 2999
E customerrelations@chubb.com

If you are dissatisfied with the final response received by either George Burrows or Us, you may approach the Financial Ombudsman Service (FOS) for assistance. Its contact details are given below. A leaflet explaining the procedure is available on request:

The Financial Ombudsman Service
Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

T +44 (0)800 023 4567 (free from
landlines and mobile phones)
E complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an **Insured Person's** statutory rights relating to this Policy. For further information about statutory rights an Insured Person should contact Citizens Advice.

European Online Dispute Resolution Platform

If **You** arranged **Your** policy with **Us** online or through other electronic means, and have been unable to contact **Us** either directly or through the Financial Ombudsman Service, **You** may wish to register **Your** complaint through the European Online Dispute Resolution platform: <http://ec.europa.eu/consumers/odr/>. **Your** complaint will then be re-directed to the Financial Ombudsman Service and to **Us** to resolve. There may be a short delay before **We** receive it.

Financial Services Compensation Scheme

In the unlikely event of **Us** being unable to meet its liabilities, an **Insured Person** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Their contact details are:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

T 0800 678 1100 or 020 7741 4100
E enquiries@fscs.org.uk
www.fscs.org.uk

Data Protection and Privacy

The Personal Information you provide

We use personal information which the **Insured** supplies to **Us** or, where applicable, to the **Insured's** insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as **Insured Persons'** names, addresses, and policy number, but may also include more detailed information about **Insured Persons** (for example, their age, health, details of assets, claims history) where this is relevant to the risk **We** are insuring, services **We** are providing or to a claim the **Insured** or the **Insured Person** is reporting.

We are part of a global group, and **Insured Persons'** personal information may be shared with its group companies in other countries as required to provide coverage under this policy or to store **Insured Persons'** information. **We** also use a number of trusted service providers, who will also have access to **Insured Persons'** personal information subject to **Our** instructions and control.

Insured Persons have a number of rights in relation to their personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how **We** use personal information. For more information, **We** strongly recommend the **Insured** and the **Insured Persons** read its user-friendly Master Privacy Policy, available here: <https://www2.chubb.com/uk-en/footer/privacy-policy.aspx>. The **Insured** and the **Insured Persons** can ask **Us** for a paper copy of the Privacy Policy at any time, by contacting **Us** at <mailto:dataprotectionoffice.europe@chubb.com>.



Chubb. Insured.SM

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