



Single and Annual Multi Trip Policies
Master policy number WSCIB40040 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom, Channel Islands or British Forces Posted Overseas only For policies issued from **01/12/2020** to **30/11/2021**

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHOT YOUR TRIP:

contact **tifgroup-assistance** 24 hour emergency advice line on:

+44 (0) 203 829 6646

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6638

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact **tifgroup-claims** on:

+ 44 (0) 203 829 6638

IF YOU NEED LEGAL ADVICE:

contact **Penningtons Manches LLP** on:

+44 (0) 345 241 1875

IBT Travel Insurance is Underwritten by **tifgroup**, a trading name of **Travel Insurance Facilities** and Insured by **Union Reiseversicherung AG, UK**.

Travel Insurance Facilities are authorised and regulated by the **Financial Conduct Authority**. **Union Reiseversicherung AG** are authorised by **BaFin** and subject to limited regulation by the **Financial Conduct Authority**.

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Our pledge to you

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.

Policy information

Your insurance is covered under two master policy numbers, WSCIB40040 A your pre-travel policy and WSCIB40040 B your travel policy, specially arranged by IBT Travel Limited, on behalf of Travel Insurance Facilities Plc, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. We have a cancellation and refund policy, which you will find in full on page 7. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy

Criteria for purchase

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:

- Have not started the trip.
- Travel must take place within 1 year of the start date of your policy.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas.
- Are undertaking a minimum of 1 overnight stay when travelling abroad.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
- Is aged 75 years and under on your Annual Multi Trip travel insurance at the start date of the policy.
- You must be in the United Kingdom, the Channel Islands or BFPO when your policy starts and when your policy ends.
- Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- Are not travelling against the advice of your doctor or a medical professional such as your dentist.
- Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.

ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

IF YOU HAVE A CHANGE IN HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON 0203 824 0701

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 8am – 8pm Mon - Fri, 9am – 5pm Saturday.

TO MAKE A CLAIM on the policy please visit www.policyholderclaims.co.uk or call **+44 (0) 203 829 6761**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday.

You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>

FOR LEGAL ADVICE please contact Penningtons Manches LLP

They will arrange for up to thirty minutes of **free** advice to be given to you by a lawyer. To obtain this service you should telephone: **0345 241 1875** Opening Hours Mon – Fri 8:30am -7pm

IN CASE OF A SERIOUS EMERGENCY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6646

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

It is important that you are aware of the following:

Medical Treatment	Repatriation (bringing you home)
<ul style="list-style-type: none"> • There is no cover for: <ul style="list-style-type: none"> ○ routine, non-emergency or elective treatment ○ or treatment that can wait until you return home. • Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility. • In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment. • Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care. • Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident. 	<ul style="list-style-type: none"> • Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor. • We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery. • Most airlines require specific criteria to be met in order to accept a 'medical passenger'. • Things change – if your health, stability or vitals change – then so do the plans. • Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year. • Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with Medical Solutions UK Ltd, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if you present yourself at a public facility you should show your EHIC.

In Australia – you should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here www.globalexcel.com

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on: **+44 (0) 203 829 6646**

Summary of cover (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the wording for full details).

Section: Benefit:		Cover available up to:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your <i>chosen</i> start date).			
A1	Cancellation - If you are unable to go on your trip.	£3,000	£75*
TRAVEL POLICY (cover starts when you leave home to begin your trip)			
B1	If your travel plans are disrupted If your departure is delayed by 12 hours or more Abandonment - If you choose to cancel after a 24 hour delay Missed departure Return travel delay (Flights only) Return travel delay (Coaches only)	£20 per 12hrs up to a maximum of £100 £3,000 £1,000 £750 £500	Nil £75 £60 £40 £40
B2	If you need emergency medical attention Emergency dental treatment Public hospital inconvenience benefit per 24 hours	£5,000,000 £100 £50 per 24hrs up to a maximum of £500	£75 Nil Nil
B3	Curtailment - If you need to come home early	£3,000	£75
B4	If your cash is lost or stolen Maximum amount if aged 18 or under Party Leader holding student money If your ski pass is lost or stolen (valid upon payment of additional premium)	£1,000 £75 £750 £400	£60 £60 £60 £30
B5	Accidental death and disability benefit Accidental death benefit Permanent loss of sight of limb Permanent total disablement Permanent loss of one or more fingers or toes	£5,000 £25,000 £25,000 £10,000	Nil
B6	If you need legal advice	30 mins free advice. £10,000 in pursuing compensation	Nil
B7	If your possessions are lost, stolen or damaged If your possessions are delayed by 24 hours	£1,000 £100	£60 Nil
B8	Personal liability	£2,000,000	£40*
B9	Organisers liability	£5,000,000	£40*
B10	Denial of boarding	£560	Nil
Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.			
B11	Winter sport extension Ski equipment cover for your ski equipment if it is lost, stolen or damaged. Ski equipment cover for your hired ski equipment if it is lost, stolen or damaged. Delayed ski equipment cover for hiring ski equipment if yours is delayed over 12 hours. Loss of ski pack cover for loss of ski pass, ski lift pass and ski school fees due to your injury or illness. Piste closure cover for each full 24 hours the piste is closed due to lack of snow. Avalanche closure cover for each full 24 hours the piste/ resort is closed due to an avalanche.	£700 £500 £20 per 12hrs up to a maximum of £200 £50 per 24hrs up to a maximum of £500 £20 per 24hrs up to a maximum of £200 £25 per 24hrs up to a maximum of £200	£60 £60 Nil Nil Nil Nil

*For loss of deposit the excess is reduced to £10

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately:

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

- No** ↓
- Any type of heart or circulatory condition? **Yes** →
 - Any type of stroke or high blood pressure? **Yes** →
 - Any type of breathing condition (such as Asthma)? **Yes** →
 - Any type of Cancer (even if now in remission)? **Yes** →
 - Any type of Diabetes? **Yes** →
 - Any type of irritable bowel disease? **Yes** →
 - Has your doctor altered your regular prescribed medication in the last 3 months? **Yes** →

In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

↓ **No**

Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

↓ **No**

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on 0203 824 0701.

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

Yes →

If you have answered yes to the questions on the left you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so. To enable us to consider your change in health of your medical condition(s) please contact **tifgroup-sales** on:

0203 824 0701

8am-8pm Monday- Friday
9am-5pm Saturday

Should we require any additional premium, and you accept our offer, this should be paid to **tifgroup-sales**, and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Should you decide not to pay the additional premium the

existing medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

If you are travelling as part of a school party group

You need only phone Travel Administration Facilities if you are 18 and over travelling anywhere, or if under 18 and in Full Time Education travelling outside Europe.

CHANGE IN HEALTH

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 0203 824 0701 as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 8, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 8.
- any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip.

On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date. Subsequent trips start from the date of booking.

The cover under policy B starts when you commence your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with durations of 31 days and less, unless the appropriate additional premium has been paid. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.

EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
 - delay or failure of public transport services during your trip,
 - delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

HOW YOUR POLICIES WORK

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it straight away</u> as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified then there is no cover in place.
CANCELLING YOUR POLICIES	<p>You have a ‘cooling off’ period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise us within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium you have paid. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p>Annual Multi Trip policies - Provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 1/12th of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p>We reserve the right to give 7 days’ notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
PREGNANCY	<p>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: <i>Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.</i></p> <p>Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/ airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.</p>
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by tigroup-sales for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.
EHIC	<p>The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on: http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.</p>
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
USA MEDICAL COSTS	Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, we will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your home country. They may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Definitions - Where these words are used throughout your policy they will always have this meaning:

BACK COUNTRY	Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.	INSHORE	Within 12 Nautical miles off the shore.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard	CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
BFPO	British Forces Posted Overseas.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	MANUAL LABOUR	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CASH	Sterling or foreign currency in note or coin form.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	NATURAL DISASTER	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, a new medical condition, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	EXCURSION	A short journey or activity undertaken for leisure purposes.	OFF PISTE	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	EXISTING MEDICAL CONDITION	Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.	ON PISTE	Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	FAMILY	Two adults and their dependants who are under the age of 18, resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	OFFSHORE	Over 12 Nautical miles off the shore.
CONNECTING FLIGHT	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.	FLIGHT	A service using the same airline or airline flight number.		
		GADGET	Include: Mobile phones, iPhones, iPads, Tablets, Smartwatches and Go Pro's and laptops		
		HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		
		HOME COUNTRY	Either the United Kingdom or the Channel Islands.		
		INSURED PERSON/ YOU/ YOUR	Any person named on the insurance validation documentation.		

Definitions (continued) - Where these words are used throughout your policy they will always have this meaning:

<p>PAIR OR SET</p>	<p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>	<p>PUBLIC TRANSPORT</p>	<p>Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p>	<p>TRAVEL DOCUMENTS</p>	<p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>
<p>POSSESSIONS</p>	<p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>	<p>REDUNDANCY</p>	<p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p>	<p>TRAVELLING COMPANION</p>	<p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p>
<p>↓ Clothes</p>	<p>Underwear, outerwear, hats, socks, stockings, belts and braces.</p>	<p>RELEVANT INFORMATION</p>	<p>A piece of important information that would increase the likelihood of a claim under your policy.</p>	<p>TIMETABLE RESTRICTIONS</p>	<p>Published scheduled itinerary restrictions.</p>
<p>Cosmetics* *excluding items considered as 'Duty Free'</p>	<p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p>	<p>REPATRIATION</p>	<p>The return of someone named on the policy to their home, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands as arranged by the emergency medical assistance team, unless otherwise agreed by us.</p>	<p>TRIP</p>	<p>A holiday or journey for which you have made a booking such as, a flight or accommodation, that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation.</p>
<p>Luggage</p>	<p>Handbags, suitcases, holdalls, rucksacks and briefcases.</p>	<p>RESIDENT</p>	<p>Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p>	<p>UNATTENDED</p>	<p>Left away from your person where you are unable to clearly see and are unable to get hold of your possessions.</p>
<p>Electrical items & photographic equipment</p>	<p>Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electric games, cameras, video cameras, camera cases, stands/tripods, satellite navigation systems and electric shavers. This does not include laptops.</p>	<p>SCHEDULED AIRLINE</p>	<p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p>	<p>UNITED KINGDOM</p>	<p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p>Drones</p>	<p>Un-manned aerial vehicles.</p>	<p>SCHOOL PROPERTY /EQUIPMENT</p>	<p>Any school owned property / equipment which is fundamental to the school, and does not fall under the definition of electrical items or laptops as these have their own benefit value as shown</p>	<p>WE/ OUR/ US</p>	<p>Union Reiseversicherung AG UK.</p>
<p>Fine jewellery & watches</p>	<p>Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is defined as a gadget as shown on page 10), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p>	<p>SKI EQUIPMENT</p>	<p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p>	<p>WINTER SPORTS</p>	<p>Skiing, snowboarding and ice skating</p>
<p>Laptops</p>	<p>Portable computer suitable for use whilst travelling.</p>	<p>SKI PACK</p>	<p>Ski pass, ski lift pass and ski school fees.</p>		
<p>Eyewear</p>	<p>Spectacles, sunglasses, prescription spectacles or binoculars.</p>	<p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p>Any recreational activity that requires skill and involves increased risk of injury.</p>		
<p>Duty free</p>	<p>Any items purchased at duty free.</p>	<p><i>If you are taking part in any sport/ activity please refer to page 21 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us.</i></p>			
<p>Shoes</p>	<p>Boots, shoes, trainers and sandals.</p>				

Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy. It is recommended that you read this along with the conditions for each section of your policies as this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: *You are not covered under any section, unless specified, for any of the following circumstances:*

<ul style="list-style-type: none"> Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days, unless you have paid the appropriate additional premium. 	<ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified. Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none"> Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid. 	<ul style="list-style-type: none"> You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B8 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcyclemoped/bike-categories-ages-and-licence-requirements
<ul style="list-style-type: none"> More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. 	<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
<ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visas, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. 	<ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. 	<ul style="list-style-type: none"> If you are riding pillion, the rider must also hold appropriate qualifications.
<ul style="list-style-type: none"> Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable. 	<ul style="list-style-type: none"> Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
<ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. 	<ul style="list-style-type: none"> Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/ injury (except where it is to save human life).
<ul style="list-style-type: none"> Participation in any sports and activities listed in activity packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 9). Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> In respect of all sections other than emergency medical expenses - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<ul style="list-style-type: none"> Cruises (see policy definition on page 8). 	<ul style="list-style-type: none"> Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
<ul style="list-style-type: none"> Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist. 	<ul style="list-style-type: none"> You are travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign, Commonwealth and Development Office (FCDO).
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. Manual labour (see policy definition on page 8). The usage of Drones (see policy definition on page 9). No cover will be in force for Policy B if you claim under Policy A. You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers. 	<ul style="list-style-type: none"> You, your travelling companion, close relative or business associate being under the influence of:- <ul style="list-style-type: none"> drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction); alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine); solvents, or; anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
<ul style="list-style-type: none"> If you choose not to adhere to medical advice given, any claims related will not be paid. 	<ul style="list-style-type: none"> Any claim not supported by the correct documentation as laid out in the individual section. If you purchased this insurance with the reasonable intention or likelihood of claiming.

Your pre-travel policy - Cancellation - if you are unable to go on your trip (Policy A Section 1)

We will pay:	If you are unable to travel because:	Provided:	If you need to claim:
<p>up to £3,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> transport charges; loss of accommodation; foreign car hire; and pre-paid excursions booked before you go on your trip <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p> <p>(Course charges or tuition fees are not included unless agreed in writing by us)</p>	<p>you were forced to cancel your trip because the following unexpectedly happened before you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> you or anyone insured on this policy, became ill with an infectious disease within 14 days of your trip starting (including contracting Covid-19); you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; your home was burgled, or seriously damaged by fire, storm or flood; you, or a travel companion were called for jury service or required as a witness in a court of law; you, or a travel companion were made redundant; you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ul style="list-style-type: none"> you have paid your excess or accepted it will be deducted from any settlement; you are not claiming due to a known event; you are able to provide evidence from a medical professional confirming your illness or infectious disease; you did not cancel your trip because: <ul style="list-style-type: none"> you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19; you simply did not want to travel or had a fear of travelling; you could no longer afford to pay for the trip; of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; of any epidemic, or pandemic as declared by the World Health Organisation (WHO); of FCDO, government or local authority advice relating to any infectious disease including Covid-19; you, or a travel companion did obtain the required travel documents, inoculations or vaccinations for the area you are travelling to; you, or a travel companion are not the defendant in a court of law; you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; you are able to prove your financial loss; you did not purchase insurance with the reasonable intention or likelihood of claiming; your claim is not relating to course charges or tuition fees unless agreed in writing by us; you do co-operate with us. 	<p>Download or request a cancellation claim form and ensure that if required, the medical certificate within the cancellation claim form is filled in and completed by the General Practitioner of the persons whose injury, illness or death has caused the cancellation of the trip. As well as providing the claims handlers with the required documentation as listed on the front of your claim form.</p> <p>You should inform your tour operator/ travel agent/flight company immediately of your need to cancel and request a cancellation invoice.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 10).

Words with important meanings in this section (highlighted in bold)

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

existing medical condition – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

period of insurance - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

travel companion - a person(s) with whom you have booked to travel on the same **trip**.

trip - travel during the **period of insurance**.
trip destination - the final destination shown on your travel itinerary.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.

Your travel policy - if your travel plans are disrupted (Policy B Section 1)

We will pay:	If:	Provided your:	If you need to claim:
£20 per 12hrs up to a maximum of £100 in total for trip disruption	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point 	<ul style="list-style-type: none"> you are at the airport/ port/ station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed. 	Download or request and complete a departure delay claim form.
up to £3,000 for the cancellation of your trip	<ul style="list-style-type: none"> after 24 hours of delay at the airport, rail terminal or port of your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. 	Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.
up to £1,000 for alternative transport to get you to your trip destination	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. your flight was not cancelled by the airline. you are not abandoning your trip as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO). you are not abandoning your trip due to FCDO, government or local advice relating to any infectious disease including Covid-19. 	
up to £500 for alternative travel or accommodation	<ul style="list-style-type: none"> the aircraft in which you had arranged to travel in to return to the UK, Channel Islands or BFPO is delayed by more than 12 hours from the time shown in the official travel itinerary as supplied to you due to strike, industrial action, adverse weather conditions, air traffic flow congestion or becomes unavailable due to mechanical failure 	<ul style="list-style-type: none"> you are at the airport and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed. you are not claiming for any overnight (6pm - 6am local time) accommodation charges which the airline is required to pay under the Montreal Convention. 	
up to £250 for alternative travel or accommodation	<ul style="list-style-type: none"> the coach in which you had arranged to travel in to return to the UK, Channel Islands or BFPO is delayed by more than 12 hours from the time shown in the official travel itinerary as supplied to you due to strike, industrial action, adverse weather conditions or becomes undriveable due to mechanical failure 	<ul style="list-style-type: none"> you are at the station and the delay is over 12 hours. delay is not due to the diversion of the coach after it has departed. you are not claiming for any overnight (6pm - 6am local time) accommodation charges which the coach company are liable for. 	

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/ railway company/ shipping line/ handling agents offer or provide alternative transport that departs within 12 hours, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

If you need emergency medical attention (Policy B Section 2)

We will pay:	If:	Provided your:	If you need to claim:
<p><u>for trips outside & inside your home country:</u></p> <p>up to £5,000,000 <u>outside your home country</u> OR up to £2,000 <u>inside your home country</u> following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person who is required for <u>medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. • the cost of returning your ashes home or the return of your body to your home. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad. • costs of private treatment <u>unless our 24 hour tiffgroup-assistance service has agreed and adequate public facilities are not available.</u> • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. 	<p style="text-align: center;"><u>FOR MEDICAL EMERGENCIES</u></p> <p style="text-align: center;">+44 (0) 203 829 6646</p> <p style="text-align: center;">Call our tiffgroup assistance service 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where the tiffgroup-assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<p>up to £2,500</p> <p>public hospital benefit of £50 per 24hrs up to a maximum of £500</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation. • each full 24 hours that you are in a public hospital abroad as an in-patient during the period of the trip in addition to the fees and charge 	<ul style="list-style-type: none"> • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids. • the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency. • any extra costs for single/ private accommodation in a hospital or nursing home. 	
<p>up to a maximum cost of £100</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> • work involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	

BE AWARE! This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 10)** (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, tiffgroup-assistance, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that, in the opinion of our tiffgroup-assistance in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with tiffgroup-assistance
- any claim where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- any claim where the risk associated with bringing you home is greater than the risk of you remaining in resort or any claim where your return home would present unnecessary risk to other travellers.

Curtailment - If you need to come home early (Policy B Section 3)

We will pay:	For:	Provided:	If you need to claim:
<p>up to £3,000 for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your trip, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you home.</p> <p>PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.</p> <p><i>(Course charges or tuition fees are not included unless agreed in writing by us)</i></p>	<p>you to cut short your trip because the following unexpectedly happened after you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> • you or anyone insured on this policy, became ill with an infectious disease during your trip (including contracting Covid-19); • you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; • your pre-booked accommodation was damaged by a natural disaster, and alternative accommodation was not provided; • you, or a travel companion were called for jury service or required as a witness in a court of law; • you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; • as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ul style="list-style-type: none"> • you have paid your excess or accepted it will be deducted from any settlement; • you are not claiming due to a known event; • you are not claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO); • you are not claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19; • you do not ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation; • you did not cut short your trip because: <ul style="list-style-type: none"> ○ you simply did not want to continue travelling or had a fear of continuing your trip; ○ you could no longer afford to pay for the trip; ○ of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; ○ of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start date of your trip; • you, or a travel companion are not the defendant in a court of law; • you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; • you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; • you do not ask us to pay for any costs already accepted or offered by your transport and/ or accommodation provider, even if this is a credit note or alternative travel arrangements; • you are able to prove your financial loss; • you did not purchase insurance with the reasonable intention or likelihood of claiming; • your claim is not relating to course charges or tuition fees unless agreed in writing by us; • you do co-operate with us. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the person whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/ travel agent/ flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our 24 hour tfgroup-assistance service</p> <p style="text-align: center;">+44 (0) 203 829 6646</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 10).

Words with important meanings in this section (highlighted in bold)

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

existing medical condition – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

natural disaster – fire, flood, earthquakes, storm, lightning, explosion or hurricane.

period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.

repatriation - returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

trip - travel during the **period of insurance**.

trip destination - the final destination shown on your travel itinerary.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

If your cash or ski pass is lost or stolen on your trip (Policy B Section 4)

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £1,000 up to £75 if aged 18 or under	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash or ski pass is: <ul style="list-style-type: none"> - on your person; - held in a safe or safety deposit box where one is available; or - left <u>out-of-sight</u> or in your locked trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession.</p>
up to £750 if party leader holding student money	<ul style="list-style-type: none"> the loss or theft of cash owned by a student during your trip. 		
up to £400	<ul style="list-style-type: none"> the loss or theft of your ski pass 		

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any financial loss suffered as a result of your debit/ credit card or passport being lost or stolen.
- the loss or theft of your ski pass if the additional premium has not been paid and we have not confirmed this in writing.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/ safety deposit box or left out-of-sight in your locked trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

Accidental death and disability benefit (Policy B Section 5)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your summary of cover:</p> <p>£5,000 →</p> <p>£10,000 →</p> <p>£25,000 →</p> <p>£25,000 →</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <p>death (<i>limited to £2,500 when you are under 18 or over 70 at the time of incident</i>).</p> <p>total and permanent loss of one or more fingers or toes.</p> <p>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</p>	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not under 18 or over 69 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death, we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE! This is a one-off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.

(* Where you are not in paid employment or occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind').

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy (70).

If you need legal advice (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
<p>Up to £10,000</p> <p>and</p> <p>for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> • legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. • enquiries relating to your insured trip. 	<ul style="list-style-type: none"> • you accept that your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive. • legal proceedings in the USA or Canada follow the contingency fee system operating in North America. • you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. • we believe that you are likely to obtain a reasonable settlement. • the costs cannot be considered under an arbitration scheme or a complaints procedure. • you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider. • the claim is not due to damage to any mechanically propelled vehicle. • the claim is not pursued in more than one country. • the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim. • you take all reasonable steps to keep any costs as low as possible. • costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p style="text-align: center;">Penningtons Manches LLP 31 Chertsey Street, Guildford, Surrey, GU1 4HD</p> <p>They will arrange for up to thirty minutes of free advice to be given to you by a lawyer.</p> <p>To obtain this service you should telephone: 0345 241 1875</p> <p>Opening Hours Mon – Fri 8:30am -7pm</p>

Choosing an appointed representative.

Penningtons Manches LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us, and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.

- If we accept your claim we will appoint Penningtons Manches LLP to pursue the claim on your behalf;
- We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;
- We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;
- If you and we cannot agree on an appointed advisor, the matter will be referred to an Alternative Resolution Facility.
- Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

No cover is provided for anything mentioned in the conditions and exclusions (page 10).

If your possessions are lost, stolen, damaged or delayed (Policy B Section 7)

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £1,000 for <u>your</u> possessions, with a maximum amount for:</p> <p style="text-align: right;">Clothes → £300</p> <p style="text-align: right;">Luggage → £200</p> <p style="text-align: right;">Shoes → £150</p> <p style="text-align: right;">Cosmetics → £150</p> <p style="text-align: right;">Fine jewellery & watches - Children → £100</p> <p style="text-align: right;">Fine jewellery & watches - Adults → £250</p> <p style="text-align: right;">Electrical items & photographic equipment - Children → £100</p> <p style="text-align: right;">Electrical items & photographic equipment - Adults → £250</p> <p style="text-align: right;">Laptops → £500</p> <p style="text-align: right;">Buggies, Strollers & Car seats → £100</p> <p style="text-align: right;">Eyewear → £50</p> <p style="text-align: right;">Unreceipted items up to a maximum of: → £150</p> <p style="text-align: right;">School property/ equipment → £750</p> <p><i>either</i></p> <ul style="list-style-type: none"> • the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> • the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ul style="list-style-type: none"> • have paid your excess or accept it will be deducted from any settlement. • have complied with the carrier's conditions of carriage. • have notified the Police, your carrier or tour operator's representative and obtained an independent written report. • own the items you are claiming for and are able to provide proof of ownership/ purchase for any items over £50 in value. • are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/ or their contents i.e. food, liquids, gels etc. • are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). • have not left electrical items, eyewear, jewellery & watches or photographic equipment unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. • have not left any possessions not mentioned in the preceding bullet point unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means. 	<p>For all damage claims:</p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit:</p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p>For delay claims</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>	
<p>up to a maximum of £100 after a 12-hour delay</p>	<ul style="list-style-type: none"> • the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> • have obtained written confirmation of any loss, damage or delay from your tour operator/airline provider. 	

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at: www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) or any items that do not fall within the categories of cover listed. No cover is provided under this section for:
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/ stolen mobile telephone call charges or mobile telephone accessories, gadgets (as defined on page 8), car keys, duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones (as defined on page 9)
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

Personal liability (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
up to £2,000,000 plus costs agreed between us in writing:	<ul style="list-style-type: none"> any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> accidental bodily injury of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or accidental bodily injury is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) (Where you are liable for damage to trip accommodation your excess is increased to £250).
- accidental bodily injury suffered by you or any member of your family, or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist i.e. rental disclaimer.

Organisers liability (Policy B Section 9)

We will pay:	For:	Provided:	If you need to claim:
up to £5,000,000 plus costs agreed between us in writing:	<ul style="list-style-type: none"> any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> accidental bodily injury of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property accidental bodily injury is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) (Where you are liable for damage to trip accommodation your excess is increased to £250)
- accidental bodily injury suffered by you or any member of your family, or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Denial of boarding (Policy B Section 10)

We will pay:	For:	Provided:	If you need to claim:
up to £40 per 24 hours up to a maximum of £560 in total	<ul style="list-style-type: none"> additional accommodation (of a standard no greater than your original booking) for each full 24 hour period that you are unable to return to your home country because you were denied boarding on the return journey of your trip due to having or being suspected of having an infectious disease (including Covid-19). 	<ul style="list-style-type: none"> you have paid your excess or accepted it will be deducted from any settlement; your transport provider has not made arrangements to revalidate your original ticket but you chose not to accept it; you did not chose against undertaking your return journey; you were denied boarding by your transport provider; you are not asking us to pay for travel to anywhere other than your home country; you are not claiming for any costs relating to food or drink; you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or any other specific legislation for transport or travel providers; you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider; you can provide us with a written report from the transport provider confirming the refusal of boarding; you are not claiming for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding; you are not claiming for costs of any travelling companion other than; <ul style="list-style-type: none"> your children who are under 18 years of age, or a legal dependant who is unable to travel without you, <ul style="list-style-type: none"> who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your home country. you do co-operate with us. 	<p>You will need to provide written evidence from your transport provider to confirm that you were denied boarding and the reasons for this. You will need to submit this to our claims office along with your original booking confirmation and receipts for all expenses made.</p>
<p>up to a maximum of</p> <p>£300 Europe</p> <p>£500 Worldwide</p>	<ul style="list-style-type: none"> the cost of return transportation to your home country (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outbound journey) at the earliest possible date based on medical or local authority advice because you were denied boarding on the return journey of your trip due to having or being suspected of having an infectious disease (including Covid-19). 		

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 10).

Words with important meanings in this section (highlighted in bold)

co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a tour organiser and therefore falls within the Package Travel Regulations.

period of insurance - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

travel companion - a person(s) with whom you have booked to travel on the same **trip**.

trip - travel during the **period of insurance**.

Winter sports extension (Policy B Section 11) on payment of additional premium

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/ specialist ski/ snow board activities) for the entire duration of your Single Trip or for 17 days in one policy year on your Annual Multi Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to: £700 for owned £500 for hired ski equipment.</p> <p>Single article limit: Owned: £300 Hired: £300</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p>or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p>
<p>£20 per 12hrs up to a maximum of £200</p> <p>£50 per 24hrs up to a maximum of £500</p>	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination. the loss of use of your ski pack following your injury or illness during your trip. 	<ul style="list-style-type: none"> you are able to provide the damaged items on request or to prove the existence or prove ownership/ purchase or responsibility of any items. you have a valid claim for medical expenses. have supporting medical evidence confirming your inability to ski. 	<p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p>
<p>£20 per 24hrs up to a maximum of £200</p>	<ul style="list-style-type: none"> each <i>full 24hours</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort. 	<ul style="list-style-type: none"> you are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. you have obtained a letter from your tour operator/ transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	<p>For all other losses you should report to the police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
<p>up to a maximum of £200</p>	<ul style="list-style-type: none"> the cost of additional transport and/ or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. 	<ul style="list-style-type: none"> you are not claiming for more than £200 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/ purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 10).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/ or accommodation to an alternative resort.

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into five further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc..) will not be covered under this policy. If you are unsure please do not hesitate to contact us and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/ sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. Please note those activities marked with an asterisk (*) do not have Personal Liability cover or Accidental death and disability cover.

Activity Pack 1 – Covered as standard Abseiling (Indoor/ Outdoor climbing wall up to 25m), Adventure Racing (up to 12 hours), Aerobics, Airsoft*, Amateur Athletic Field Events, Amateur Athletic Track Events, American Football (Organised/ with Safety Equipment), Angling/ Fishing (freshwater), Angling/ Fishing (Sea), Animal Sanctuary (Big-game and non-Big-game), Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Biathlon, Big Foot Skiing, Billiards, Bird Watching, Blade Skating, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Breathing Observation Bubble (BOB), Bridge Swinging, Bungee Jumping, Camel/ Elephant Riding/ Trekking (UK & Non-UK booked), Camping, Canoeing/ Kayaking* (Grades 1-6 – White Water), Canyoning, Caravanning, Catamaran Sailing* (In-shore), Clay Pigeon Shooting*, Climbing (Indoor/ Outdoor climbing wall up to 25m), Cricket, Cross Country Running, Croquet, Curling, Cycle Touring/ Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 10m), Dragon Boat Racing, Dry Slope Skiing, Equestrian, Falconry, Fell Running (up to 2,000m), Fencing, Fives, Flag Football, Fly boarding, Flying as passenger* (private/ small aircraft/ helicopter), Flying* (Crew/ Pilot), Flying Helicopter* (Pilot), Football/ Soccer - Kick Around (any surface), Football/ Soccer – Practice and Training, Frisbee (recreational), Frisbee (Ultimate Frisbee), Gaelic Football, Glacier Walking, Gliding *(non-competitive), Go Karting, Golf, Gorge Walking (with ropes), Gorilla Trekking (up to 2,000m), Gymnastics, Handball – Practice and Training, Harness Racing, Highland games, Hockey (Field), Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Horse Riding (No Jumping), Hot Air Ballooning*, Husky Dog Sledding, Hydro Zorbing, Ice Skating, Indoor Skating (not ice), Iron Man, Jet Boating*, Jet Skiing*, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Kick Sledging, Kiting, Korfbal, Lacrosse, Land Skiing, Langlauf, Laser Tag, Low Ropes, Marathons, Martial Arts (Organised Training), Model Flying, Model sports, Modern Pentathlon, Mountain Boarding, Mountain Biking (up to 2,000m), Netball, Octopush, Off Road Motorcycling* (up to 250cc), Off-piste skiing (with guide), Orienteering, Paint Balling, Passenger Sledge, Parasailing*, Parascending* (Over water), Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Power Boating* (inshore), Power lifting, Quad Bikes*, Quoits, Rackets, Racquetball, Rafting* (Grades 1-6 –White Water), Rap Running/ Jumping (Indoor/ Outdoor climbing wall up to 25m), Re-Enactment, Rifle Range*, Ringos, River Punting, River Tubing*, Rodeo, Roller Blading/ Skating/ Skate Boarding/ Scooters (non-motorised), Roller Hockey, Rounders, Rowing* (inshore –recreational), Rugby (Amateur Game), Rugby (Training), Safari (UK & Non-UK booked), Safari Trekking, Sailing/ Yachting (recreational - inshore), Sand Boarding, Sand Dune Surfing/ Skiing*, Sand Yachting, Scuba Diving* (not solo, up to maximum 30m), Sea Canoeing/ Kayaking* (inshore), Segway (supervised, non-competitive), Shark Diving/ Swimming* (Cage), Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat*, Skiing – Mono, Skiing – Nordic/ Cross Country, Sledging/ Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling, Snow Biking, Snow Mobile/ Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Softball, Speed Sailing* (in shore), Speed Skating, Speed Trials/ Time Trials (Amateur - Organised, not public roads), Squash, Stoolball, Street Hockey, Summer Tobogganing, Surf life-saving (organised competition), Surfing*, Swimming (open water), Swimming (pool - not open water), Swimming with Dolphins, Table Tennis, Telemarking, Ten Pin Bowling, Tennis, Theme Parks, Trampolining, Tree Top Canopy Walking, Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 2,000m, Triathlon, Tubing*, Tug of War, Under 17 Driving* (not public roads), Unicycle riding, Up to 1 day Skiing/ Dry slope Skiing/ Snowboarding, Volleyball, War Games/ Paint Balling, Water Parks, Water Polo, Water Skiing* (No Jumping), Weight Lifting, Whale Watching, Windsurfing/ Boardsailing/ Sailboarding*, Wrestling (Organised Training), Yachting (racing/ crewing) - outside territorial waters, Yoga.

Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1) Blowcarting/ Land Yachting/ Kite Buggy, Boxing Training, Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), Gorilla Trekking (up to 3,000m), High Diving – indoor/ outdoor swimming pools only), Jousting, Kite-Boarding/ Surfing, Motorised Buggy*, Mountain Biking (up to 3,000m), Paragliding*, Parascending* (over land), Ski Biking, Ski Blading/ Snow Blading, Skiing – Snowcat, Snow Karting*, Snow Surfing*, Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering- in group (up to 3,000m) Wake Boarding, Water Skiing (Jumping)

Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1-2) Abseiling (outdoor above 25m), Caving/ Pot Holing, Climbing (Rock & Ice), Fell Running (up to 4,000m), Gorilla Trekking (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/ Jumping (Outdoor above 25m), River Bugging*, Skeleton, Ski Randonee, Ski Touring, Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering - in group (up to 4,000m), Via Ferratta, Wind Tunnel Flying/ Indoor Sky Diving*, Zorbing/ Sphering

Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3) Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Bull Riding, Cave Diving, Cycle Racing (up to 4,000m), Cyclo Cross, Freestyle Skateboarding, Gliding* (competition), Hang Gliding, Micro Lighting*, Motocross*, Motor Racing/ Rallies/ Competitions* (amateur), Parapenting/ Paraponting*, Power Boating* (off shore), Power Gliding*, Power Kiting, Rafting* (black water grades 1-3), Scuba Diving* (not solo - to 40m), Ski Flying*, Ski Mountaineering, Ski Run Walking, Skiing - Off Piste (Without a Guide), Slack-Lining, Wicker Basket Tobogganing, Zip Trekking

Activity Pack 5 - Additional Premium required (in addition to the activities listed under Pack 1-4) Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Fell Running (up to 5,000m), Gorilla Trekking (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Scuba Diving (Solo), Solo Climbing/ Mountaineering, Tandem Skydive* (maximum of 2 jumps per trip), Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering- in group (up to 5,000m)

Activity Pack 6 - Additional Premium required (in addition to the activities listed under Pack 1-5) Adventure Racing (up to 48 hours), Airboarding*, Alligator Wrestling, Bobsleigh, Boulderling, Boxing, Bull Running, Cave Tubing, Coasteering, Deer Stalking, Drag Racing*, Fell Running (up to 6,000m), Free Diving, Gorilla Trekking (up to 6,000m), Hunting/ Shooting, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/ Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), Parachuting*, Potholing, Rafting* (black water grades 4-6), Rowing* (Off-shore Recreational), Sailing/ Yachting* (Off-shore recreational), Shark Diving/ Swimming* (no cage, full safety equipment and supervised), Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Para, Solo Skydive (maximum of 1 per trip)*, Sky Jumping*, Sky Surfing*, Tree Top Canopy Walking (set up), Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering- in group (up to 6,000m), Wrestling (competition), Yachting* (racing/ crewing) - outside territorial waters (offshore).

If you need to claim



We have appointed tifgroup-claims to look after your claim. If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk
Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:
tifgroup-claims, 1 Tower View, Kings Hill, West Malling ME19 4UY Telephone: 0203 829 6638

You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance).

- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.
- pass any and all correspondence relating to outstanding medical bills to us with your claims form, or if received afterwards, send them on to us quoting your claim reference number.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defense/ settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 to your GP for medical records/ completion of a medical certificate as requested by us.

- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any. This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you. If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, tifgroup-claims, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data. For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

Your right to complain

If your complaint is regarding the selling of your policies:

The Compliance Officer, ITC Compliance Limited, Monarch Court, Emersons Green, Bristol, BS16 7FH, or email complaints@itccompliance.co.uk. Phone 0117 970 8426.

Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.financial-ombudsman.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&Ing=EN> who will notify FOS on your behalf.

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