



TRAVEL BROADENS THE SMILE

Most travel insurers see sports trips as high risk — we don't. From training breaks to international competitions, our sports travel insurance keeps you covered wherever your sport takes you.

YellowJersey

Sports Travel Insurance Policy Wording
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yellowjersey.co.uk

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INTRODUCTION

Welcome to your Sports Travel Insurance Policy

- This travel insurance has been designed especially for people who love sports
- Some activities are covered as standard, with 4 Activity Packs available to suit different needs
- **You** can also choose the destination area that you want to be covered for
- Extra benefit options can be added for an additional premium
- This document gives all the terms and conditions of **your** insurance, and **your policy schedule** shows **your** personal details - please keep them together
- The destination area **you** have chosen, the Activity Pack and any extra cover chosen (and paid for) are shown on **your policy schedule**.

- **You** must follow any advice given by the Foreign, Commonwealth & Development Office (FCDO)
- There will not be any cover under any section of this insurance if **you** travel to a destination that the FCDO has advised against at the time of booking or travelling (apart from 'essential travel')
- **You** can get travel advice from the FCDO by phoning +44 (0)207 008 1500 or by visiting their website at www.gov.uk/foreign-travel-advice

Please read the “Important Information” section on page 7.

It tells **you** about:

- things **you** need to check
- actions which **you** need to take, and
- things which **you** need to tell **us** about once the insurance has started.

WHAT TO DO IN AN EMERGENCY ABROAD

(FULL DETAILS ARE GIVEN ON PAGE 37)

Contact Healix Emergency 24 Hour Service

Phone +44 (0) 208 608 4227; Email internationalhealthcare@healix.com

TO REPORT ANY OTHER CLAIM

(FULL DETAILS ARE GIVEN ON PAGE 37)

To submit a claim, please log in to the **Yellow Jersey** customer portal:

- <https://insurance.yellowjersey.co.uk/account/signin>,
- under **your** sport travel policy press 'Start a Claim'
- complete the online claim form and submit

If **you** have any difficulty submitting a claim please contact **Yellow Jersey**. **You** can call +44 (0)333 003 0046 or email support@yellowjersey.co.uk.

THIS IS NOT PRIVATE MEDICAL INSURANCE

A note to **you** and all **your** doctors and hospitals. This is not private medical insurance. If any medical treatment is needed, **you** must tell **us** immediately or **we** might not guarantee medical expenses. If **you** need any medical treatment, **you** must allow the medical emergency assistance service to see all **your** medical records and information.

BENEFITS AT A GLANCE

This table shows the most we will pay for each insured person, per incident, per section and the policy excess payable unless we have agreed to something different.

Section/Benefit		Insured up to	Excess**
1	Cancellation or curtailment charges	£2,500 to £10,000*	£90
	Race/Entry Fees	£750	NIL
2	Emergency medical & other expenses	£10 million	£90
	Dental	£250	NIL
	Sports equipment repatriation	£250	NIL
3	Hospital Benefit	£50 per day up to £500	NIL
4	Personal accident		
	Loss of limbs or sight	£20,000	NIL
	Permanent total disablement	£20,000	NIL
	Death benefit (age 18 or over)	£10,000	NIL
5	Departure Delay (after a delay of 12 hours)	£50 each full 12hr delay, max £250	NIL
6	Trip Abandonment (after a delay of 24 hours)	£2,500 to £10,000*	£90
7	Missed Departure / Missed Connections	£1,000	£90
8	Personal belongings		
	Baggage (excluding sports equipment)	£2,500	£90
	Single item, pair or set limit	£500	
	Valuables limit	£500	
	Spectacles, sunglasses limit	£250	NIL
	Delayed baggage (after 12hr delay)	£150	NIL
	Sports equipment hire (after damage or 12hr delay)	£250	NIL
9	Sports Equipment - Owned or Hired (formal rentals only)		£90
	Included as Standard	£500	
	Optional Sports Equipment Upgrade	£1,000 to £5,000	
10	Gadget Cover (maximum 5 items)	£2,000	£90
	Laptop single item limit (incl. MacBook)	£2,000	
	Other single gadget limit	£1,000	
11	Personal money & travel documents	£500	£90
	Lost/Replaced Documents (e.g. passport, lift pass)	£250	NIL
12	Personal liability	£2 million	£250
	Rented accommodation limit	£100,000	£250
13	Sports Activity Interruption (after a delay of 12 hours)	£500	NIL
14	Car Hire Excess Cover When Abroad (optional)	£5,000	£90
	Covers the excess charged by the rental company if your hire car is damaged or stolen. Anything not covered by the hire company isn't covered here.		

*Depending on the level of cover you selected when you took out this cover

** If you selected "Remove the excess from your policy", you won't have to pay the standard excess when you make a claim. This means the usual £90 excess (or £250 for public liability claims) does not apply. This option does not apply to gadget cover — the gadget excess always applies.

ACTIVITIES COVERED

We cover several activities as standard. All other **acceptable sports activities** are grouped into **sports activity packs 1–4**, (from lowest to highest risk). The full list is attached to **your policy schedule**. The activities and pack(s) **you** chose when **you** bought **your** policy are shown on **your policy schedule**, which must be read with this policy wording.

What is not covered

You will not be covered for an activity unless it is an **acceptable sports activity**. The general exclusions on page 34 apply to all **acceptable sports activities**. Certain activities have individual exclusions, which will be shown next to them. Other activities are marked with numbers (1–5), meaning that they have extra exclusions explained below.

- 1 there is NO cover under section 12 (Personal Liability)
- 2 there is NO cover under section 4 (Personal Accident)
- 3 there is NO cover unless the activity is taking place within organised guidelines and as part of an organised activity led or instructed by professional guides or licensed organisers, and the activity must take place with appropriate safety measures in place.
- 4 **You** must hold an appropriate, recognised qualification or certificate for the activity **you** are taking part in or be under direct instruction from a qualified instructor. The activity must take place with appropriate safety measures in place.
- 5 There is no cover when racing or while taking part in a competition

For clarity, we have specifically listed some activities below that are not covered, particularly where they are similar to those that are covered. This list is not exhaustive. To be covered, any activity **you** take part in must be listed as an **acceptable sports activity**.

- | | | |
|--|--|---|
| — Base jumping | — Mountaineering with technical winter conditions above 5,000m | — Speed flying |
| — Big walling | — Mountaineering with technical winter conditions above 5,000m (Nepal) | — Stand-up paddleboarding (inland and coastal paddling grade 5 and above) |
| — Bull running | — Parachuting | — Touring / bikepacking (more than 3 countries) |
| — Equestrian stunt riding | — Paraskiing (paragliding and skiing) | — Touring / bikepacking (ultra-endurance) |
| — Flyboarding (water-powered jet ski / fly board) | — Parkour / free running (outdoors or unsupervised) | — Touring / bikepacking (ultra-endurance racing) |
| — Free climbing | — Quad bike racing | — Track-based cycling – BMX pump track |
| — Gravity biking | — Road cycling – criterium racing | — Track-based cycling – velodrome |
| — Horse racing (including flat racing, point-to-point racing and steeplechasing) | — Road cycling – road racing | — Triathlon / multisport – Ironman+ |
| — Hunting (exotic) | — Rowing (ocean crossings and expeditions) | — Triathlon / multisport – up to Half Iron |
| — Jet Lev / water-powered jet pack | — Segway polo | — White-water rafting (above grade 5) |
| — Jousting | — Skydiving | |
| — Kayaking and canoeing (inland and coastal paddling above grade 5) | — Soloing | |
| — Microlight flying | | |

You are not covered for any activity **you have not paid for, or that is not listed as covered.**

WHERE ARE YOU COVERED?

You can choose the countries you want this insurance to cover you for:

Destination Area 1

Europe (the continent of Europe west of the Ural Mountains), which includes:

- the Isle of Man
- the Channel Islands
- Egypt
- Iceland
- Ireland
- Jordan
- Madeira
- Morocco
- the Canary Islands
- the Azores
- the Mediterranean Islands
- countries bordering the Mediterranean (including Turkey)

Destination Area 2

Worldwide but not including:

- Canada
- the Caribbean
- Cuba
- Iran
- Nepal
- Japan
- Mexico
- North Korea
- USA

Destination Area 3

Any country in the world apart from:

- Iran
- North Korea
- Cuba

The area you have chosen (and paid for) will be shown on your policy schedule.

You will not be covered if you travel to a country outside of the area that you have paid for

GENERAL INFORMATION

How long **your** insurance lasts

Your period of insurance is shown on the **policy schedule**.

Meanings of words

Some words and phrases in this policy booklet and in **your policy schedule** will have a specific meaning wherever they are in bold type.

They are all listed and explained in the “Definitions” section starting on page 48.

Language used

All insurance documents and all communications with **you** about this policy will be in English.

Other formats are available

Please contact **Yellow Jersey** if you need any documents made available in braille, large print, or audio format. You can email support@yellowjersey.co.uk or call +44 (0)333 003 0046.

IMPORTANT INFORMATION

It is important that you:

- check **your policy schedule** and make sure the details are correct and that the cover is what **you** asked for
- check that the sport or activity **you** are taking part in is listed within the **sports activity pack** **you** have selected, as shown on **your policy schedule**.
- check that **you** can take out this insurance (see “Who can take out this insurance” below)
- check the information **you** have given **us** is correct
- tell **Yellow Jersey** as soon as possible if anything on **your policy schedule** is wrong, or if **you** do not qualify to take out this insurance, and
- comply with all of the duties listed under each specific section of cover and with all the duties that apply to the whole policy.

Conditions

- Conditions which apply to the whole of this insurance can be found in the “General Conditions” section on page 36.
- Extra conditions which relate specifically to making a claim can be found in the “Making a Claim” section starting on page 37.
- If **you** do not keep these conditions, **we** might reduce the amount **we** pay for **your** claim or not pay **your** claim at all. In some circumstances, **we** might even cancel **your** policy.

What you have to pay towards each claim

Most sections of this policy include an excess. If you selected “Remove the excess from your policy” when you bought your cover, you won’t need to pay the standard excess when you make a claim.

Please note that the gadget excess always applies. If you have not selected “Remove the excess from your policy”, **you** will have to pay the first part of each claim:

- for each incident that you claim for
- under each section
- and for each **insured person**.

If **you** have **family cover** or **single parent cover**, then **you** will not have to pay more than two **excesses** for any incident that is claimed for.

Who can take out this insurance

This insurance is only available to people who are:

- legally resident in the **United Kingdom** (this means having an address in the **United Kingdom** which **you** live in for at least 183 days a year)
- aged 75 or less and
- registered with a **medical practitioner** (or entitled to free public healthcare under reciprocal arrangements currently in place in the **United Kingdom**).

If **you** are under 16, **you** are only insured when **you** are travelling with one, or both, of the insured adults (or another **responsible adult**).

We will not cover anyone who does not meet these requirements.

Information you give us

When we agree to cover you and agree the premium, we have relied on the information you have given us via Yellow Jersey. You must take reasonable care to give full and truthful answers to the questions that are asked when the policy is taken out, when it is changed or renewed.

If the information you give is not complete and truthful, we might:

- cancel your policy and refuse to pay any claim or
- not pay any claim in full or
- change the premium or
- lower the level of cover.

We will write to the policyholder if we:

- are going to cancel the policy or
- need to change the terms of the policy or
- need the policyholder to pay more for this insurance.

If you realise that any of the information you have given is not complete or true, please contact Yellow Jersey as soon as possible. You can email support@yellowjersey.co.uk or call +44 (0)333 003 0046.

Our right to change the cover or price

We will only change the terms or the price of your policy at your next annual renewal date. We will tell you about any changes in writing before the renewal date.

Pre-existing medical conditions

You must keep to the conditions relating to pre-existing medical conditions and health changes to get the full protection of this insurance. If you do not keep these conditions we can:

- cancel the insurance or
- refuse to deal with your claim or
- reduce the amount of any claim payment we do make.

You will not be covered for claims related, in any way, to pre-existing medical conditions under:

- Section 1 – Cancellation or cutting short you trip
- Section 2 – Medical, repatriation and other expenses or
- Section 3 – Personal accident

unless:

- we have agreed to provide cover or
- all of the pre-existing medical conditions that you have are included in the list of “Accepted conditions” shown on page 9, and the words in brackets apply to you.

A pre-existing medical condition is:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn’s disease, epilepsy or cancer which you have ever received treatment for (including surgery, tests or investigations by a medical practitioner and prescribed drugs or medication)
- b) any medical condition which you have received surgery, in-patient treatment or investigations for in a hospital or clinic within the last twelve months
- c) any medical condition which you are taking prescribed drugs or medication for
- d) any medical condition which you have received a terminal prognosis for
- e) any medical condition you are aware of but which you have not yet had a diagnosis for
- f) any medical condition which you are on a waiting list for or which you know needs surgery, treatment or investigation at a hospital, clinic or nursing home.

Accepted conditions

The following list shows the conditions that are not automatically excluded as **pre-existing medical conditions**. **You** are covered for a condition on the list as long as any words in brackets apply to **you**. The condition must have been kept stable and well controlled for the last 12 months by medication, which was prescribed by a medical practitioner, and **you** must not have needed to go into hospital or have been referred to a specialist because **your** condition has got worse.

- Acne
- ADHD - attention deficit hyperactivity disorder
- Allergic reaction (anaphylaxis), provided that you have not needed hospital treatment for this in the last 2 years
- Allergic rhinitis
- Arthritis (the affected person must be able to walk independently at home without using mobility aids)
- Asthma (as long as it was diagnosed before age 50, and you are not taking/using more than 2 medications/inhalers and have not been admitted to a hospital in the last year)
- Blindness or partial sightedness
- Carpal tunnel syndrome
- Cataracts
- Chicken pox – if completely resolved
- Common cold or flu
- Cuts and abrasions that are not self-inflicted and require no further treatment
- Cystitis (provided you are not having any ongoing treatment)
- Deafness
- Diabetes (providing there have been no complications, for example, impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, leg or foot amputation, liver damage)
- Diarrhoea and vomiting – if completely resolved
- Eczema
- Enlarged prostate (benign only)
- Essential tremor
- Glaucoma
- Gout
- Haemorrhoids
- Hay fever
- High blood pressure, which is controlled by prescribed drugs or medication
- Ligament or tendon injury – provided you are not currently being treated
- Low blood pressure, which is controlled by prescribed drugs or medication
- Macular degeneration
- Menopause
- Migraine – provided there is no ongoing investigation
- Nasal polyps
- PMT
- RSI (repetitive strain injury/tendinitis)
- Sinusitis
- Tinnitus
- Underactive or overactive thyroid
- Urticaria
- Varicose veins in the legs

Changes to your health

If **your** health changes:

- after this insurance starts and
- after the date **your** travel tickets or confirmation of booking were issued **you** must contact **Yellow Jersey** to make sure the cover is not affected.

Changes to **your** health which we need to know about are:

- details of any new **medical conditions** you have been diagnosed with or
- changes in diagnosis of any existing **medical condition** or
- changes in the treatment (including changes in medication) **you** are receiving for any existing **medical condition**.

Things not covered for health and medical conditions

There is no cover under:

- Section 1 – Cancellation or cutting **your trip** short
- Section 2 – Medical, repatriation and other expenses or
- Section 3 - Personal accident

for claims related, in any way, to:

- a) any **medical condition** you have where a **medical practitioner** has advised you not to travel (or would have done if you had asked his/her advice) but despite this you still travel
- b) any surgery, treatment or investigations which you intend to travel outside of **your home country** for (including any expenses run up because of the discovery of other **medical conditions** during and/or complications resulting from these procedures)
- c) any **medical condition** which you are not taking the recommended treatment or prescribed medication for as directed by a **medical practitioner**
- d) you travelling against any health requirements set out by:
 - the airline which you are travelling with
 - the airline's booking company
 - anyone else who provides services on behalf of the airline at the airport, or
 - any other **public transport** provider.

Pregnancy

If you become pregnant (and this is confirmed by a **medical practitioner**) and your dates of travel are in the 15 week period leading up to your due date, we will provide cover for the **trip** cancellation under Section A if you decide to cancel it as long as you contact **Yellow Jersey** within 14 days of your pregnancy being confirmed. If a claim is paid, your policy will end and you will not be covered any longer. **Yellow Jersey** can be contacted by emailing support@yellowjersey.co.uk or calling +44 (0)333 003 0046.

If you decide not to cancel your **trip**, cover under all sections of this policy will be given in line with the terms of the policy. In relation to pregnancy, this means there is no cover for pregnancy and/or childbirth during a **trip** unless:

- a) you suffer a **bodily injury** or
- b) you contract an illness or disease or
- c) you have any complications with the pregnancy.

Cover for a) to c) above will last until the end of the 25th week of pregnancy unless:

- you are pregnant as a result of a course of in vitro fertilisation (IVF) or
- you are pregnant with twins or other multiple births.

In these instances, you will be covered until the end of the 23rd week of pregnancy.

The policy will not cover any costs relating to pregnancy or childbirth after the above dates even if you are already travelling and are more than 25 weeks pregnant (more than 23 weeks if you have had a course of IVF or are pregnant with twins or other multiple pregnancies) and have a **medical practitioner's** approval to travel.

WHAT IS AND IS NOT COVERED

This policy booklet gives details of a lot of sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or paid an extra premium.

The level of benefit we will pay under each section of cover (if there is a valid claim) are shown in the 'Benefits at a glance' table on page 3.

Important - Policy Excesses

Most sections of this policy include an **excess**. If **you** selected "Remove the **excess** from your policy" when **you** bought **your** cover, **you** won't need to pay the standard **excess** when **you** make a claim.

This means the usual **£90 excess** (or **£250** for public liability claims) does not apply. Please note that the gadget excess always applies.

SECTION 1 – CANCELLATION OR CUTTING SHORT YOUR TRIP

(‘CURTAILMENT’)

What is covered

We will pay you up to the amount shown in the ‘Benefits at a glance’ table on page 3 for any of the following costs if you cannot get them back:

- unused travel and accommodation costs
- unused pre-booked excursion costs
- unused **organised event fees**
- other pre-paid charges which you have paid (or have to pay)
- any extra unavoidable travel expenses run up

if the **trip** is cancelled or cut short because of:

1. the death, **bodily injury**, illness, disease (including an **epidemic** or pandemic disease such as COVID-19), or complications as a direct result of pregnancy in:
 - a) **yourself**
 - b) **your travelling companion**
 - c) any person who you have arranged to stay with
 - d) **your close relative**
 - e) **your close business associate.**
2. **you** or **your travelling companion** being:
 - a) put into quarantine
 - b) called as a witness at a Court of Law or
 - c) called for jury service.
3. **your** redundancy or the redundancy of any person who you are travelling with or have arranged to travel with. The redundancy must qualify for payment under current redundancy payment legislation in the **United Kingdom** and, at the time of booking the **trip**, there must not have been any reason to believe anyone would be made redundant.
4. **you**, or any person who you are travelling, or have arranged to travel with, being a member of the:
 - a) the armed forces
 - b) the territorial army
 - c) the police, fire, nursing or ambulance services or
 - d) an employee of a Government Departmentwhose authorised leave has been cancelled or who is called up for operational reasons, as long as the **trip** being cancelled or cut short could not reasonably have been expected at the time when the **policyholder** purchased this insurance or at the time of booking any **trip**.
5. the police or other authorities asking you to stay at, or return to, **your home**.
6. **you** or a **travelling companion** are not able to board the booked **public transport** because you/they are showing symptoms of an **epidemic** or pandemic and the carrier, any public authority or the government has prevented it.

Special conditions that apply to claims

1. **You** must get:
 - a medical certificate from a **medical practitioner** (which **you** must pay for **yourself**) and
 - the 24 hour emergency medical service's approvalto confirm the need to return **home**, before the **trip** is cut short because of death, **bodily injury**, illness, disease or complications which are the direct result of pregnancy.
2. If **you** do not tell the travel agent, tour operator or the provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have been payable if **you** had told them.
3. If **you** cancel the **trip** because of stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must get (and pay for) a medical certificate from a consultant specialising in the relevant field.
4. If **you** cancel the **trip** because of any other **bodily injury**, illness, disease or complications which happens as a direct result of pregnancy, **you** must get (and pay for) a medical certificate from a **medical practitioner** confirming that this was the reason **you** could not travel.
5. If **we** need to return **you** to **your home country**, **we** will not refund the cost of **your** return tickets. The value of these tickets will go towards the extra transport costs **we** have to pay to get **you** back.

What is not covered

As well as the General Exclusions on page 34 the following things are not covered by this section:

1. Any claims which are caused by:
 - redundancy if **you** are dismissed, if **you** resign or if **you** take voluntary redundancy (even if this is because of **your** misconduct), or where **you** received a warning or were told about redundancy before this insurance was bought or at the time of booking any **trip**
 - anything **you** knew about before this insurance was bought, or at the time of booking any **trip**, which could reasonably have been expected to cause the **trip** to be cancelled or cut short.
2. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles, unless specific evidence of the monetary value of the tickets can be provided.
3. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme unless specific evidence of the monetary value of the accommodation costs can be provided.
4. Annual maintenance fees/charges for time share holidays or properties.
5. Any claim where **you** have been given a full refund or credit note for the **organised event fees**.
6. Any costs linked to the **organised event fees**.
7. Any claim if **you** cannot prove what costs **you** have paid.
8. Any claim if **you** cannot prove that the event was cancelled.
9. Any claim related, in any way, to a **pre-existing medical condition**.
10. Any claim for medical reasons if the medical certificate does not clearly:
 - state the illness or injury
 - name **you** as the person suffering the illness or injury
11. Any claim caused by **you** not having the correct passport or visa.
12. Any claim where **you** have just decided not to travel
13. Any claim for **you** not enjoying **your trip**.

You should also read the information about health conditions and when **you** should tell us about changes to **your** health on page 9

SECTION 2 - MEDICAL, REPATRIATION AND OTHER EXPENSES

What is covered

If **you** are charged for any of these necessary expenses in the 12 month period after the incident and which happened because of **bodily injury**, illness, disease (including an **epidemic** or pandemic disease) and/or compulsory quarantine, then **we** will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 3 for:

1. emergency medical, surgical, hospital, ambulance (including air ambulance where necessary) and nursing fees charged outside of **your home country**.
2. emergency dental treatment for the immediate relief of pain up to a limit of £250 charged outside of **your home country**.
3. costs of telephone calls:
 - a) to the 24 hour emergency medical service notifying and dealing with the problem as long as **you** can provide receipts or other evidence proving the cost of the calls and the numbers **you** telephoned
 - b) run up by **you** when **you** receive calls on **your** mobile phone from the 24 hour emergency medical service as long as **you** are able to provide receipts or other evidence proving the cost of the calls.
4. the cost of taxi fares for **your** travel to or from hospital related to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
 - a) outside **your home country**, either:
 - the additional cost of funeral expenses abroad up to a maximum of £2,500 plus the cost of returning **your** ashes to **your home** or **home country**, or
 - the following costs, up to a maximum of £2,500, to return **your** body to **your home** or **home country**:
 - the cost of funeral director charges for preparing, co-ordinating and transporting **your** body to an airport
 - the cost of any casket/coffin required for transportation of **your** body
 - any fees/costs charged by the airline who take **your** body as cargo
 - the cost of transporting of **your** body from the airport where the plane lands to a local funeral **home** where **your** body will pass into the care of the local/preferred undertaker.
 - b) within **your home country**, the additional cost of returning **your** ashes or body to a chosen funeral director, up to a maximum of £750.
6. additional transport and/or accommodation expenses charged, up to the standard of **your** original booking (for example full or half board, bed and breakfast, self-catering or room only), if it is medically necessary for **you** to stay after **your** scheduled return date. This includes, provided it is pre-authorised by the 24 hour emergency medical service,
 - a) additional transport and/or accommodation expenses for a **travelling companion**, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you** and
 - b) additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.

7. additional costs charged for air transport (or other suitable means) to return **you to your home country** if it is medically necessary and pre-authorised by the 24 hour emergency medical service. This includes the cost of qualified attendants. These expenses will be paid at the rate of the class of travel used on the **outward journey** unless the 24 hour emergency medical service has agreed otherwise.
8. up to £250 to bring **your sports equipment home** if **you** are not able to bring it with **you** as originally planned because **you** have had an accident or suffered an injury.

Special conditions that apply to claims

1. **You** must tell the 24 hour emergency medical service as soon as possible about any **bodily injury**, illness or disease which makes it necessary for **you** to be admitted to hospital as an in-patient or before any arrangements are made for **you** to be returned to **your home country**.
2. If **you** suffer **bodily injury**, illness or disease **we** can move **you** from one hospital to another and/or arrange for **your** return to the **United Kingdom** at any time during the **trip**. **We** may do this, if the **medical practitioner** in attendance, or the 24 hour emergency medical service, decides **you** can be moved safely and/or travel safely to **your home country** or a suitable hospital nearby to continue treatment.

What is not covered

As well as the General Exclusions on page 34 the following things are not covered by this section:

1. Normal pregnancy, without any **bodily injury**, illness, disease or complication. This section of cover is designed to provide cover for unforeseen events, accidents, illnesses and diseases. Normal childbirth and pregnancy are not considered to be unforeseen events or an illness.
2. Any claims for:
 - a) Any **pre-existing medical condition** unless
 - **we** have agreed to provide cover or
 - it is included in the list of “Accepted Conditions” shown on page 9, and the words in brackets apply to **you**.
 - b) The cost of treatment or surgery (including exploratory tests) which are not related to the **bodily injury** or illness which led to **you** being admitted to hospital.
 - c) Any form of treatment or surgery which, in the opinion of the **medical practitioner** treating **you** and the 24 hour emergency medical service, can be delayed until **you** return to **your home country**.
 - d) Expenses charged in getting or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home country**.
 - e) Extra costs as a result of any single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by the 24 hour emergency medical service.
 - g) Any costs charged to visit another person in hospital.
 - h) Any expenses **you** owe, or are responsible for, after **you** have returned to **your home country**.
 - i) Any expenses charged in the **United Kingdom** which are for private treatment or funded by, or can be recovered from, the Health Authority in **your home country**.
 - j) Expenses charged as a result of a tropical disease if **you** have not had the recommended inoculations and/or taken the recommended medication.
 - k) Any expenses charged after the date **we** move **you** from one hospital to another and/or arrange for **you** to return to **your home country** but **you** decide not to be moved or return.

You should also read the information about health conditions and when **you** should tell us about changes on page 9.

SECTION 3 - HOSPITAL BENEFIT

What is covered

For every complete 24 hours you have to stay in hospital as an in-patient or are confined to your accommodation:

- because of **your** compulsory quarantine or
- on the orders of a **medical practitioner** outside **your home country**

We will pay you the amount shown in the 'Benefits at a glance' table on page 3. The most we will pay will be the amount shown in the 'Benefits at a glance' table on page 3 as a result of **your bodily injury, illness or disease**.

We will pay the amount above as well as any amount payable under Section 2 (Medical, emergency and other expenses). This payment is meant to help you to pay for extra expenses like taxi fares and phone calls made by **your** visitors during **your** stay in hospital.

Special conditions that apply to claims

1. You must tell the 24 hour emergency medical service, as soon as possible, about any **bodily injury, illness or disease** which needs you to be:
 - admitted to hospital as an in-patient
 - put in compulsory quarantine or
 - confined to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

As well as the General Exclusions on page 34 the following things are not covered by this section:

1. Any claim related, in any way, to a **pre-existing medical condition**.
2. Any claims for:
 - a) an extra period of hospitalisation, compulsory quarantine or having to stay in **your** accommodation on medical advice:
 - i. relating to treatment or surgery (including exploratory tests) which are not needed as a direct result of the **bodily injury, illness or disease** which led to you being admitted to hospital.
 - ii. relating to treatment or services given by a convalescent or nursing home or any rehabilitation centre.
 - iii. after you decide not to be repatriated after the date the 24 hour emergency medical service considered it safe.
 - b) hospitalisation, compulsory quarantine or having to stay in **your** accommodation on medical advice:
 - i. relating to any form of treatment or surgery which the **medical practitioner** treating you and the 24 hour emergency medical services believe can be delayed until you return to **your home country**.
 - ii. as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
 - iii. which happens in **your home country** and relates to either private treatment or tests, surgery or other treatment and which are funded by, or can be recovered from, the Health Authority in **your home country**.

SECTION 4 - PERSONAL ACCIDENT

In Section 4 items 1, 2 and 3 mean:

Item 1 – accidental death

Item 2 – **loss of limb** or **loss of sight**

Item 3 – **permanent total disablement**

What is covered

If you have a **bodily injury** which causes your death, **loss of limb**, **loss of sight** or **permanent total disablement** within 2 years, we will pay one of the benefits shown in the 'Benefits at a glance' table on page 3. Your death, **loss of limb**, **loss of sight** or **permanent total disablement** must be the direct result of the **bodily injury** and not be caused by, or contributed to by, anything else.

Special conditions that apply to claims

If you make a claim, our medical practitioner can examine you as often as they consider necessary.

PLEASE NOTE:

1. Benefit is not payable:
 - a) for more than one of items 1, 2 or 3.
 - b) for item 3 until one year after the date you suffer the **bodily injury**.
2. The benefit for item 1 will be paid to your estate.

What is not covered

The General Exclusions on page 34 apply to this section.

You should also read the information about health conditions and when you should tell us about changes on page 9.

SECTION 5 - DELAYED DEPARTURE

NOTE: In this section, the 'Specified Events' are:

1. an accident involving the mechanical breakdown of, or a technical fault happening in, the vehicle which **you** are booked to travel.
2. strike, industrial action or adverse weather conditions.

What is covered

1. If:
 - a) the departure of the **public transport** on which **you** are due to travel on is delayed at the final departure point from, or to, the **United Kingdom** or
 - b) any outbound or return connecting **public transport** after that is delayed for at least 12 hours from the scheduled time of departure*

because of one of the Specified Events, then, provided **you** still travel, **we** will pay the amount shown in the 'Benefits at a glance' table on page 3,

*Please note that, when the connecting **public transport** was arranged, there must have been at least 2.5 hours allowed between the scheduled arrival time of the first **public transport** and the scheduled departure time of the connecting **public transport**.

We will pay for the first full complete 12 hours of delay and for each extra full 12 hours of delay after that as shown in the 'Benefits at a glance' table on page 3. This benefit is intended to help **you** to pay for telephone calls made, and meals and refreshments bought, during the delay.

2. After a delay of at least 12 hours caused by one of the Specified Events, **you** might decide to carry on travelling. If **you** do, **we** will pay **you** (up to the amount shown in the 'Benefits at a glance' table on page 3) for the cost of any pre-booked and pre-paid event(s) which **you** could not attend because of the delay.

Important

If the same expenses are covered under Section 7 (Missed Departure/Missed Connections), **you** can only claim under one section of this insurance for the same event.

Special conditions that apply to

1. **You** must check-in as instructed on the itinerary given to **you**.
2. **You** must get written confirmation from the relevant **public transport** provider (which **you** might have to pay for) stating the number of hours of delay and the reason for the delay.
3. **You** must keep to the travel agent's, the tour operator's and the transport provider's terms of contract.

What is not covered

As well as the General Exclusions on page 34 the following things are not covered by this section:

1. Anything related to a strike or industrial action which is taking place (or has been publicly announced) before the date this insurance was bought or at the time of booking any **trip**.
2. Anything related to an aircraft or sea vessel being withdrawn from service (even temporarily) on the recommendation of the Civil Aviation Authority, Port Authority or any regulatory body in a country to/from which **you** are travelling.

3. The cost of any pre-booked and pre-paid event(s) if they were the only purpose of the **trip**.

SECTION 6 – TRIP ABANDONMENT

NOTE: In this section the ‘Specified Events’ are:

1. an accident involving, the mechanical breakdown of, or a technical fault happening in the vehicle which **you** are booked to travel on.
2. strike, industrial action or adverse weather conditions.

What is covered

1. If:

- a) **your** pre-booked **public transport** is delayed at the final departure point from the **United Kingdom** for 24 hours or
- b) the **public transport** is cancelled,

and **you** decide to cancel **your trip** before **you** leave the **United Kingdom** then, as well as a payment for travel delay because of one of the Specified Events, **we** will pay up to the amount shown in the ‘Benefits at a glance’ table on page 3 for any unused travel and accommodation costs and other pre-paid charges which **you** have paid (or are contracted to pay) but cannot get back.

Important

If the same expenses are covered under Section 7 (Missed Departure/Missed Connections), **you** can only claim under one section of this insurance for the same event.

Special conditions that apply to claims

1. **You** must check-in as instructed on the itinerary given to **you**.
2. **You** must get written confirmation from the relevant **public transport** provider (which **you** might have to pay for) stating the number of hours of delay and the reason for the delay.
3. **You** must keep to the travel agent’s, the tour operator’s and the transport provider’s terms of contract.

What is not covered

As well as the General Exclusions on page 34, the following things are not covered by this section:

1. Anything related to a strike or industrial action which is taking place (or has been publicly announced) before the date this insurance was bought or at the time of booking any **trip**.
2. Anything related to an aircraft or sea vessel being withdrawn from service (even temporarily) on the recommendation of the Civil Aviation Authority, Port Authority or any regulatory body in a country to/from which **you** are travelling.
3. The cost of any pre-booked and pre-paid event(s) if they were the only purpose of the **trip**.

SECTION 7 - MISSED DEPARTURE/MISSED CONNECTIONS

NOTE: In this section the 'Specified Events' are:

1. the failure of **public transport**.
2. an accident involving the mechanical breakdown of, or a technical fault occurring in, the vehicle **you** are travelling in.
3. an accident or breakdown happening ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle **you** are travelling in.
4. strike, industrial action or adverse weather conditions.

What is covered

1. If **you** do not arrive at the departure point in time to board the **public transport** which **you** are booked to travel on for the international outbound or return legs of **your trip** because of one of the Specified Events shown above, **we** will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 3 for any:
 - extra accommodation that is necessary (room only) and
 - travel expenses to get to **your** overseas destination or to return to the **United Kingdom**.
 2. If **you** miss any outbound or return connecting **public transport** (after **you** miss the **public transport** **you** were booked on for the international outbound or return legs of **your trip** because of one of the Specified Events) **we** will pay **you** up to the maximum amount shown in the 'Benefits at a glance' table on page 3 for any:
 - extra accommodation that is necessary (room only) and
 - travel expenses to get to **your** overseas destination or to return to the **United Kingdom**.
- There must be at least 2 and a half hours between:
- the scheduled arrival time of the **public transport** which **you** have travelled on and
 - the scheduled departure time of the next outbound or return connecting **public transport**.

It is important to know:

- If the same expenses are covered under Section 5 (Delayed Departure), **you** can only claim under one section of this insurance for the same event.
- There is no cover if the only purpose of **your trip** is to attend a pre-booked and pre-paid event. Cover can be purchased separately for this type of **trip**.

Special conditions that apply to claims

1. **You** must be scheduled to arrive at the final departure point (for the international outbound and return legs of **your trip**) at least 2 and a half hours before the scheduled departure time of the **public transport** **you** are booked to travel on.
2. There must be at least 2 and a half hours between:
 - the scheduled arrival time of the **public transport** **you** have travelled on and
 - the scheduled departure time of the next outbound or return connecting **public transport**.
3. If **you** make a claim because **you** are delayed by something that happens on a motorway or dual carriageway, **you** must get (and, if necessary, pay for) confirmation or proof:

- that something happened,
- of where it happened,
- of when it happened,
- of the reason it happened and
- of the length of the delay.

What is not covered

As well as the General Exclusions on page 34 the following things are not covered by this section:

1. Anything related to a strike or industrial action which is taking place (or has been publicly announced) before the date this insurance was bought or at the time of booking any **trip**.
2. Anything related to an aircraft or sea vessel being withdrawn from service (even temporarily) on the recommendation of the Civil Aviation Authority, Port Authority or any regulatory body in a country to/from which **you** are travelling
3. Anything related to an accident to or breakdown of the vehicle **you** are travelling unless **you** provide a repairer's report or other evidence.
4. Anything related to the breakdown of any vehicle **you** own which has not been serviced and maintained in accordance with the manufacturer's instructions.
5. Extra expenses where the scheduled **public transport** provider has offered alternative travel arrangements within 24 hours of the original departure time and they are of a similar standard and duration.

SECTION 8 – PERSONAL BELONGINGS

NOTE: In this section “**baggage**” means:

Luggage, clothing, personal belongings, **valuables** and other articles which belong to **you** (or which **you** are legally responsible for) which are worn, used or carried by **you** during any **trip**.

It does not include **gadgets, business equipment, sports equipment** or accessories **personal money** or documents or any kind.

What is covered

1. We will pay **you** up to the amount shown in the **policy schedule** for the
 - accidental loss of
 - theft of or
 - damage to **baggage**.

The amount **we** pay will be the value at today’s prices minus an amount for wear, tear and depreciation (loss of value).

The most **we** will pay **you** is:

- a) the amount shown in the ‘Benefits at a glance’ table on page 3 for any one article, pair or set of articles
 - b) the amount shown in the ‘Benefits at a glance’ table on page 3 in total for all **valuables**
2. We will also pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for an emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost during the **outward journey** and not returned to **you** within 12 hours. **You** must give **us** written confirmation (from the **public transport** provider) of the number of hours the **baggage** was delayed. If the item or items turn out to be permanently lost **we** will deduct the amount paid to **you** in compensation from the final amount to that **we** pay under this section.
 3. We will also pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 if **you** have to hire replacement **sports equipment** because
 - **your sports equipment** has arrived damaged and is not fit to use or is temporarily lost during the **outward journey** and
 - **you** do not get it back within 12 hoursas long as **we** get written confirmation from the **public transport** provider about the damage or the length of time the **sports equipment** was delayed.

Special conditions that apply to claims

1. **You** must report the incident to the local police in the country where it happened within 24 hours of discovering it, or as soon as **you** realistically can after that and get (and pay for, if necessary) a written report of the loss, theft or attempted theft.
2. If **baggage** is lost, stolen or damaged while it is in the care of:
 - a **public transport** provider
 - authority
 - hotel or
 - **your** accommodation provider**you** must report details of the loss, theft or damage to them (in writing) and get written confirmation of this. If they charge to give this confirmation **you** must pay for it.
3. If **baggage** is lost, stolen or damaged while it is in the care of an airline **you** must:

- a) get a Property Irregularity Report from the airline.
 - b) tell the airline, in writing, about the claim (within the time limit stated in their conditions of carriage) and keep a copy.
 - c) keep all travel tickets and tags if **you** are going to make a claim under this insurance.
4. **You** must provide (and pay for, if necessary) an original receipt or **proof of ownership** for items that are lost, stolen or damaged to help **you** as evidence to support **your** claim.

What is not covered

As well as the General Exclusions on page 34 the following things are not covered by this section:

1. The **excess** shown in the 'Benefits at a glance' table on page 3. However, no **excess** is payable for the emergency replacement of clothing, medication and toiletries mentioned in 2. of 'What is Covered' above.).
2. Loss, theft of or damage to **valuables** left **unattended** at any time unless they are:
 - left in the custody of a **public transport** provider
 - placed in a hotel safe or safety deposit box or
 - left in **your** locked accommodation.
3. Loss, theft of or damage to anything left in an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area** and
 - someone who is not authorised has used force to get into the vehicle and there is proof of this.
4. Loss or damage because of delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to:
 - unset precious stones
 - contact or corneal lenses
 - hearing aids
 - dental or medical fittings
 - antiques
 - musical instruments
 - motor accessories
 - documents of any kind
 - bonds
 - securities
 - perishable goods (such as food)
 - equipment used for any type of cycling
 - **sports equipment** (optional cover available)
 - **business equipment**
 - **personal money** and
 - damage to suitcases (unless the suitcases are completely unusable as a result of one single incidence of damage).
6. Loss or damage because of cracking, scratching, or breakage of:
 - china
 - glass (other than glass in watch faces, cameras, binoculars or telescopes)
 - porcelain or other brittle or fragile articles
 - unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle which they are being carried in.
7. Loss or damage because of **sports equipment** being broken or damage to sports clothing whilst in use.
8. Loss, theft of or damage to:

- **business equipment**
- business goods
- samples
- tools of trade and
- other items used in connection with **your** business, trade, profession or **occupation**.

9. Loss or damage caused by:

- wear and tear
- depreciation (loss in value)
- atmospheric or climatic condition
- moth
- **vermin**
- any process of cleaning repairing or restoring or
- mechanical or electrical breakdown.

10. Costs for **sports equipment** delay

- if the cost of hiring a replacement is more than it would be through a recognised supplier or
- where **you** cannot provide proof from a recognised hire company or
- the costs were run up by someone else or
- the hire costs are more than the cost to replace the **sports equipment**.

SECTION 9 – OWNED OR HIRED SPORTS EQUIPMENT

This cover is designed to protect your sports equipment while you are away, whether it is your own or hired for the trip. The sections below explain what is covered and how claim payments are calculated.

What is covered

We will pay:

1. The amount shown in the ‘Benefits at a glance’ table on page 3 for items “Included as Standard”, or where **you** have paid an additional premium
2. The amount shown in **your policy schedule** for the “Optional Sports Equipment Upgrade”.

for:

- the loss of, or
- the theft of, or
- damage (including accidental water damage) to **your sports equipment**, whether **owned by you** or hired under a formal rental agreement, during **your trip**.

The amount we will pay will be the value at today’s prices minus an amount for wear, tear and depreciation (loss of value).

Special conditions that apply to claims

1. If **you** do not own **your sporting equipment**, it must have been hired under a formal rental agreement.
2. If **your sports equipment** gets lost, stolen or damaged, **you** need to tell the local police within 24 hours and get a written report from them (which **you** might have to pay for).
3. If **your sports equipment** is lost, stolen or damaged while with a **public transport** provider, hotel or **your accommodation** provider, **you** need to tell them in writing and get a written confirmation from them. **You** might have to pay for this.
4. If **your sports equipment** is lost, stolen or damaged while with an airline, **you** must:
 - get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy of the written notice)
 - Keep all travel tickets and tags if **you** are going to make a claim.
5. **You** must provide an original receipt, **proof of ownership** or a formal rental agreement for items lost, stolen or damaged to support **your** claim. **You** might have to pay for this.

What is not covered

As well as the General Exclusions on page 34 the following things are not covered by this section:

1. Loss, theft of or damage to **sports equipment** in, or stolen from, an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area** and
 - someone broke into the vehicle and there is proof of this.
2. Loss, theft of or damage to **sports equipment** because:
 - of delay
 - it is confiscated or kept by customs or any other authority.

3. Loss or damage caused by:
 - wear and tear
 - loss in value
 - weather conditions
 - moth
 - **vermin**
 - cleaning
 - repairing
 - restoring
 - mechanical or electrical breakdown
4. Loss, theft or damage to **sports equipment** which **you** do not own and which is not hired under a formal rental agreement.
5. any equipment used for any type of cycling

SECTION 10 - GADGET COVER

What is covered

We will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 3 for

- the loss of
- the theft of or
- damage (including accidental water damage)

up to 5 of **your gadgets** during **your trip**.

The amount **we** will pay will be the value at today's prices minus an amount for wear, tear and depreciation (loss of value).

For the following items the most **we** will pay is:

1. The amount shown in the 'Benefits at a glance' table on page 3 for any single laptop (this does not include tablets) and
2. The amount shown in the 'Benefits at a glance' table on page 3 for any other single **gadget**.

Special conditions that apply to claims

1. **You** are only covered for one replacement per item during the **period of insurance**.
2. **You** must report the incident to the local police in the country where it happened within 24 hours of discovering it, or as soon as **you** realistically can after that and get (and pay for, if necessary) a written report of the loss, theft or attempted theft.
3. If the **gadget** is lost, stolen or damaged while it is in the care of:
 - a **public transport** provider
 - authority
 - hotel or
 - **your** accommodation provider**you** must report details of the loss, theft or damage to them (in writing) and get written confirmation of this. If they charge to give this confirmation **you** must pay for it.
4. **You** must provide (and pay for, if necessary) an original receipt or **proof of ownership** for **gadgets** that are lost, stolen or damaged to help **you** prove **your** claim.
5. **We** can either:
 - pay the cost of repairing **your gadget**
 - replace **your gadget** with one of a similar value or
 - pay the cost of replacing **your gadget** at today's value minus an amount for wear, tear and depreciation (loss of value)
6. **You** must block lost or stolen mobile phones with **your** network provider and give **us** proof that this has been done.

What is not covered

The General Exclusions on page 34 and the exclusions under section 8 (Personal belongings) apply.

SECTION 11 – PERSONAL MONEY, PASSPORT & DOCUMENTS

What is covered

1. We will pay **you** up to the amount shown in the ‘Benefits at a glance’ table on page 3 for:
 - the accidental loss of
 - the theft of or
 - damage to**personal money** and documents.
2. We will also cover foreign currency during the 72 hours immediately before **you** leave on the **outward journey**. Please note:
 - a) the most **we** will pay for bank notes, currency notes and coins is the amount shown in the ‘Benefits at a glance’ table on page 3.
 - b) the most **we** will pay for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa) is the amount shown in the ‘Benefits at a glance’ table on page 3.
3. We will pay up to the amount shown in the ‘Benefits at a glance’ table on page 3 for:
 - additional travel expenses and
 - accommodation expensesthat **you** have to pay while **you** are outside **your home country** to get a replacement passport or visa (because it has been lost or stolen outside **your home country**) as long as these expenses are necessary.

Special conditions that apply to claims

1. **You** must:
 - report the incident to the local police (in the country where the loss, theft or damage happens) within 24 hours of discovering it (or as soon as possible after that) and
 - **you** must get a written report (which **you** might have to pay for).
2. If **personal money**, passports or documents are lost, stolen or damaged while they are in the care of a hotel or accommodation provider, **you** must:
 - report the details to the hotel or accommodation provider, in writing, and
 - get written confirmation (which **you** might have to pay for)
 - keep all travel tickets and tags to send in to support **your** claim.
3. If documents are lost, stolen or damaged while they are in the care of a **public transport** provider or authority, **you** must:
 - report it, in writing, to the **public transport** provider and
 - get written confirmation (which **you** might have to pay for).
4. If documents are lost, stolen or damaged whilst in the care of an airline, **you** must:
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy of the written notice) and
 - keep all travel tickets and tags to send in to support **your** claim.
5. **You** must provide (and pay for, if charged) an original receipt or **proof of ownership** for the items that are lost, stolen or damaged. This will help to support **your** claim.

What is not covered

As well as the General Exclusions on page 34 the following things are not covered by this section:

1. Loss, theft or damage if the item is left **unattended** at any time unless **you** left it:
 - in the care of a **public transport** provider
 - in a hotel safe or safety deposit box or
 - left it in **your** locked accommodation.
2. Loss, theft of or damage to travellers' cheques if **you** have not met all the issuer's conditions or if the issuer provides a replacement service.
3. Loss or damage caused by:
 - delay
 - the items being confiscated or kept by customs or any other authority
 - depreciation (loss in value)
 - changes in exchange rates or
 - shortages due error or omission.

SECTION 12 - PERSONAL LIABILITY

What is covered

We will pay **you** up to the amount shown in the 'Benefits at a glance' table on page 3 towards any amount (including legal costs and expenses) **you** have to pay (by law) as compensation for any claim (or series of claims) which are the result of any one event or which causes:

1. accidental **bodily injury**, death, illness or disease to any person who is:
 - not employed by **you**
 - not a **close relative** or
 - living with **you** but not paying for their own accommodation.
2. loss of, or damage to, property that does not belong to (and is not in the care of):
 - **you**
 - a **close relative** or
 - anyone in **your** employment.

Please note that temporary holiday accommodation which **you** are staying in but do not own is covered up to the limit shown in the 'Benefits at a glance' table on page 3

You are covered under this section while taking part in **acceptable sports activities** as an amateur and where public liability has not been specifically excluded.

Special conditions that apply to claims

1. **You** must tell **us**, in writing, about any incident which might lead to a claim as soon as possible.
2. **You** must send **us** any writ, summons, letter of claim or other document as soon as **you** get it.
3. **You** must not:
 - admit any liability
 - pay
 - offer to pay
 - promise to pay or
 - negotiate any claimwithout **our** written permission.
4. **We** can take over and carry out the defence of any claims for compensation or damages or anything else involving a third party in **your** name.
We will have total discretion in how to deal with any negotiation or proceedings, or in the settlement of any claim, and **you** must give **us** all the information and help **we** ask for.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

Where public liability is specifically excluded for an **acceptable sports activity**, this will be shown on **your policy schedule**. As well as the General Exclusions on page 34 the following things are not covered by this section:

1. The first £250 of each claim.
2. Any **acceptable sports activity** which is excluded under this section.
3. Compensation or legal costs related to:
 - a) **your** legal liability under the terms of any agreement or contract (such as a hire agreement).

- b) **you** taking part in any business, trade, profession or **occupation** or the supply of goods or services (including any voluntary or unpaid work, for example, babysitting).
- c) **you** owning or using (or having in **your** possession) any animals, aircraft, firearms or weapons.
- d) **you** owning or using (or having in **your** possession) any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled
- e) the transmission of any contagious or infectious disease or virus
- f) something **you** deliberately did or did not do.

SECTION 13 – SPORTS ACTIVITY INTERRUPTION

What is covered

We will pay you up to the amount shown in the ‘Benefits at a glance’ table on page 3 if you are unable to take part in your booked sporting activity during your trip because of:

- official closure or cancellation
- unsafe environmental conditions, resulting in an official suspension of the activity, or government or local authority restrictions that directly prevent the activity taking place

Examples include:

- piste closures because of avalanche risk or insufficient snow
- unsafe diving conditions resulting in official bans, red-flag sea states or harbour closures
- official closures of designated fishing grounds

Special conditions relating to claims:

1. You must get independent written or digital confirmation of the closure/cancellation from the operator or authority responsible (e.g. ski patrol, harbour master, dive centre, event organiser, fishing authority).
2. The activity must be unavailable for at least 12 hours in a row, measured from the time it was scheduled to take place.

What is not covered

As well as the General Exclusions on page 34 the following things apply to this section:

1. Any closure/cancellation without written or digital confirmation from the responsible operator or authority.
2. Any closure/cancellation that you knew about or should have known about when booking the activity, including seasonal or pre-advertised closures.
3. Any closure/cancellation lasting less than 12 hours in a row.

SECTION 14 – CAR HIRE EXCESS COVER WHEN ABROAD

(OPTIONAL SECTION)

If you have chosen to take this optional extra and you have paid the extra premium, it will say so on your **policy schedule**.

What is covered

1. If your **rental vehicle** is damaged or stolen, we will pay you the amount of the excess charged by the hire company and any paid deposit (including fees and taxes) up to the limit shown in the 'Benefits at a glance' table on page 3,

Provided they are covered by the vehicle hire agreement, we will cover damage to:

- bodywork
- interiors
- tyres
- windscreens
- keys

2. We will pay up to the amount shown on your **policy schedule** to replace the keys to the **rental vehicle** if these are lost, stolen, or damaged during the car rental period. This will also include any costs to replace locks or for a locksmith to break into the **rental vehicle** if you are locked out of it.

Special Conditions Relating to Claims

1. The **rental vehicle** must have not more than 9 seats.

2. You must be able to provide:

- the original signed vehicle hire agreement.
- confirmation of the condition of the **rental vehicle** at the start of the vehicle hire agreement
- evidence from the vehicle hire company that you are liable for excess under the vehicle hire agreement.
- original bills or invoices for locksmith charges.
- a valid driving licence for the person who was driving the **rental vehicle** at the time of the incident.

What is not covered

As well as the General Exclusions on page 34 the following things apply to this section:

1. Any damage which is not covered under your vehicle hire agreement.
2. Any amount which is already covered by the collision damage waiver clause of your vehicle hire agreement.

GENERAL EXCLUSIONS

(THAT APPLY TO EVERY SECTION)

These exclusions apply to all sections of cover. Please read them and any specific exclusions for the cover sections you are claiming under

We will not provide any cover for:

1. Any policy excess (unless you have chosen to take out cover under section 14 – Excess Protection).
2. Any claim if you do not satisfy the requirements of Who can take out this insurance on page 7
3. Any costs or expenses which are not directly related to the incident which caused the claim.
4. You are taking part in, or practising, any professional sports or professional entertaining.
5. You are taking part in, or practising, any sport not listed as an acceptable sports activity or not included in a sports activity pack on your schedule
6. Alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner (but not for the treatment of drug addiction), or solvent abuse.
7. Your suicide or attempted suicide, self-injury or you deliberately putting yourself at risk (unless you were trying to save another person's life).
8. You causing damage or injury on purpose.
9. You breaking the law, or not following the laws of any country or local authority;
10. Travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel at the time you purchased your policy or booked your trip (whichever is later).
11. Any travel if the UK Government or World Health Organisation (WHO) has advised against all travel (for example, in the event of an epidemic or pandemic).
12. Any claim if the tour operator or anyone providing your accommodation does not fulfil the booking you have with them for any reason.
13. We will not pay:
 - any benefits for bodily injury or illness or
 - for any loss, damage, liability, cost or expensewhether caused deliberately or accidentally by:
 - a) the use of, or inability to use, any computer, computer application, computer software or programme
 - b) any computer virus
 - c) any computer related hoax relating to a) and/or b) above.In this exclusion, “computer” means a machine or device that performs processes, calculations and operations based on instructions provided by a software or hardware program, with the ability to accept data (input), process it, and then produce outputs. This includes phones, including smartphones, and tablets.
14. War or acts of terrorism.
 - a) You taking part in:
 - active war
 - war

- invasion
 - acts of foreign enemies
 - hostilities or warlike operations (regardless of whether **war** is declared or not)
 - **civil war**
 - rebellion
 - revolution
 - insurrection
 - riot or civil commotion
 - military or usurped power or
- b) any act of **terrorism** or
- c) any act of **war** or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

15. Nuclear risks

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

GENERAL CONDITIONS

(that apply to every section)

Transferring Your Policy

This insurance cannot be transferred to anyone else unless **you** inform **us** in writing and receive confirmation that **your** request is acceptable to **us**.

Other Insurance

If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** for the same loss or expense (for example a **Home Contents Policy**), **we** might try to get some or all of **our** costs back from the other **insurer**. **You** must give **us** any help or information **we** ask for.

Precautions

You must always take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard **your** property from loss or damage and to get property that has been lost or stolen back.

Claims money

All claims will be paid in pounds sterling unless **we** have agreed to something else.

Money **you** are not entitled to

If **we** pay **you** for anything that is not actually covered by this insurance, **you** must pay it back..

Children under 16

Children under 16 are only covered as part of **family cover** or **single parent cover** and when they are travelling with one or both of the insured adults, (or with another **responsible adult**) as long as the adult is also insured to travel on their own. If a child turns 16 during the **period of insurance** they will be covered until the end of the current **period of insurance**.

MAKING A CLAIM

What to do in a Medical or other Emergency Abroad

Healix provides a 24-hour emergency service 365 days a year on our behalf.

You can contact Healix by using the following:

Tel: +44 (0) 208 608 4227

Fax: +44 (0) 208 481 7826

Email: internationalhealthcare@healix.com

Website: www.healix-international.com

For out-patient treatment costing less than £200, it is recommended that **you** pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to **your home country**.

You must contact Healix as soon as possible in the case of a serious medical emergency abroad:

- if **you** will, or might, need to stay in hospital,
- if **you** have hospital treatment or
- for other emergencies (for example the need to change travel arrangements and return **home** because a **close relative** has become seriously ill).

When calling Healix for help, please provide the following information:

- The policy number (shown on the **policy schedule**) and the **policyholder's** name.
- **Your** name and the address **you** are staying at.
- The phone number **you** are calling from.
- The nature of the emergency.
- The name and phone number of the **medical practitioner** and hospital treating **you** (if appropriate).

Not contacting **Healix**, or not following their instructions, could affect **your** claim. **Healix** must agree any emergency travel expenses involving air travel beforehand. If it is not possible to make contact with **Healix** before **you** are admitted to hospital or before any medical expenses are run up, because emergency treatment is required **you** must contact them as soon as **you** can.

Private medical treatment is not covered in countries where reciprocal health agreements entitle **you** to benefit from public health care arrangements unless authorised by **Healix**. **Healix** has the medical expertise, contacts and facilities to help **you** if **you** are injured in an accident or fall ill. **Healix** will also arrange transport **home** when this is considered to be medically necessary or when **you** are told about the illness or death of a **close relative** or a **close business associate** at **home**.

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, **Healix** will arrange for any medical expenses which are covered by the insurance to be paid direct to the hospital/clinic. To take advantage of this benefit:

- someone must contact **Healix** for **you** as soon as possible;
- **you** should be careful if **you** are asked to sign for excessive treatment or charges.
- If **you** are in any doubt, **you** should call **Healix** for guidance and to authorise the costs.

Reporting all other claims

You must report claims as soon as possible, preferably within 31 days of any incident which might lead to a claim under this insurance. **You** must also report claims as soon as **you** find out about any condition or circumstances which may cause a **trip** to be cancelled or cut short.

To submit a claim, please log in to the **Yellow Jersey** customer portal:

- <https://insurance.yellowjersey.co.uk/account/signin>,
- under **your** sports travel policy, press 'Start a Claim'
- complete the online claim form and submit

If **you** have any difficulty submitting a claim, please contact **Yellow Jersey**. **You** can call +44 (0)333 003 0046 or email support@yellowjersey.co.uk.

CSA manages **our** non-emergency claims; if **you** have any questions or need assistance once the claim has been submitted, **you** can call +44(0)1702 553 443 or email info@csal.co.uk.

Yellow Jersey and **CSA** are open Monday to Friday, 9 am to 5 pm (GMT)

You can also find 'Frequently Asked Questions' (FAQ) relevant to **your** claim and the process at <https://www.yellowjersey.co.uk/info-zone/>

Providing information to support **your** claim

You will need to give certain information for **your** claim to be assessed properly. This information will vary depending on which section of cover **you** are claiming under. Examples of the types of information **CSA** will need are given below, but they might need other evidence from **you**.

Further details are given within each section of cover, and **our** **CSA** will tell **you** exactly what information **you** need to give them in relation to **your** own claim.

Unless we agree to pay for any information, for example a medical examination (which **you** must agree to have if asked), **you** will need to pay for the information/evidence **yourself**.

Medical Certificates	<p>A medical certificate from the medical practitioner treating you (or from a consultant specialising in a relevant field) explaining why you:</p> <ul style="list-style-type: none"> — needed medical attention, — were not able to travel, — were forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid-for activities, or — needed to rearrange any travel plans.
Police (or other Authority) Reports	<p>A report from the local police or other relevant authority in the country where the incident happened confirming:</p> <ul style="list-style-type: none"> — dates — circumstances — further details of the loss/theft/attempted theft/mugging/damage/quarantine/lawful or unlawful detention.
Travel Tickets & Baggage Tags	<ul style="list-style-type: none"> — All travel tickets (including any unused travel tickets) and — baggage tags.
Receipts, Bills, Valuations & Proof of Ownership	<ul style="list-style-type: none"> — An original receipt, valuation or proof of ownership for items, currency or documents which are lost, stolen, damaged, repaired, replaced, purchased or hired as emergency temporary replacements. — Receipts or bills for any costs for in-patient/out-patient treatment, telephone calls, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which you want to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	<p>Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a</p> <ul style="list-style-type: none"> — letter — invoice — report or — notice of cancellation <p>from (as appropriate) your</p> <ul style="list-style-type: none"> — tour operator or their representative — airline — baggage handler — service provider — retailer — hotel or accommodation provider — emergency service — commanding officer, — event organiser — public transport provider or — relevant authority.
Death Certificates	<p>For any claim for death the original death certificate will be needed.</p>

GETTING MEDICAL TREATMENT ABROAD

European/Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost (sometimes free) medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland.
- The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC, or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost (sometimes free,) medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards only give access to state-provided medical treatment. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** might have to make a contribution to the cost of **your** care.
- **You** can apply for a GHIC online at www.ghic.org.uk or by calling 0300 330 1350.

Please note: The EHIC/GHIC do not cover the cost of:

- medical treatment in a private hospital or clinic,
- the additional cost of returning to **your home country** or
- for a **close relative** to stay or fly out to be with **you**.

In a medical emergency **you** might not have any control over the hospital **you** are taken to and the closest hospital might be private.

Australia

- If **you** are travelling to Australia **you** should enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay a policy excess under Section 2 – Emergency, medical and other expenses.

CLAIMS CONDITIONS

1. Claims procedure and notification:

You must report claims using the procedures and contact options detailed in this 'Making a Claim' Section.

The claim must be reported as soon as possible and, preferably, within 31 days of any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which might lead to a claim under this insurance.

You must also tell CSA if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to CSA as soon as possible. You, or anyone acting on your behalf, must not negotiate, admit or repudiate (refuse) any claim without CSA's permission in writing.

2. Claims evidence

CSA will need you to give them (and, if necessary, pay for), all the evidence they need to fully assess your claim. You must have any medical examinations CSA decides are necessary. CSA will pay for these. They might ask (and pay) for a post mortem examination in the event of accidental death.

3. Property

You must keep any property which is damaged and, if asked, send it to CSA at your own expense. If we pay a claim for the full value of the property and it is then recovered, it will then become our property. We may refuse to reimburse you for any property which you cannot provide **proof of ownership** for (such as an original receipt, a valuation, user manual or bank or credit card statements).

4. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

5. Fraudulent Claims or Misleading Information

We take fraud prevention very seriously to keep premium rates down so that you do not have to pay for other people's dishonesty. If any claim made by you or anyone acting on your behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, we might:

- not pay your claim and
- recover (from you) any payments we have already made in respect of that claim and
- terminate your insurance from the time of the fraudulent act and
- inform the police of the fraudulent act.

If your insurance is terminated from the time of the fraudulent act, we will not pay any claim for any incident which happens after that time and we might not return any of the insurance premium(s) already paid.

CANCELLATION OF THE POLICY

Your Cancellation Rights

You have the right to cancel this policy within 14 days from the date **you** receive the policy booklet at the start of the insurance provided that no person insured by the policy has travelled and no claim has been made.

If **you** decide to cancel **your** policy, **you** will be entitled to a full refund of premium provided that:

- no insured person has travelled and
- no claim has been made and
- no claim is going to be made.

Our Cancellation Rights

We will not cancel the policy during its lifetime as long as:

- **you** pay the premium;
- neither **you** nor any other person insured under the policy commits fraud.

In addition to the above **we** will not cancel the policy during the **period of insurance** unless one or more of the following happens:

- **you** or any other person insured by this policy, commit fraud; or
- **the risk we** agreed to insure changes significantly (for example because activities **you** intend to be involved in during any **trip** change, or because **you** develop new **medical conditions** after the insurance starts). If **we** cancel the policy for this reason, **you** will be given at least 60 days' notice in writing and will be entitled to a refund of premium which will be calculated according to the number of days remaining in the **period of insurance**.

RENEWING YOUR POLICY

Yellow Jersey will contact **you** 21 days before **your** current **period of insurance** ends to ask whether **you** wish to renew **your** policy. They will also tell **you** about any changes to the premium and/or the policy terms and conditions.

If **you** want to renew **your** policy, **you** will be given a new policy schedule and policy booklet.

If any of **your** personal details have changed, please tell **Yellow Jersey** as soon as possible. **You** can email support@yellowjersey.co.uk or call +44 (0)333 003 0046.

HOW TO MAKE A COMPLAINT

We aim to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to make a complaint.

If **you** want to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note that if **you** want to make **your** complaint directly to Lloyd's in the first place, **you** can do so by using the contact information referenced in Step 2 below.

Step 1:

Firstly, if **your** complaint is about a claim, please direct it to **CSA:**

Claims Settlement Agencies Limited

308-314 London Road, Hadleigh, Essex SS7 2DD

Tel: UK +44(0)1702 553 443

Email: complaints@csal.co.uk

If **your** complaint is not about a claim, please direct it to:

Customer Services Manager

Yellow Jersey

Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ

Tel: +44 (0)333 003 0046

Email: support@yellowjersey.co.uk

Step 2:

If **you** are still unhappy with the outcome of **your** complaint from **Yellow Jersey** or the **CSA** **you** may refer **your** complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's

Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint", which is available at the website address above. Alternatively, **you** may ask Lloyd's for a hard copy.

Step 3:

If **you** are still unhappy after Lloyd's has looked at **your** complaint, **you** might have the right to refer **your** complaint to an alternative dispute resolution (ADR) body.

If **you** live in the **United Kingdom** the contact information is:

Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

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

Website: www.financial-ombudsman.org.uk

If **you** live in the Isle of Man, the contact information is:

Financial Services Ombudsman Scheme

Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man, IM4 3AS

Tel: +44(0) 1624 686500

Fax: +44(0) 1624 686504

Email: ombudsman@iomoft.gov.im

Website: <https://www.gov.im/oft/ombudsman/>

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman

PO Box 114, Jersey, Channel Islands, JE4 9QG

Jersey: +44 (0)1534 748610

Guernsey: +44 (0)1481 722218

International: +44 1534 748610

Fax: +44 1534 747629

Email: enquiries@ci-fo.org

Web: www.ci-fo.org

LEGAL, REGULATORY & OTHER INFORMATION

The Insurance Contract

This policy booklet and **your policy schedule** are **your** insurance documents and make up the contract between **you** and **us**. The contract does not give rights to anyone else, and no one else has the right to enforce any part of it.

It is important that **you** read this policy booklet carefully along with **your policy schedule** so **you** can be sure what cover is provided and check that it meets **your** needs.

This policy booklet and **your policy schedule** are issued to **you** by:

Yellow Jersey, a trading style of The Plan Group Ltd,

Yellow Jersey acts in its capacity as **our** agent under contract reference B6839AH0342024.

In exchange for payment of the premium shown in **your policy schedule**, **you** are insured in line with the terms & conditions in these documents (and any amendments made to them) for the period of cover.



Signed by Ryan Georgiades
Authorised signatory of **Yellow Jersey**

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** might be entitled to compensation from the scheme if **we** cannot meet **our** obligations to **you** under this contract. **You** can get more information from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

Who does what?

- This insurance was arranged by **Yellow Jersey**. Their contact details are:
Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ
Tel: +44 (0)333 003 0046
Email: support@yellowjersey.co.uk
- The insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyd's Syndicate 4444 is referred to as "**we**", "**us**" and "**our**" in this policy booklet.
- **Healix** provides 24 Hour Emergency Assistance on **our** behalf. All other claims are handled by **CSA** on **our** behalf. Contact details for both **Healix** and **CSA** are given in the 'Making a Claim' section starting on page 37, which also gives full details of what to do in a medical or other emergency abroad and how to make a claim under the policy.

Data Protection Notice

We are the data controller (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which is available on **our** website www.canopius.com.

If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

In summary:

We may, as part of **our** agreement with **you** under this contract, collect personal information about **you**, including:

- Name, address, contact details, date of birth and cover required
- Financial information such as bank details
- Details of any claim

We will also collect personal information about any additional people who **you** wish to be insured under the policy.

We collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** Privacy Notice.

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area (“EEA”). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask **us** to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** Privacy Notice, please contact

Group Data Protection Officer

Canopius Managing Agents Limited

Gallery 9, One Lime Street, London EC3M 7HA, UK

privacy@canopius.com

Tel: + 44 (0)20 7337 3700

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Sanctions

You agree that any cover, the payment of any claim and any benefit provided under **your** Policy will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:

- a) United Nations' resolution(s); or
- b) trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or **United States of America**.

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

Safeguarding Your Premium and Claim Payments

All premium payments from **you** and due to **us** for this policy will be held by **Yellow Jersey** on our behalf. **Yellow Jersey** will also hold any premium refund that is due to **you** from **us**.

Any claim payments that are due to **you** from **us** will be paid to **you** by **CSA**.

In these roles, **Yellow Jersey** and **CSA** are acting as **our** agents. This means that once a premium is paid to the agent it is considered to have been received by **us** and that all claim payments and premium refunds are not considered to have been paid until **you** have actually received them.

Several Liability

The subscribing **insurers'** obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **insurers** are not responsible for the subscription of any co-subscribing **insurer** who for any reason does not satisfy all or part of its obligations.

The Insurer

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. It is registered in England under no. 01514453.

Regulatory Details

- Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.
- **Yellow Jersey** is a trading style of The Plan Group Ltd. **Yellow Jersey** has its registered office at Prospero, 73 London Road, Redhill, Surrey RH1 1LQ (registered number: 04108942). The Plan Group Ltd, is authorised and regulated by the Financial Conduct Authority. Firm Reference: 307249.
- **CSA** has its registered office at The Walbrook Building, 25 Walbrook, London EC4N 8AW (registered number: 02558156) and is authorised and regulated by the Financial Conduct Authority. Firm Reference: 309264.
- **Healix** has its registered office at Healix House, Esher Green, Surrey KT10 8AB (registered number: 03945478) and is authorised and regulated by the Financial Conduct Authority. Firm Reference: 470828

DEFINITIONS

Whenever the following words or expressions appear in **bold** in this policy booklet, they have the meaning given below.

“**Acceptable sports activities**” mean the activities which are covered as standard and those shown in packs 1-4 on **your policy schedule**. No other sport, variation or discipline is covered.

“**Active war**” means **you** actively taking part in a **war** where **you** are considered, by English Law, to be under instruction from or employed by the armed forces of any country.

“**Baggage**” means luggage, clothing, personal belongings, **valuables** and other articles which belong to **you** (or which **you** are legally responsible for) which are worn, used or carried by **you** during any **trip**. It does not include **gadgets, business equipment, sports equipment, personal money** or documents.

“**Bodily injury**” means an identifiable physical injury, which happens during a **trip** which takes place during the **period of insurance**. It must be caused by sudden, unexpected, external and visible means and includes injury as a result of unavoidable exposure to severe weather conditions.

“**Business equipment**” means equipment which either:

- Belongs to **your** employer or
- Is owned by **you** and used as part of **your** trade, profession or **occupation**.

“**Close business associate**” means anyone who is away from the business for more than complete day at the same time as **you** and this prevents the proper running of that business.

“**Close relative**” means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

“**CSA**” means Claims Settlement Agencies Limited.

“**Epidemic**” means a contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

“**Excess**” means the amount **you** will have to pay towards the cost of each claim under the insurance.

“**Family cover**” means up to two adults and any number of their children, step children or foster children aged under 18 who are travelling with the parents or legal guardian and who are insured on the same **policy schedule**, travelling on any **trip** to the same destination. Children under 16 are only insured when travelling with one or both of the insured adults, (or with another **responsible adult**) as long as either adult is also insured to travel on their own.

“**Gadget**” means mobile phones, smart phones (including iPhones), laptops (including MacBooks), tablets (including iPads), MP3 Players (including iPods), digital cameras, portable games consoles, video games, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, EReaders, computers, head/ear phones, portable speakers, sports watches (including smart watches).

The item(s) must be:

- new when **you** bought them;
- owned by **you** (**you** must have valid **proof of ownership**);
- less than 5 years old (except for laptops which must be less than 24 months old) at the start of the **period of insurance** and
- in full working order at the start of the **period of insurance**.

“**Healix**” means Healix Health Services Limited.

“**Home**” means the place where **you** normally live in the **United Kingdom**.

“**Home country**” means the country in the **United Kingdom** where **your home** is.

“**Insured person**” means each person travelling on a **trip** whose name appears on the **policy schedule**.

“**Insurer**” means Lloyd’s Syndicate 4444, managed by Canopus Managing Agents Limited.

“**Loss of limb**” means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

“**Loss of sight**” means total and irrecoverable loss of sight:

- a) In both eyes (if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist) or
- b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

“**Medical condition**” means any disease, illness or injury.

“**Medical practitioner**” means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

“**Occupation**” means any type of work that can be done for pay or reward. It is not a specific job with any particular employer and it does not have to be in any specific location and there does not need to be any of this type of work available at the present time.

“**Organised event fees**” means fees which **you** paid to an event **organiser** for an amateur **acceptable sport based activity** but cannot get back (i.e. where no refund or credit note is given).

“**Organiser**” means the person acting on behalf of any school, college, university, sports club or other group as party leader or other principal person of the whole group booking. They must be included on the list of **insured persons** on the **policy schedule** and also included on the tour operator booking, and without whom the **trip** would not be able to take place or to continue to normal completion.

“**Outward journey**” means the journey by motor transport, train, aircraft or watercraft from **your home** address to the **trip** destination.

“**Period of insurance**” means the length of time **your** policy runs, as shown on **your policy schedule**. During this period, each **trip** is covered as long as it does not last longer than the maximum **trip** length shown on **your policy schedule**. Cover for **winter sports** is limited to a total of 31 days across the whole **period of insurance**, no matter how many **trips** you take.

“**Permanent total disablement**” means loss of physical and/or mental ability caused by **bodily injury** which leaves **you** unable to do the main duties of any **occupation** which **you** are qualified for (either because of training, education or experience ever again. The main duties are those that are normally an essential part of any **occupation** and cannot be changed or left out. A **medical practitioner** must believe that the disability will last throughout **your** life with no prospect of improvement, regardless of when cover under this policy ends or **you** are expected to retire.

“**Personal money**” means bank notes, currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for personal use.

“**Policyholder**” means the individual who has paid **us** the correct premium for this insurance and whose name is on the **policy schedule** as the policyholder.

“**Policy schedule**” means the document showing details of **your** cover and cover for any other **insured person**.

“**Pre-existing medical condition**” means:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn’s disease, epilepsy or cancer which **you** have ever received treatment for (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication)
- b) any **medical condition** which **you** have received surgery, in-patient treatment or investigations for in a hospital or clinic within the last twelve months
- c) any **medical condition** which **you** are taking prescribed drugs or medication for
- d) any **medical condition** which **you** have received a terminal prognosis for
- e) any **medical condition** **you** are aware of but which **you** have not yet had a diagnosis for
- f) any **medical condition** which **you** are on a waiting list for or which **you** know needs surgery, treatment or investigation at a hospital, clinic or nursing home.

“**Professional sport**” means sporting activity undertaken by a **professional sportsperson**.

“**Professional sportsperson**” means a person who gets at least some of their income from taking part in a recognised sport at a competitive level. This includes any athlete who meets one or more of the following:

- a) they earn more than £5,000 a year from their sporting activities.
- b) they compete or work at a recognised professional-grade or league as defined by the governing body of their sport (e.g., UCI World Tour in cycling, The FA in football, ATP in tennis).
- c) they have a formal contract with a team or organisation for which they receive compensation (e.g. money or equipment).
- d) they get financial benefits from sponsorships, endorsements, or commercial agreements linked to their sporting profession.

It does not include people taking part at amateur or semi-professional levels.

“**Proof of ownership**” means an original receipt and any other document that proves **you** own the item.

It must show:

- a) the date it was bought
- b) the make
- c) the model and
- d) IMEI/Serial number.

“**Public transport**” means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

“**Rental vehicle**” means the vehicle owned by a licensed rental company or agency, which **you** have agreed to hire from them in line with the terms of **your** rental agreement.

“**Responsible adult**” means an adult which **you** trust to take care of **your** child when travelling, such as a sports coach or family friend.

“**Secure baggage area**” means any of the following, as applicable:

- a) the locked dashboard, boot or luggage compartment of a motor vehicle
- b) the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) the fixed storage units of a locked motorised or towed caravan
- d) a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

“**Single parent cover**” means one adult and any number of his or her children, step children or foster children aged under 18 accompanying the adult insured on the same **policy schedule**, travelling on any **trip** to the same destination. Children under 16 are only insured when travelling with the insured adult, as long as the adult is also insured to travel on their own.

“**Sports activity pack**” means one of the four groups of **acceptable sports activities** (Packs 1 to 4). Cover is only provided for the pack(s) **you** have chosen and which are shown on **your policy schedule**.

“**Sports equipment**” means items required for the **acceptable sports activities** that **you** are taking part in but does not include any equipment used for any type of cycling.

“**Terrorism**” means any act (for example, the use or threat of force and/or violence) by any person or group of people, whether acting alone or on behalf of/in connection with any organisation or government, which is committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“**Travel documents**” means **your** passport, visas and driving licence.

“**Travelling companion**” means a person **you** are travelling with or have arranged to travel with.

“**Trip**” means any holiday, business or pleasure **trip** or journey made by **you** within Destination Area 1, 2 or 3 (as chosen by **you** and shown in the **policy schedule**).

- Each **trip** must begin and end in **your home country** during the **period of insurance**.
- Any **trip** solely within the **United Kingdom** is only covered where **you** have pre-booked at least two nights’ accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
- Each **trip** is considered to be a separate insurance. The terms, definitions, exclusions and conditions contained in this policy apply to each **trip**.
- No individual **trip** can be longer than the number of days shown in the **policy schedule**.
- For **winter sports**, **you** are covered for up to 31 days in total during each **period of insurance**. This 31-day limit applies across all **trips** combined, not per **trip**.

“**Unattended**” means when **you** do not have a clear view of **your** property or vehicle, and **you** are not in a position to prevent interference with **your** property or vehicle taking place without permission.

“**United Kingdom**” means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

“**Valuables**” means jewellery, gold, silver, precious metal or precious or semiprecious stone items, watches (not including smart watches), furs, photographic equipment (not including digital cameras), CDs, DVDs, tapes, films, cassettes and cartridges), telescopes and binoculars.

“**Vermin**” means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

“**War**” means:

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b) any act of **terrorism**, or
- c) any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

“**We/us/our**” means the **insurer**.

“**Winter sports**” means only the activities listed below.

- Cross country skiing, excluding overnight back country stays, competitions & events
- Cross country skiing, including competitions & events up to 200km

- Dry slope skiing / Indoor artificial snow skiing
- Grass skiing, non-competitive
- Kite snowboarding
- Luge / Skeleton luge (including Cresta Run)
- Nordic Skating
- Ski / Snow bobbing off-piste, including competitions
- Ski / Snow bobbing off-piste, no competitions
- Ski / Snow bobbing on-piste, including competitions
- Ski / Snow bobbing on-piste, no competitions
- Ski / snowboard kiting
- Ski instructor course
- Ski jumping including competitions & events
- Skiing/Snowboarding in snow parks excluding competitions
- Skiing/Snowboarding in snow parks including competitions
- Skiing/Snowboarding off-piste, including competitions
- Skiing/Snowboarding on-piste, including competitions
- Skiing/Snowboarding on-piste, no competitions
- Skiing/Snowboarding/Mon-ski (adaptive) off-piste, no competitions
- Sledge hockey
- Snow Cat. Skiing / Snow Cat. Boarding
- Snow Polo
- Snow shoeing
- Snowboard cross
- Snowmobiling/skidooing
- Speedskating including competitions & events
- Tobogganing / sledging/ snow tubing / air boarding

“Yellow Jersey” means Yellow Jersey a trading style of The Plan Group Ltd.

“You/your/yourself” means the **policyholder** and any other people who are covered by the policy, as shown on the policy schedule.