

Sheilas' Wheels

Classic

SINGLE TRIP & MULTI TRIP

**For policies issued from
1st March 2021 to 31st December 2021**

This policy is arranged and administered by Hood Travel Limited and is made up of a number of different sections offering different types of cover provided by different insurers as shown on page 3 (and again on page 39) and brought together to create this product for you. It will depend on which policy you have purchased (plus any upgrade options) and the premium you have paid as to which sections of cover in this policy wording actually apply to you. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority, FRN 597211. Please follow <https://register.fca.org.uk/s/> for more information.



About the policy

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

- This policy is a legal contract between us and you, and is subject to the exclusive jurisdiction of your home country.
- Any legal action or proceedings arising out of or in connection with this policy will irrevocably submit to the exclusive jurisdiction of English Law and the English Courts.
- All communications from us will be in English.
- Travel insurance policies have specific requirements for both purchasing and making successful claims.
- This insurance document shows details of your travel insurance policy and any additional policy extensions, including the sections of cover, limits, conditions and exclusions. It also tells you what you need to do should you have to make a claim. Please take the time to read and understand it straight away as not all policies are the same.
- We will settle all claims under the law of your home country.
- We will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and we will ask you to provide details of such other insurance.
- We may take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- We may take proceedings in your name, but at our expense, against the responsible party to recover, for our benefit, the amount of any payment made under the policy.
- We will pay for any insured event, as described in the policy, that happens during the period of insurance and for which you have paid the appropriate premium.
- Each section clearly shows what you are, and what you are not, covered for. If your circumstances do not fit those described, then there is no cover in place.
- Once the policy has been issued, you must understand that no alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us.
- There is **no cover** under this policy for any claims as a result of Coronavirus, Covid-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, Covid-19 or Severe Acute Respiratory Syndrome (SARS-COV-2) or any pandemic or fear or threat of any of the above. Except for Section 'If you need emergency medical treatment abroad'; this exception will only apply if you did not travel against the published advice of the Foreign, Commonwealth and Development Office (FCDO), any local government, local authority or the World Health Organisation (WHO).
- There is **no cover** under this policy for cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, Covid-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, Covid-19 or Severe Acute Respiratory Syndrome (SARS-COV-2).

Criteria for purchase

This insurance will only be valid if, each individual named on the insurance schedule:

- Is a resident of the United Kingdom, the Channel Islands or British Forces Posted Overseas and not spent more than 6 months abroad in the 12 months prior to buying this policy;
- Is not already abroad when the trip starts;
- Is taking a trip which starts and ends in the United Kingdom, the Channel Islands or British Forces Posted Overseas;
- Will be travelling within the period of insurance unless we have been asked, and agreed, to extend the policy and confirmed this in writing;
- Is not travelling against the advice of their doctor or a medical professional such as their dentist;
- Is not travelling specifically to receive medical treatment abroad or in the knowledge that they are likely to need treatment;
- Anyone named on the insurance schedule who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule;
- Is not going on a cruise unless they have paid the additional premium and received confirmation from us in writing;
- Are not travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign, Commonwealth & Development (FCDO);
- Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.

If you are unable to comply with any of the above, please call us on 0345 604 5363 immediately to ensure you have cover.

This is what you get

The table below shows what cover may be available to you under this insurance and is subject to the terms, conditions and exclusions detailed on the previous page and in the individual policy sections.

The amounts shown under '**We will pay up to**' are the maximum amounts payable under each section for each insured person.

Please note: some sections have individual item limits, or limits to the amount paid per period; please refer to the individual sections for these limits.

The '**Deductible**' (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

| Summary of Cover | | We will pay up to | Deductible |
|------------------|---|--------------------|------------|
| Page | Your pre-travel policy | | |
| 8. | Cancellation – If you are unable to go on your trip | £2,500 | £100 |
| 9. | If your end supplier fails financially before you leave home | £2,500 | Nil |
| Page | Your travel policy | | |
| 10. | If you are delayed leaving your home country or BFPO | £300 | Nil |
| 11. | If you miss your departure | £750 | £100 |
| 12. | If you miss your first connection from your home country or BFPO | £750 | £100 |
| 13. | If you decide to abandon your travel plans | £2,500 | £100 |
| 14. | If you need emergency medical treatment abroad | £7,500,000 | £100 |
| 15. | If you incur additional emergency expenses abroad | £3,000 | £100 |
| 16. | If you need to be brought home | £200,000 | £100 |
| 17. | If you are buried or cremated abroad | £4,500 | £100 |
| 18. | If you are in a public hospital | £750 | Nil |
| 19. | If you need emergency treatment in your home country | £2,000 | £100 |
| 20. | Curtailment - If you have to cut your trip short | £2,500 | £100 |
| 21. | If your checked-in baggage is delayed | £500 | Nil |
| 22. | If your valuables are lost or stolen | £500 | £100 |
| 23. | If your electrical items & accessories are lost, stolen or accidentally damaged | £500 | £100 |
| 24. | If your other possessions are lost, stolen or accidentally damaged | £2,000 | £100 |
| 25. | If your cash or event tickets are lost or stolen | £400 | £100 |
| 26. | If you need emergency travel documents | £400 | Nil |
| 27. | If you are held legally liable for injury or damage | £2,000,000 | Nil |
| 28. | If you are killed, injured or disabled following an accident | £15,000 | Nil |
| 29. | If you need legal advice | £25,000 | £100 |
| 30. | If you need additional pet care due to a delay on your return journey | £500 | Nil |
| 31. | If there is a catastrophe whilst you are on your trip | £1,500 | Nil |
| 32. | If your end supplier fails financially while you are on your trip | £2,500 | Nil |
| 33-35. | Your Gadget Insurance Cover – Providing you have paid the required additional premium | Please see page 33 | |

Restrictions on Trip Durations

Single Trip Policies – Maximum age is 85 years

Maximum trip is 94 days when aged 65 years and under, 59 days when aged between 66 years and 75 years and 31 days when aged between 76 years and 85 years.

Multi-Trip Policies – Maximum age is 79 years

Maximum trip limit is 62 days when aged 65 years and under, 45 days when aged between 66 years and 75 years and 31 days when aged between 76 and 79 years.

Trips within the United Kingdom or the Channel Islands can be no less than 3 days.

Meet your Insurers

Unless otherwise stated your policy is underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

The sections called 'If your end supplier fails before you leave home' and 'If your end supplier fails whilst you are on your trip' are administered by International Passenger Protection Limited and underwritten by Liberty Mutual Insurance Europe SE.

The section called 'Your Gadget Insurance Cover' is administered by Taurus Insurance Services Limited and underwritten by ERGO TIS on behalf of Great Lakes Insurance SE (GLISE).

Medical conditions existing before you bought your policy

Please note that, when you buy your policy you must tell us if

- you or anyone insured on this policy have ever had:
 - Any heart, circulatory, stroke or any respiratory condition (relating to the lungs or breathing) for which you have EVER had treatment;
 - Any cancerous conditions for which you have EVER received diagnosis or treatment;
 - Any medical condition for which you take a prescribed medication;
 - Any terminal prognosis;
 - Any treatment or diagnosis for any psychological or psychiatric condition including stress, anxiety or depression; or;
 - Any consultation by a hospital specialist or inpatient treatment received in the last 12 months.

You will be guided through the process of getting cover for your medical conditions as you proceed through the online sales process and you can find lots more useful information about this on our website. You can also get assistance with this by calling: **0345 604 3563**.

How to make a claim when you get home

Please check your policy to make sure that what you are claiming for is covered and then please contact:

For all sections, apart from those mentioned below:

tifgroup-claims either by email claims@tifgroup.co.uk or Telephone **0203 926 0273**.

Office hours are 9am – 6pm Monday to Friday

or download a claim form at www.tifgroup.co.uk/services/claims/forms/

For sections 'If your end supplier fails financially before you leave home' and 'If your end supplier fails financially while you are away':

IPP Claims at Sedgwick Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ, UK. Telephone +44 (0)345 266 1872 or email insolvency-claims@ipplondon.co.uk. Please find further information on page 9/page 32.

For section 'Your gadget insurance cover':

Taurus Insurance Service Limited on **0330 880 1761** (local call rate) or email swheels.tiga@taurus.gi. Please find further information on page 35.

Please Note: If your circumstances do not fit those described in each section, then there is **no cover** in place.

Has your situation changed since you bought this policy?

Your Sheilas' Wheels travel insurance policy is here to cover you for any sudden and unforeseen accident, illness, loss or damage which is beyond your reasonable control and you would have been asked when you paid your premium if you were aware of any medical conditions which could possibly result in you having to make a claim; so you must also tell us if anything happens between the date you bought the policy and the start of your trip that might mean that you have to claim on the policy.

We are reasonable people, and we want you to feel reassured that you've 'got it covered' but we are not mind readers; so please, give us a call – if you don't you could find your claim is limited or turned down, and we don't want to be the bad guys, we want you to have the right cover.

So, you should tell us if you have visited a medical establishment because of:

- a change in your health;
- a new diagnosis;
- a new course of treatment;
- a change in medication;
- a referral from a GP to a clinic, hospital or specialist for tests.

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or we might change the policy terms. If we feel that the increased risk is too great, we might tell you that we cannot cover you at all, in which case we will either allow you to make a claim for cancellation or we will refund the proportion of your premium applicable to your policy.

If you do have to tell us about a change in your health that has occurred since you bought your policy please give us a call on:

0345 604 3563

Open

8am – 7pm Monday to Friday

9am – 5pm Saturday

Please be aware we are closed Sundays and Bank Holidays

*Is there anything else
you'd like to ask?*

If you have any questions about the cover provided,
please visit www.sheilaswheels.com/travel-insurance

What you should do if you need out-patient treatment or treatment for a minor injury or illness

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

FOR A NON-URGENT MEDICAL SITUATION That is something you would normally see your GP or minor injuries unit for, so you don't need to attend a hospital but do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK registered doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3797**.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999 Customers should receive emergency treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE In our experience access to the best doctors, diagnostics and optimal care, particularly in Europe but also across many destinations worldwide, is to be found within the regulated environment of state hospitals. Whilst they don't always look as nice as some private facilities, we have experience of good clinical outcomes without the risk of a patients' health being compromised by commercial interest, or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

IN THE EVENT THAT YOU DO RECEIVE OUTPATIENT TREATMENT WHEN YOU ARE TRAVELLING:

in European Union Countries – if you present yourself at a public facility you should show your EHIC/GHIC;

in Australia - you should enrol for Medicare, and have it accepted. Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy deductible will be waived from any claim you may then make. If you are unable to use the EHIC/GHIC, you will have to pay the medical facility and submit a claim when you get home, the policy deductible will then be applied.

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

everywhere else in the World - if there is no suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

Please note: If the costs are likely to **exceed £500** or you are admitted to a hospital, you should then call us on **+44 (0) 203 926 0274**

What to do if you have a medical emergency while you are away

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

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

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

YOU SHOULD THEN CALL US ON +44 (0) 203 926 0274

Whilst the actual medical care you receive is the hands of the local doctors attending you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then will advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

It is Important that you are aware of the following:

Medical Treatment

- There is no cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until your return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital, unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience of aviation medicine who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' they are used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

Are you thinking of taking part in any sports or activities?

We want you to enjoy your trip, and we appreciate that sometimes you may be tempted to try an activity or sport while you are away – so your Sheilas' Wheels policy is designed to allow you to take part in over 100 activities without paying any additional premium. Some of the most popular activities are listed below.

Angling/Fishing (freshwater), Animal Sanctuary (non-big game),

Banana Boating, Body Boarding, Bridge Swinging, Bungee Jumping,

Camel/Elephant Riding/Trekking (UK booked), Canoeing/Kayaking (White Water Grades 1-3), Catamaran Sailing (inshore), Cross Country Running, Cycle Touring/Leisure Biking (up to 1,000m),

Dancing, Diving (Indoor up to 5m),

Flying as passenger (private/small aircraft/helicopter), Football/Soccer – Practice and Training, Frisbee (recreational),

Golf,

Horse Riding (No Jumping), Hot Air Ballooning,

Indoor Skating (not ice),

Jet Boating, Jet Skiing,

Marathons, Mountain Biking (up to 1,000m),

Pony Trekking,

Rafting (White Water Grades 1-3), Rifle Range, Ringos, Rowing (inshore – recreational),

Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m), Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present),

Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised),

Tennis, Theme Parks, Trekking/Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 1,000m,

Volleyball,

Water Parks, Whale Watching (professionally organised),

Yachting (inshore – crewing), Yoga

If you do not see your chosen activity, do not worry, because we may cover it. We split our activities into 8 activity packs, please contact us to discuss this and we will let you know what, if any additional premium is necessary.

Unfortunately, we will not be able to provide cover for any activity if:

- you do not hold the appropriate licence or certificate (where applicable);
- it involves any form of **manual labour**;
- it is a **professional event**;
- you are taking part in any activity where the organisers' guidelines have not been followed;
- there is any kind of racing involved.

Winter Sports Activities - These activities will only be covered if you have paid for the Winter Sports Extension.

Big Foot Skiing, Blade Skating

Cat Skiing

Glacier Walking

Husky Dog Sledging (organised and non-competitive)

Ice Fishing

Kick Sledging

Mono-Skiing

Passenger Sledge

Ski Boarding, Ski Bobbing, Ski Dooing, Skiing/Snowboarding

On-piste, Skiing - Nordic/Cross Country, Sledging/

Tobogganing, Sleigh Riding (Reindeer, Horses or Dogs), Snow

Biking, Snow Mobile/Doos, Snow Paracending, Snow

Scotting, Snow Shoe Walking, Snow Tubing

Snowcat Driving

These words have the following meanings in this section:

manual labour – anything involving the lifting or carrying of heavy items in excess of 25Kg, or any activity at a higher level than two storeys.

professional event – an event which you are either paid to participate in, or receive any element of sponsorship, fees or prize money of more than £200.

If you are unable to go on your trip (Cancellation)

If this happened:

You were forced to cancel your **trip** because the following **unexpectedly** happened before you left **home** which you would not have been expected to foresee or avoid:

- you or anyone insured on this policy, a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with became **ill** (excluding contracting Covid-19), was injured or died;
- your **home** was burgled, or seriously damaged by fire, storm or flood;
- you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** were made **redundant**;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.

This is what we will do:

We will pay you up to **£2,500** for your proportional share of any pre-paid costs that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss.

But we won't do anything if:

- you are claiming due to a **known event**;
- you are unable to provide evidence from a medical professional confirming your **illness**;
- you cancelled your **trip** because:
 - you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19;
 - you simply did not want to travel or had a fear of travelling;
 - you could no longer afford to pay for the **trip**;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
 - of FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you, or a **travel companion** did not obtain the required **travel documents**, inoculations or vaccinations for the area you are travelling to;
- you, or a **travel companion** are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- you are unable to prove your financial loss;
- you purchased insurance with the reasonable intention or likelihood of claiming;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

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

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

existing medical condition – see Page 3.

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

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

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

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

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

redundant – being an employee where you qualify under the provision of the Employment Rights Acts.

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

travel documents – Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC).

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

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

we/us – Union Reiseversicherung AG UK.

If your end supplier fails financially before you leave home

If this happened:

During the period of cover, you had to cancel your **trip** because of the **financial failure** of the **end supplier** of the travel arrangements which do not form part of a **package holiday**.

This is what we will do:

We will pay you up to **£2,500** for your share of any irrecoverable loss that is directly related to your **trip**, which you cannot get back from anyone else.

Please note:

If you need to make a claim under this section of the policy, please contact:

IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ, UK.

T: +44 (0)345 266 1872.

E: Insolvency-claims@ipplondon.co.uk

W: www.ipplondon.co.uk/claims.asp

But we won't do anything if:

- you ask **us** to pay for travel or accommodation that was not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;
- you ask **us** to pay for any **end supplier** which was, or which any prospect of **financial failure** was known by the you or widely known publicly at the date you purchased this policy;
- you ask **us** to pay for any loss or part of a loss which at the time of the happening of the loss was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means;
- you ask **us** to pay for the **financial failure** of any travel agent, **tour organiser**, booking agent or consolidator with whom you had booked travel or accommodation;
- you ask **us** to pay for any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.

These words have the following meanings in this section:

end supplier – the company that owns or operates the following services:

scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

irrecoverable loss – deposits and charges paid by you for your **trip** which are not recoverable from any other source such as, but not limited, to insurance policies or financial bonds and guarantees provided by the **end supplier** or another insurance company or a government agency or a travel agent or credit card company.

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

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

scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour operator**.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) – any individual or company which sells a **package holiday**.

trip – travel that was booked during the **period of insurance**.

we/us – Liberty Mutual Insurance Europe SE.

If you are delayed leaving your home country

If this happened:

Your departure from your **international departure point** was delayed by more than **12 hours** after your **scheduled departure time** because of a disruption to your **transport providers'** service.

This is what we will do:

We will pay you **£30** for each **12-hour** period that you are delayed up to a maximum of **£300**.

But we won't do anything if:

- your departure was delayed due to a **known event**;
- you cannot provide **us** with written confirmation from your **transport provider** confirming the reason for, and the length of the delay;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

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

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

international departure point – the airport, international rail terminal or port from which you departed from your **home country** to travel to your **trip destination**.

known event – an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

scheduled departure time – the time when you were meant to leave your **international departure point** as shown in your itinerary or published timetable.

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

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination

we/us – Union Reiseversicherung AG UK.

If you miss your departure

If this happened:

You did not reach your **international departure point** in time to check-in because

- **public transport services** were cancelled or delayed due to strike, industrial action, mechanical failure or adverse weather conditions;
- the vehicle in which you were travelling broke down, or was involved in an accident;

which meant that you missed your **transport providers** service.

This is what we will do:

We will pay up to **£750** for the cost of alternative transport that you had to pay in order to reach your **trip destination**.

But we won't do anything if:

- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide **us** with written confirmation from the **transport provider** confirming that you missed their service;
- you missed your **transport providers** service due to a **known event** at the time the policy was purchased or the **trip** was booked;
- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you missed your **transport providers** service;
- you cannot provide **us** with receipts for any additional expenditure;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

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

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

international departure point – the airport, international rail terminal or port from which you departed from your **home country** to travel to your **trip destination**.

reasonable steps – ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

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

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

trip – travel that was booked during the **period of insurance**.

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination

we/us – Union Reiseversicherung AG UK.

If you miss your first connection from your home country

If this happened:

A delay to your **transport providers'** service from your **home country** caused you to miss your **connection**.

This is what we will do:

We will pay you up to **£750** for the cost of alternative travel and accommodation arrangements you had to pay in order to reach your **trip destination**.

But we won't do anything if:

- you did not allow a minimum of 2 hours within your itinerary to enable you to make your **connection** given the normal operation of your **transport providers'** service from your **international departure point**;
- your **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide **us** with written confirmation from your **transport provider** confirming that you missed your **connection** and the reason for, and length of, the delay to their service;
- you cannot provide **us** with receipts for any additional expenditure;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

connection – the first connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

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

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

international departure point – the airport, international rail terminal or port from which you departed from your **home country** to travel to your **trip destination**.

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

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

trip – travel that was booked during the **period of insurance**.

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination

we/us – Union Reiseversicherung AG UK.

If you decide to abandon your travel plans

If this happened:

You decided that you did not want to go on the **trip** because your **transport providers'** service from your **home country** was delayed for 24 hours or more.

This is what we will do:

We will pay you up to **£2,500** for your share of any **pre-paid expenses** that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

But we won't do anything if:

- the delay happened after the flight, sailing or train has departed from your **home country**;
- the claim was due to a **known event**;
- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- your **transport provider** has provided alternative travel and accommodation, or a financial contribution towards these costs;
- you have already made a claim under the '*If you miss your departure from your home country*' section of this policy;
- you cannot provide **us** with written confirmation from your **transport provider** confirming the reason for, and the length of, the delay;
- you are abandoning your **trip** as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are abandoning your **trip** due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

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

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

international departure point – the airport, international rail terminal or port from which you departed from your **home country** to travel to your **trip destination**.

known event – an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

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

pre-paid expenses – any amount that you have paid before starting your **trip**.

reasonable steps – ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

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

trip – travel that was booked during the **period of insurance**.

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination

we/us – Union Reiseversicherung AG UK.

If you need emergency medical treatment abroad

If this happened:

You needed **emergency medical treatment** whilst on a trip abroad.

This is what we will do:

We will pay you up to **£7,500,000** in respect of customary and reasonable fees or charges that **we** have agreed to, including the additional travel and accommodation costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**.

Please be aware that this is a travel insurance policy and not private medical insurance, this means there is no cover for any medical expenses incurred in private medical facilities if **we** have confirmed that medically capable public facilities are available.

Please be aware that this policy excludes costs incurred as a result of normal pregnancy or normal childbirth as **we** do not consider pregnancy or childbirth to be an illness.

But we won't do anything if:

- you ask **us** to pay for any services or treatment that you received after the date that **we**, in consultation with your treating doctor, told you that you could return **home**;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- you ask **us** to pay for treatment due to, or a complication of, an **existing medical condition** unless you have already told **us** about the condition, and **we** have agreed cover in writing and you have paid any additional premium required;
- excessive alcohol consumption was a contributing factor;
- you were driving or riding any motorised vehicle for which, you did not hold a valid UK driving licence;
- you failed to take **reasonable safety precautions**;
- knowingly put yourself at risk unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium;
- you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19;
- you are claiming for emergency medical costs in excess of customary and reasonable levels of charging;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

additional sports activity – any sport or activity not listed on page 7.

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

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

existing medical condition – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated, even if the condition is currently considered to be stable or under control.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

in-patient – being admitted to a medical facility for a period of 24 hours or more.

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

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip – travel that was booked during the **period of insurance**.

valid UK driving licence – www.gov.uk/driving-licence-categories

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you incur additional emergency expenses abroad

If this happened:

You incurred additional expenses relating to your **emergency medical treatment** whilst on a **trip abroad**.

This is what we will do:

We will pay you up to **£500** in respect of reasonable travel costs to or from a **public/state hospital** relating to your admission, discharge or attendance for **outpatient treatment** or appointments, or for collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**;

We will pay you up to **£3,000** for the reasonable cost of accommodation if you are discharged from hospital but medically unable to return **home** immediately.

We will pay you up to **£500** for the cost of a local medical consultation and any **prescribed medication** required to treat the **existing medical condition**.

But we won't do anything if:

- you do not have a valid claim under the '*If you need emergency medical treatment abroad*' section of this policy;
- you cannot produce receipts for any additional expenditure.
- you did not tell **us** about your **existing medical condition** before you travelled;
- you ask **us** to pay for the cost of replacing **prescribed medication** that you forgot to take with you on your **trip**;
- your **prescribed medication** was left in your **checked-in baggage**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

outpatient treatment – treatment received which does not require admittance to hospital.

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

public/state hospital – a medical facility which is managed by the local/state authority.

trip – travel that was booked during the **period of insurance**.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you need to be brought home

If this happened:

As a result of **emergency medical treatment** whilst on your **trip abroad** **we**, in agreement with the treating doctor, decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

This is what we will do:

We will pay you up to **£200,000** for all reasonable costs that are medically necessary to enable **us** to return you to your **home**, or to move you to the most suitable hospital in your **home country**;

We will pay reasonable transportation charges for returning your body or ashes back to your **home**.

But we won't do anything if:

- you do not have a valid claim under the '*If you need emergency medical treatment abroad*' section of this policy;
- you ask **us** to pay for the costs of bringing you **home** early if there is appropriate medical treatment available locally;
- you ask **us** to pay for any costs to which **we** have not previously agreed;
- you ask **us** to pay for the cost of burial or cremation in your **home country**;
- the risk associated with bringing you **home** is greater than the risk of you remaining in resort;
- your return **home** would present unnecessary risk to other travellers.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

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

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel that was booked during the **period of insurance**.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you are buried or cremated abroad

If this happened:

You were unfortunate enough to suffer a serious accident, illness or injury during your **trip abroad** which resulted in your death.

This is what we will do:

We will pay up to **£4,500** for your burial or cremation **abroad**.

But we won't do anything if:

- you do not have a valid claim under the '*If you need emergency medical treatment abroad*' section of this policy;
- you ask **us** to pay for the cost of burial or cremation in your **home country**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel that was booked during the **period of insurance**.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If this happened:

During your **trip abroad**, you were admitted as an **in-patient** to a **public/state hospital** for **emergency medical treatment**.

This is what we will do:

We will pay you **£25** for each 24-hour period you are confined up to a maximum of **£750**.

This payment is in addition to any emergency medical expenses **we** may have agreed to under your travel policy – ‘If you need emergency medical treatment abroad’.

Please be aware that this is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by **us**.

But we won't do anything if:

- you do not have a valid claim under the ‘If you need emergency medical treatment abroad’ section of this policy;
- you remained an **in-patient** after the date **we**, in consultation with your treating doctor, told you that you could return **home** or be safely discharged to your trip accommodation until you were fit to return **home**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

in-patient – being admitted to a medical facility for a period of 24 hours or more.

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

public/state hospital – a medical facility which is managed by the local/state authority.

trip – travel that was booked during the **period of insurance**.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you need emergency treatment in your home country

If this happened:

During a **trip** within your **home country** you were admitted to a **public/state hospital** for **emergency medical treatment** as an **in-patient**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

This is what we will do:

We will pay up to **£2,000** for your additional travel and accommodation cost for you to return **home** if you are unable to use your original travel tickets.;

We will pay the additional travel and accommodation costs for another person to stay with you, or to travel to you within your **home country** and to accompany you **home**;

We will pay the reasonable transportation charges for returning your body or ashes back to your **home**.

But we won't do anything if:

- you ask **us** to pay for the cost of any **emergency medical treatment** that you received in your **home country**;
- you were admitted for **emergency medical treatment** as an **in-patient** because you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- you were admitted for **emergency medical treatment** as an **in-patient** where in the opinion of the treating doctor, **excessive alcohol consumption** has caused the illness or injury;
- you ask **us** to pay for the cost of burial or cremation in your **home country**;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

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

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

in-patient – being admitted to a medical facility for a period of 24 hours or more.

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

public/state hospital – a medical facility which is managed by the local/state authority.

trip – travel that was booked during the **period of insurance**.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you have to cut your trip short (Curtailment)

If this happened:

You had to cut short your **trip** because the following **unexpectedly** happened after you left **home**, which you would not have expected to foresee or avoid:

- you or anyone insured on this policy, a **travel companion**, a **family member** or the person you were going to stay with became ill (**excluding contracting Covid-19**), was injured or died;
- your pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- your **home** was burgled, or seriously damaged by fire, storm or flood;
- you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.

This is what we will do:

We will pay you up to **£2,500** for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as additional travel expenses incurred to get you **home**.

But we won't do anything if:

- you are claiming due to a **known event**;
- you are claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease;
- you ask **us** to pay for the cost of your original return ticket when **we** have paid for a new ticket or arranged your medical **repatriation**;
- you had to cut your **trip** short because:
 - you could no longer afford to pay for the **trip**;
 - you did not want to continue travelling or had a fear of continuing your **trip**;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start of your **trip**;
- you, or a **travel companion** are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- you are unable to prove your financial loss;
- you do not **co-operate** with **us**.

PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.

These words have the following meanings in this section:

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

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

existing medical condition – see Page 3.

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

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

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

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

natural disaster – a natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

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

redundant – being an employee where you qualify under the provision of the Employment Rights Acts.

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

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

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

we/us – Union Reiseversicherung AG UK.

If your checked-in baggage is delayed

If this happened:

Your **checked-in baggage** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay you **£75** for each **12-hour** period you are without your **checked-in baggage** up to a maximum of **£500**.

But we won't do anything if:

- you are unable to provide us with written confirmation from your **transport provider** or their handling agents that your **checked-in baggage** was delayed and the date and time it was returned to you;
- you cannot provide receipts for the purchase of the **essential items**.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

essential items – underwear, socks, toiletries and a change of clothing.

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

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

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination

we/us – Union Reiseversicherung AG UK.

If your valuables are lost, stolen or accidentally damaged

If this happened:

Your **valuables** were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to **£500** in total.

But we won't do anything if:

- your **valuables** were in your **checked-in baggage**;
- you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- the items have been damaged by age or wear and tear;
- you are claiming for a **gadget**;
- the items were **unattended** unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) – include: Mobile Phones, Tablets, Laptops and PC's (including custom built), Digital Cameras, PC Monitors, MP3 Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Earphones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

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

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

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

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **valuables**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

single article – any single item that is not part of a **pair or set**.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) – any individual or company which sells a **package holiday**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators. **trip** – travel during the period of insurance.

trip – travel that was booked during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

valuables – rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery.

we/us – Union Reiseversicherung AG UK.

If your electrical items & accessories are lost, stolen or accidentally damaged

If this happened:

Your **electrical items** or **accessories** were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to **£500** in total, however the most we will pay in total for **accessories** is **£250**.

But we won't do anything if:

- the items were in your **checked-in baggage**;
- you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- you are claiming for a **gadget**;
- the items were **unattended** unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry.

These words have the following meanings in this section:

accessories – items that may be used with a **gadget**, including screen protectors and cases, mains chargers, CDs, games, tapes, cassettes or cartridges, camera cases, tripods/stands, films, discs or cartridges.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

electrical items – any item that is not a **gadget**, that requires power, either from the mains or from a battery.

evidence of ownership – a document to show that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) – include: Mobile Phones, Tablets, Laptops and PC's (including custom built), Digital Cameras, PC Monitors, MP3 Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Earphones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

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

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

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **electrical items** and **accessories**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) – any individual or company which sells a **package holiday**.

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

trip – travel that was booked during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

we/us – Union Reiseversicherung AG UK.

If your other possessions are lost, stolen or damaged

If this happened:

Your other possessions were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to **£2,000** in total, for your possessions however the most we will pay for any **single article, pair or set** is **£500**.

But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- your possessions have been damaged by atmospheric or climatic conditions, age, wear, and tear;
- you are claiming for a **gadget**;
- any possessions were left (other than in **checked-in baggage**) **unattended** away from your accommodation unless they were hidden from view in your locked motor vehicle and you can provide evidence of unauthorised and/or forcible entry.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your transport provider and placed in the luggage hold of your transport providers service in which you were booked to travel.

evidence of ownership – a document to show that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) – include: Mobile Phones, Tablets, Laptops and PC's (including custom built), Digital Cameras, PC Monitors, MP3 Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Earphones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

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

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

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

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their other possessions.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

single article – any single item that is not part of a pair or set.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) – any individual or company which sells a **package holiday**.

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

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

unattended – neither on your person or within your sight and reach.

we/us – Union Reiseversicherung AG UK.

If your cash or event tickets are lost or stolen

If this happened:

Your **cash** or **event tickets** were lost or stolen during your **trip**.

This is what we will do:

We will pay you up to **£400** for the loss or theft of your **cash**.

We will pay you up to **£400** for the loss or theft of your **event tickets**.

But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you cannot provide **proof of purchase** or **proof of withdrawal**;
- you did not take all available precautions;
- your **cash** or **event tickets** were not on your person, or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you cannot provide evidence of unauthorised and/or forcible entry;
- you have received replacement **event tickets** from anywhere else.

These words have the following meanings in this section:

cash – sterling or foreign currency in note or coin form.

event tickets – tickets or passes which you have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting event.

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

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

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash** or **event tickets**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

proof of withdrawal – evidence that you had withdrawn the **cash** from your bank, building society or credit card.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) – any individual or company which sells a **package holiday**.

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

we/us – Union Reiseversicherung AG UK.

If this happened:

Your **travel documents** were lost or stolen during your **trip**.

This is what we will do:

We will pay you up to **£200** for the cost of additional travel and accommodation that you paid in order to collect your **emergency travel documents**.

We will pay you up to **£200** towards the cost of **emergency travel documents**.

But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- your **travel documents** were not on your person, or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- your **travel documents** were in your **checked-in baggage**;
- you cannot produce receipts or other evidence of your additional expenditure.

These words have the following meanings in this section:

checked-in baggage – suitcases, hold-alls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of any flight/train/sailing/coach in which you are booked to travel.

emergency travel documents – any emergency documents that you need in order to return **home** or continue your **trip**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

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

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

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **travel documents**.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) – any individual or company which sells a **package holiday**.

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

travel documents – Passports and visas.

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

we/us – Union Reiseversicherung AG UK.

If you are held legally liable for injury or damage

If this happened:

You were held to be legally liable for something that you did accidentally during your **trip** which caused accidental bodily injury, or damage to the property of, someone who was not your **travelling companion** or a **family member**.

This is what we will do:

We will pay up to **£2,000,000** in respect of damages awarded against you plus legal costs to which we have agreed.

Please note that in the event of an incident that might result in a claim:

1. You must not admit liability or make any offer of settlement;
2. You must immediately send us every writ, summons, legal process or other communication you receive, without replying to the sender;
3. We may take over and deal with, in your name, the defence/settlement of any claim.

But we won't do anything if:

- you admitted liability for any loss, injury or damage;
- the incident arose during the course of your employment or was caused by someone employed by you;
- the incident was caused by an animal which you owned or had custody or control of;
- you are claiming for an infectious disease;
- you were driving, or in control of, any motorised **vehicle** and any trailer or sidecar attached to it, pedal cycle, aircraft, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- you were under the influence of nonprescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- the incident was caused by your **excessive alcohol consumption**;
- you deliberately put yourself or others at risk;
- you were using firearms or incendiary devices;
- the incident took place on or in property, which you own or control (other than your temporary trip accommodation);
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium;
- you do not **co-operate** with us.

These words have the following meanings in this section:

additional sports activity – any sport or activity not listed on page 7.

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

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

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

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

travelling companion – any person with whom you are travelling.

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

vehicle – car, moped, motorcycle, quad bike or scooter.

we/us – Union Reiseversicherung AG UK.

If you are killed, injured or disabled following an accident

If this happened:

You suffered an **accident** whilst on your **trip** which, within **12 months**, directly caused your death, injury or disablement.

This is what we will do:

We will pay **£10,000** if you died;

We will pay **£7,500** if you suffered the total and permanent loss of sight in one eye or total loss by physical severance or total and permanent loss of use of one arm/hand or leg/foot;

We will pay **£15,000** if you suffered the total and permanent loss of sight in both eyes or total loss by physical severance or total and permanent loss of use of both arms/hands or legs/feet;

We will pay **£15,000** if you suffered permanent and total disablement.

But we won't do anything if:

- you knowingly put yourself at risk unless you were trying to save your own or someone else's life;
- your injury or death was the result of an illness or infection;
- you ask **us** to pay for more than one of the benefits that is a result of the same injury;
- you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), or solvents or anything relating to your prior abuse of drugs or solvents;
- the accident was caused due to your **excessive alcohol consumption**;
- the incident involved a **vehicle** you were in control of when you did not hold a **valid UK driving licence** for that **vehicle** or you did not take **safety precautions** whether they were legally required locally or not;
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

accident – injury which is caused by a violent, visible and external event.

additional sports activity – any sport or activity not listed on page 7.

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

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

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

permanent and total disablement – you are unable to work in any paid employments or paid occupations. Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

safety precautions – whether as driver or passenger in a car you must wear a seat belt, front or back. Whether as rider or pillion on a motorbike, moped, scooter or quad bike you must wear a helmet.

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

valid UK driving licence – visit www.gov.uk/driving-licence-categories

vehicle – car, moped, motorcycle, quad bike or scooter.

we/us – Union Reiseversicherung AG UK

If this happened:

You were killed or injured on your **trip** due to someone else's negligence.

This is what we will do:

We will provide you with access to **30 minutes of legal advice** on the telephone; **Please call 0345 241 1875** quoting 'Sheilas' Wheels Travel Insurance' and your policy number;

If **we** believe that you have a reasonable chance of success, **we** will appoint a solicitor to act on your behalf and pay up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages.

Please Note: If you are awarded compensation, **we** will deduct any costs that **we** have paid from that compensation.

Please Note: Our legal advice line is managed by Penningtons Manches LLP - 13, Chertsey Street, Guildford, Surrey. GU1 4HD Office hours: Mon-Fri 8:30am -7:00pm

But we won't do anything if:

- legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- you are making a claim against a **transport provider**, travel agent, **tour operator**, **tour organiser**, the insurers or their agents or the claims office;
- **we** believe that the estimated recovery will be less than £500;
- **we** believe that you are unlikely to obtain a reasonable settlement;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- you are claiming against another person insured on this policy, or a **family member**, a friend or **travelling companion** whether insured by **us** or another provider;
- the claim involved damage to any **vehicle**.

These words have the following meanings in this section:

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

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

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

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) – any individual or company which sells a **package holiday**.

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

travelling companion – any person with whom you are travelling on part or all of your **trip**.

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

vehicle – car, moped, motorcycle, quad bike or scooter.

we/us – Penningtons Manches LLP

If you need additional pet care due to a delay on your return journey

If this happened:

Your arrival in your **home country** was more than 12 hours later than shown in your pre-booked itinerary due to circumstances beyond your control or you were unable to return **home** due to a medical situation which meant you incurred additional kennel or cattery fees.

This is what we will do:

We will pay you **£100** for each 24-hour period that you are delayed up to a maximum of **£500**.

But we won't do anything if:

- you were involved in, or the perpetrator of, any violent or drunken behaviour which caused your return journey to your **home country** to be delayed;
- you cannot provide evidence of your additional expenditure;
- you did not reach your **international departure point** in time for your pre-booked transport;
- you are unable to provide written confirmation from the **transport provider** showing the original booked arrival time, the actual arrival time and the reason for the delay;
- you claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19.

These words have the following meanings in this section:

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

home – one of your normal places of residence in the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

international departure point – the airport, international rail terminal or port from which you departed from your **trip destination** to travel to your **home country**.

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

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination

we/us – Union Reiseversicherung AG UK.

If there is a natural catastrophe whilst you are on your trip

If this happened:

You need alternative travel and accommodation following a **natural catastrophe**.

This is what we will do:

We will pay you up to **£1,500** for the cost of travel and alternative accommodation that is to the same standard of those on your original booking.

But we won't do anything if:

- you are unable to provide **us** with evidence of the reason you have to make alternative travel arrangements;
- your **trip** is formed as part of a **tour operator's package holiday**;
- the incident where the **natural catastrophe** had already happened before you left your **home**;
- you are claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

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

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

natural catastrophe – a natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

package holiday – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members

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

travel companion – any person with whom you are travelling on part or all of your **trip**.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

trip – travel that was booked during the **period of insurance**.

we/us – Union Reiseversicherung AG UK.

If your end supplier fails while you are on your trip

If this happened:

During your **trip** the **end supplier** of the travel arrangements which do not form part of a **package holiday** suffered **financial failure**.

This is what we will do:

Either

We will pay you up to **£2,500** towards the costs incurred in replacing that part of the travel arrangements to a similar standard as enjoyed prior to the curtailment of the travel arrangements

Or

We will pay you up to **£2,500** towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) if you have to cut short your **trip**.

Please note:

If you need to make a claim under this section of the policy, please contact:

IPP Claims at Sedgwick, Oakleigh House,
14-15 Park Place, Cardiff, CF10 3DQ, UK.

T: +44 (0)345 266 1872.

E: Insolvency-claims@ipplondon.co.uk

W: www.ipplondon.co.uk/claims.asp

But we won't do anything if:

- you ask **us** to pay for travel or accommodation that was not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;
- you ask **us** to pay for any **end supplier** which was, or which any prospect of **financial failure** was known by the you or widely known publicly at the date you purchased this policy;
- you ask **us** to pay for any loss or part of a loss which at the time of the happening of the loss was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means;
- you ask **us** to pay for the **financial failure** of any travel agent, **tour organiser**, booking agent or consolidator with whom you had booked travel or accommodation;
- you ask **us** to pay for any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.

These words have the following meanings in this section:

end supplier – the company that owns or operates the following services: **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

home country – either the United Kingdom, the Channel Islands or British Forces Posted Overseas (BFPO).

package holiday – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

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

scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour operator**.

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

travel companion – any person with whom you are travelling on part or all of your **trip**.

trip – travel that was booked during the **period of insurance**.

we/us – Union Reiseversicherung AG UK.

Your Gadget Insurance Cover

This gadget cover is arranged and administered by Taurus Insurance Service Limited and underwritten by ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) (referred to as 'we/us/our' in this gadget section).

This cover will only be included on your policy if you have paid the required additional premium and this is shown on your policy schedule.

INTRODUCTION

Gadget Insurance provides cover for **your gadget(s)** against **theft, loss, accidental damage, malicious damage and unauthorised usage** when you are on a **trip**. The **gadget(s)** must be in good condition and full working order at the commencement of **your trip**.

TERMS AND CONDITIONS

This insurance is arranged, and claims administered by Taurus Insurance Services Limited (**claims administrator**) an insurance intermediary licenced and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The Insurer is ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) (referred to as "**we/us/our**" in this Travel Gadget Insurance Policy). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083.

Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht.

Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. ERGO TIS is registered in the UK, company number 11091555. Registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Authorised and regulated by the Financial Conduct Authority, register number 805870.

We (the Insurer) have entered into a Binding Authority Contract reference number TAURUS01032021 with **Taurus** under which **we** have authorised **Taurus** to issue these documents on **our** behalf.

CONFIRMATION OF COVER

When **you** purchased **your** travel **gadget** insurance **you** selected the level of cover suitable for **you**. **Your** level of cover will be confirmed in **your policy schedule**. Please ensure **you** keep your **policy schedule** in a safe place.

***Please note:** This section of cover applies if **you** have paid the required additional premium for the **gadget** cover extension which will be shown in **your policy schedule**. Cover is provided on a per person basis and provides cover for each **person insured**.

| Cover for you and your immediate family | We will pay you up to | Deductible |
|---|-----------------------|------------|
| Optional Cover* | | |
| Accidental Damage, theft, Malicious Damage and loss | £2,000 | £100 |
| Single Item/Pair/Set | £750 | £100 |
| Unauthorised Usage | £1,000 | Nil |

These words have the following meaning in this section:

Accidental Damage - Means the sudden unforeseen and unintentional damage to **your gadget**. This includes damage to screens and damage resulting from sudden and unforeseen liquid damage

Business - Means a company where **you** are a director or employee of that company.

Claims Administrator – Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.

Computer Virus - Means a self-replicating program that spreads by inserting copies of itself into other executable code or document, that is loaded onto **your gadget** without **your** knowledge and runs against **your** wishes.

Consent - Means

- your** agreement on **your** own behalf; and,
- Where **you** are the legal parent or guardian of children under the age of 16 to be insured on the policy, on their behalf; and
- your** warranty that, **your** spouse or partner and any other children aged 16 and above to be insured on the policy, have given their agreement; and
- your** warranty that, where **you** are NOT the legal parent or guardian of children under the age of 16 to be insured on the policy but **your** spouse or partner is, that **your** spouse or partner has given his/her agreement on their behalf.

Custom Built - Means a complete computer or laptop made from components supplied and assembled by qualified engineers at a UK VAT registered company, or the equivalent tax registration if purchased overseas.

Deductible – the initial amount **you** will be responsible for, in respect of each and every valid claim, per **person insured**, as detailed in the cover table on page 33.

Gadget – the item(s), excluding accessories which belong to:

- you**, or
- a **business** where **you** have the relevant authority and responsibility to use and insure the **gadget(s)** owned by the business. Confirmation of this will be required in the event of a claim.

For the purpose of this policy a **gadget** can be any one of the following items:

Mobile Phones, Tablets, Laptops and PC's (including **custom built**), Digital Cameras, PC Monitors, MP3 Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Earphones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

Criteria: **We** can only insure **gadget(s)** that are:

- purchased new or refurbished from a UK VAT registered company, or the equivalent tax registration if purchased overseas, and supplied with a **proof of purchase** (original purchase receipt or phone contract showing IMEI No).
- purchased second hand or gifted to **you**, provided that **you** have the original **proof of purchase** (which corresponds to notes 1 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. The letter must include the following details of **your gadget(s)**:
 - either the IMEI or serial number (whichever is applicable);
 - the make and model;
 - the sale price (your **purchase price**);
 - confirmation that the **gadget(s)** were in full working order at the time of sale.

Please note: The **gadget** must be in good condition and in full working order at the time **you** commence **your trip**.

Immediate Family – your spouse, partner, or parents or your children, brothers or sisters who are travelling with you on your trip.

Loss – means that the **gadget** has been accidentally left by you in a location and you are permanently deprived of its uses.

Malicious Damage – the intentional or deliberate actions of another party, not including you or **immediate family**, which causes damage to your gadget.

Person Insured – Means each person shown on the **policy schedule**, for whom the appropriate premium has been paid and referred to as 'you/your'.

Proof of Purchase – Means the original printed receipt or a similar electronic record that can be sent to us or displayed in its original format, not handwritten, provided at the original point of sale that gives details of the **gadget(s)** purchased and helps support proof that you are the legal owner the **gadget(s)** and enables the age of the **gadget(s)** to be reasonably identified.

The document should include confirmation of the IMEI or serial number of the **gadget(s)**, the purchase date, the **purchase price**, and detail the UK VAT registration number of the company (or the equivalent tax if purchased overseas).

For **Gadget(s)** that are Gifted to you - We will require a signed letter from the original owner confirming that you own the **gadget(s)**.

For the purchase of Second-Hand **gadget(s)** - A printed receipt or electronic record provided by a retailer or person selling the second-hand **gadget(s)** is not acceptable as **Proof of Purchase**.

Delivery notes are not an acceptable form of **proof of purchase**.

Proof of Usage - Means evidence that shows your **gadget** has been in use before the event giving rise to the claim. Where the **gadget** is a mobile phone, or other SIM enabled device, this evidence can be obtained from your network provider. For other **gadgets**, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by our repairers.

Policy Schedule – A summary of your Sheilas' Wheels Travel Insurance Policy.

Purchase Price - Means the sale price detailed on the original **proof of purchase**.

Theft - Means the taking of the **gadget** by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket.

Please note: **theft** and **loss** need to be reported to the appropriate local Police authorities and your network provider (if applicable) within 24 hours of discovering the incident. **Theft** claims must also be accompanied by a valid Police crime reference report. **Loss** property reports and reference numbers on their own will not be accepted in support of a theft claim.

Trip – travel during the period of insurance.

Unattended – Means that the **gadget(s)** are neither in your person or within your sight and/or reach.

Unauthorised Usage – the cost of unauthorised calls, messages and downloads made from your **gadget** after it was stolen. Cover will only apply within 24 hours of discovery of the **theft of your gadget**. Itemised bills must be provided to support your claim.

Please note: This cover will only apply if there is no protection from such losses from your network provider.

Warranty - Means the period where the **Claims Administrator** will resolve any defects in materials and workmanship when they repair or replace your **gadget** in the event of a claim, when your **gadget** is used normally in accordance with manufactures guidelines. For repairs the **warranty** provided is 3 months and for a replacement the **warranty** provided is 12 months. This **warranty** will also include the costs associated with transporting the device to and from the **Claims Administrators** selected repair centre.

The **warranty** does not cover wear and tear, damage by **computer viruses**, normal maintenance, **accidental damage** or any indirect loss.

We, Us, Our – the Insurers, ERGO TIS on behalf of Great Lakes Insurance SE (GLISE).

You, Your - Each **person insured** shown on the **policy schedule**.

WHAT WE WILL COVER

A. Accidental Damage

We will repair or replace your **gadget** if it is damaged as the result of **accidental damage**, providing the **gadget** is returned to us.

B. Theft

If you suffer **theft of your gadget**, we will replace it (in respect of a valid **theft** claim).

C. Malicious Damage

If your **gadget** suffers **malicious damage**, we will repair or replace it. Where only part or parts of your **gadget** have been damaged, we will only replace that part or parts.

D. Loss

If you accidentally lose your **gadget**, we will replace it (in respect of a valid **loss** claim).

E. Unauthorised Usage

If your **gadget** is stolen, we will refund the cost of **unauthorised usage** up to the limit as shown in the cover table on page 33.

Please note: This cover will only apply if there is no protection from such losses from your network provider.

WHAT WE WILL NOT COVER

General Exclusions

We will not pay for:

1. Your **deductible** which applies as shown on page 33 of this policy wording.
2. Any claim that occurs whilst you are not on a **trip**.
3. Any claim where you cannot provide a printed, or similar electronic record that can be sent to us in its original format, **proof of purchase** (along with a signed transfer of ownership letter where the **gadget** has been purchased second hand or gifted to you)
4. Any claim where the policy was not purchased in the United Kingdom.
5. Any claim for a **gadget** that does not meet the "Criteria" as listed within the definition of **gadget**.
6. Any claim where **proof of usage** cannot be provided or evidenced (applicable where the **gadget** is a SIM enabled device or in respect of a laptop/tablet where user history is available).
7. Where the **gadget** has been stolen from any motor vehicle or building, unless all protections are in operation (including those to prevent unauthorised keyless entry to vehicles) and the **gadget(s)** is concealed out of sight so that forced and violent entry causing damage is required. Evidence of the thief's damage must be provided with your claim
8. **Loss, theft of or accidental damage** to any accessories
9. Any claim where you knowingly leave your **gadget** somewhere **unattended** and it is at risk of being lost, stolen or damaged. For example - where your **gadget** is left at the side of a sports pitch whilst you are participating in the sport.
10. Any **loss, theft or accidental damage** of the **gadget** left as checked in baggage.
11. Any **loss, theft or accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
12. Any claim where the **gadget** wasn't in good condition and in full working order at the time you commence your **trip**
13. Any claim where you have failed to take reasonable precautions to prevent damage, **theft** or **loss**. This will include:
 - a. not using your **gadget** in accordance with the manufacturer's instructions;
 - b. not handing your **gadget** to a person who is not known to you or a third party, other than your **immediate family**.
14. Any claim where the IMEI/Serial number cannot be determined from your **gadget**.
15. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
16. Any **unauthorised usage** unless associated with a valid **theft** or **loss** claim.
17. Any repairs or other costs for repairs carried out by anyone not authorised by us.
18. Any claim where there is evidence that the **damage, theft or loss** occurred prior to the commencement of your **trip**.
19. Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **computer virus** or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
20. Any claim for **malicious damage** which was caused by you or your **immediate family**.
21. The VAT element of any claim if you are registered for VAT.

22. Any **damage, theft or loss** to SIM or memory cards in isolation (unless it accompanies a valid claim for **your gadget**).
23. Cosmetic damage to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.
24. Any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking your **gadget** from a network
25. Loss of any software or firmware failures.
26. Any claim resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.
27. Any claim resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
28. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
29. Any claim for **damage, theft or loss** caused by deception.
30. Any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, **computer virus** or process or any other electronic system.
31. Any claim where you have travelled to a country where the Foreign, Commonwealth and Development Office (FCDO) have advised against all travel or all but essential travel. Please check the FCDO travel advice line at <https://www.gov.uk/foreign-travel-advice> or contact 020 7008 1500.

CONDITIONS AND LIMITATIONS

How to make a claim

Contact **Taurus** on **0330 880 1761** (local rate call) or sheilaswheels.tiga@taurus.gi as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible of returning to the United Kingdom). Exceptional circumstances causing **your** delay in reporting **your** claim and where there is no additional loss to **us** may be considered.

You must: (Failure to observe these may invalidate your claim)

- a. Report the **theft or loss of your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- b. Report the **theft or loss of your gadget** to the Police within 24 hours of discovery and obtain a crime reference number in support of a **theft** claim and a copy of the police report.
- c. Not attempt to repair the item yourself or use an unauthorised repairer or this will invalidate the cover
- d. Complete and return any claim form or documents as required by the **Claims Administrator** within a reasonable time frame of the incident date with any other requested documentation.
- e. Pay the **deductible** as requested by the **Claims Administrator**
- f. Provide details of any other contract, guarantee, **warranty** or insurance that may apply to the **gadget** including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these Insurers)
- g. Provide the **proof of purchase** of the **gadget** for which **you** are claiming. Such **proof of purchase** must evidence that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- h. Provide the **proof of usage** (in respect of mobile phones or other SIM enabled device) from **your** Network that confirms the **gadget** has been in use since the start of **your trip** and up to the event giving rise to the claim.
- i. Not format **your gadget(s)** in such a way that makes obtaining the last usage date impossible

Repairs and Replacement Equipment

- a. All repairs to **gadgets** are issued with a 3-month **warranty** (the **gadget** must be returned to the **Claims Administrator** in the event of a claim under that **warranty**).

- b. In the event that **your** claim is authorised, and **your gadget** is deemed beyond economical repair and will therefore have to be replaced, the **Claims Administrator** will endeavour to replace it with a **gadget** of an identical specification or the equivalent value taking into account the age and condition of the **gadget**. Where the **Claims Administrator** replace the **gadget(s)**, the replacements may be pre-owned, refurbished or remanufactured (not brand new). This is not a new for old insurance policy. (Gift cards or vouchers may be used as an alternative method of claims settlement at the **Claims Administrators** full discretion).
- c. Where the **Claims Administrator** sends **you** a replacement or repaired **gadget**, this will only be sent to an address in the United Kingdom
- d. Please note: it may not always be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour will be provided.
- e. Where replacement equipment has been issued and the original **gadget** is recovered, the original **gadget** becomes **our** property and must be returned to the **Claims Administrator** immediately. Please call the **Claims Administrator** on 0330 880 1761 (local call rate) and they will provide details for its return.
- f. All replacement items are issued with a 12-month **warranty** (the item must be returned to the **Claims Administrator** in the event of a claim under the **warranty**)
- g. If **your** existing accessories are not compatible with the replacement item that the **Claims Administrator** have provided, **we** will cover the cost of replacing the accessories, on production of **your proof of purchase** for these.
- h. **Warranty** claims for **gadget(s)** damaged in transit will only be accepted where they are reported to the **Claims Administrator** on 0330 880 1761 (local rate call) within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Limit of Liability

Our liability, in respect of any one claim, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum liability for each **gadget** as shown on **your** Schedule of Insurance, the original **purchase price** or the current market value of each **gadget**, whichever is the lesser amount, but not exceeding the cost to replace the **gadget** with an identical or equivalent model.

Average Clause

Where the sum insured by **you**, as detailed in **your** Schedule of Insurance, is less than the **purchase price** of the **gadget(s)** the amount **you** are able to claim may be calculated as follows:

Amount of Claim = Actual Loss × (sum insured / **purchase price**)

Sanctions limitation and exclusions

We shall not be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Fraud

We and/or the **Claims Administrator** employ a dedicated team of fraud specialists. If any fraudulent or misleading claim is made or if any fraudulent or misleading means are used under this insurance, **you** will not be allowed to continue with **your** claim. A fraudulent or misleading act can be, but not limited to, one of the following if **you** or anyone acting for **you**:

- Makes a claim knowing the claim to be false or fraudulently exaggerated
- Makes a statement in support of a claim knowing that statement to be false in anyway
- Submits a document that has been forged or amended in anyway

We and/or the **Claims Administrator** will be entitled to instruct an investigation into **your** claim and recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** and/or the **Claims Administrator**:

- Will not pay the claim
- Will not pay another other claim that has been or will be made under the policy
- Will be entitled to recover from **you** the amount of any claim already paid under the policy
- May refer the matter to the police and/or any law enforcement agency
- May bring a civil case against **you** to recover any costs incurred

English Law

This Insurance shall be subject to English Law.

Make yourself heard

36

At Sheilas' Wheels we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However sometimes we or our insurers might get it wrong in which case we want you to tell us.

If you wish to complain about the sale of this policy:

Please contact Sheilas' Wheels Travel Insurance Complaints Team, Hood Travel Limited, 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ.

Telephone: 0345 600 3950 or email: sheilaswheelsservice@hoodtravel.co.uk

If you wish to complain about any element of this policy other than the sections shown below:

Please contact The Customer Insights Manager, URV, 1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY,

Telephone: 0203 829 6604; E-mail complaints@tifgroup.co.uk

If you wish to complain about the sections called 'Your Gadget Insurance Cover':

Please contact the claims administrators Taurus Insurance Services Ltd, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar, GX11 1AA.

Telephone: 0330 880 1761 Email: complaints@taurus.gi

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If you wish to complain about the sections called 'If your end supplier fails before you leave home' or 'If your end supplier fails whilst you are on your trip':

Please contact The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR

Telephone: 0208 776 3750, Fax: 0208 776 3751 or Email: info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your policy statement.

It is our policy to acknowledge any complaint within 5 working days advising you who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team to review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks or receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to: Complaints Team, Lloyd's, One Lime Street, London, EC3N 7HA or Email: complaints@lloyds.com

More information can be found on their website: www.lloyds.com/complaints

If you are not satisfied with the outcome of any complaint you may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR.

Their telephone advice line is **0800 023 4567** (calls to this number are free from "fixed lines" in the UK) or **0300 123 9123** if calling from a mobile (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email: complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financialombudsman.org.uk

Additional Information about this policy

Cancellation of the policy

If you find that the terms and conditions do not meet your requirements and that you no longer wish to have the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy.

What we will do if you ask us to cancel the policy more than 14 days after you have paid the premium

- We will consider a partial refund of your premium should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.
- For **single trip policies** - we will refund 50% of the policy premium paid.
- For **multi-trip policies** - we will refund 1/12th of the total policy premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.

When we might cancel your policy

- We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances:
 - fraud;
 - suspected fraud;
 - misleading information or deliberate misrepresentation;
 - abusive behaviour to any of our staff or agents.
- Should your medical situation change before you travel and we are unable to provide cover, we will either allow you to make a claim for cancellation or we will refund the proportion of your premium applicable to your travel policy.

If you wish to cancel your policy, please contact us on **0345 604 3563** or email sheilaswheelsservice@hoodtravel.co.uk

Pregnancy

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away.

From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise:

Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Preeclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Please note

We will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country. Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Preeclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Data protection

This privacy notice will help you understand the ways in which **we** use the personal information **you** give **us** when applying for and/or buying this policy. **You** should also show this notice to anyone who may be insured under **your** insurance policy. When the terms '**we**', '**our**' or '**us**' are used in this section, it will also include the insurers (Union Reiseversicherung AG), the underwriters (tifgroup, which is a trading name of Travel Insurance Facilities Plc and Liberty Mutual Insurance Europe SE administered by International Passenger Protection limited), Hood Travel Limited and Sheilas' Wheels which is a trading name of esure Services Limited.

Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by **us**, our representatives and the insurer, to arrange and manage **your** insurance policy including handling claims (and issuing renewal documents).

In certain circumstances, such as a medical emergency, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** will always take reasonable steps to safeguard your personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide your information to others where required or permitted by law (for example, if requested by the police or another official authority).

Your rights

Under GDPR and the Data Protection Act 2018 **you** have the following rights:

- to obtain access to, and copies of, the personal information that **we** hold about **you**;
- to require that **we** cease processing **your** personal information if the processing is causing **you** damage or distress; and
- to require **us** not to send **you** marketing communications.
- to require **us** to erase **your** personal information;
- to require **us** to restrict or object to **our** data processing activities;
- to receive from **us** the personal information **we** hold about **you** which **you** have provided to **us**, in a reasonable format specified by **you**, including for the purpose of **you** transmitting that personal information to another data controller; and
- to require **us** to correct the personal information **we** hold about **you** if it is incorrect.

Please note that these rights may be limited by data protection legislation, and **we** may be entitled to refuse requests where exceptions apply.

If you are not satisfied with how **we** are processing your personal information, you can make a complaint to the Information Commissioner.

You can find out more about **your** rights under data protection legislation from the Information Commissioner's Office website: www.ico.org.uk

You can exercise **your** rights by writing to **us**:

- i. In regards to the sections called 'If your end supplier fails before you leave home' and 'If your end supplier fails whilst you are on your trip', please write to:
 - International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR
- ii. In regards to all other sections, please write to:
 - The Data Protection Officer, Travel Insurance Facilities Plc, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY
- iii. In regards to the sale and administration of your policy, please write to:
 - Data Protection Officer, Hood Travel Limited, 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ

Sheilas' Wheels may keep **you** informed by post, email, phone or SMS of current and new products and services which could be of interest to **you** and for market research purposes. If **you** want to opt out of receiving marketing messages from **us** please email DPO_Opt_Out@sheilaswheels.com (spam proof email address) with **your** name, full address and date of birth. Please note it may take up to 48 hours to process **your** request.

Further information about how **we** use **your** personal information can be found on the following web page:

<https://sheilaswheels.hoodtravel.co.uk/information/privacy-policy-and-cookies>

Data protection – 'Your Gadget Insurance Cover'

How We use Your Personal Data

We use **your** personal data for the purposes of providing **you** with insurance, handling claims and providing other services under **your** policy and any other related purposes (this may include underwriting decisions made via automated means). **We** also use **your** personal data to offer renewal of **your** policy, for research or statistical purposes and to provide **you** with information, products or services that **you** request from **us**. **We** will also use **your** personal data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations. **We** collect and process **your** personal data in line with the General Data Protection Regulation and all other applicable Data Protection legislation. The Data Controllers are ERGO Travel Insurance Services Ltd (ERGO TIS) and Taurus Insurance Services Limited. The Data Processor is Taurus Insurance Services Limited.

Consent

We will only use **your** personal data when the law allows **us** to. Most commonly **we** will use **your** personal data under the following two circumstances:

1. When **you** gave explicit **consent** for **your** personal data, and that of others insured under **your** policy, to be collected and processed by **us** in accordance with this Data Protection Notice.
2. Where **we** need to perform the contract which **we** are about to enter into, or have entered into with **you**.

Special Categories of Personal Data

Some of the personal data **you** provide to **us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing Your Personal Data

We will keep any information **you** have provided to **us** confidential. However, **you** agree that **we** may share this information with Great Lakes Insurance SE and other companies within the ERGO Group and with third parties who perform services on **our** behalf in administering **your** policy, handling claims and in providing other services under **your** policy. Please see **our** Privacy Policy for more details about how **we** will use **your** information.

For more information about how **we** will use **your** data, please go to (www.ergotravelinsurance.co.uk/privacy-statement)

We will also share **your** information if **we** are required to do so by law, if **we** are authorised to do so by **you**, where **we** need to share this information to prevent fraud.

We may transfer **your** personal data outside of the European Economic Area ("EEA"). Where **we** transfer **your** personal data outside of the EEA, **we** will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

Your Rights

You have the right to ask **us** not to process **your** personal data for marketing purposes, to see a copy of the personal information we hold about **you**, to have **your** personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether **we** hold your personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further Information

Any queries relating to how **we** process **your** personal data or requests relating to **your** Personal Data Rights should be directed to:

Data Protection Officer, ERGO TIS, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom

Email: dataprotectionofficer@ergo-travel.co.uk. Phone: +44 (0) 1403 788 510

Your Insurance details

Your policy is underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany; Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities Plc. Registered Office: 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY Registered in England. Registered Number: 3220410.

Travel Insurance Facilities Plc are authorised and regulated by the Financial Conduct Authority FRN306537.

tifgroup-sales, tifgroup-claims and tifgroup-assistance are trading names of Travel Insurance Facilities Plc.

The sections called 'If your end supplier fails before you leave home' and 'If your end supplier fails whilst you are on your trip' is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE. Liberty Mutual Insurance Europe Limited is a member of the Liberty Mutual Group. Liberty Mutual Insurance Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; and it is a company incorporated in England & Wales under company number SE000115 whose registered office is at 20 Fenchurch Street London EC3M 3AW.

The section called 'Your Gadget Insurance Cover' is arranged and claims are administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurance is underwritten by ERGO TIS on behalf of Great Lakes Insurance SE (GLISE). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. ERGO TIS is registered in the UK, company number 11091555. Registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Authorised and regulated by the Financial Conduct Authority, register number 805870.

ERGO TIS has entered into a Binding Authority Contract No. TAURUS01032021 with Taurus, which authorises Taurus to issue insurance on their behalf.

Financial Services Compensation Scheme (FSCS)

For your added protection, the insurers are covered by the FSCS. You may be entitled to compensation from the scheme if the insurers cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website

www.fscs.org.uk

Sheilas' Wheels

Take me away with you

We recommend that you detach this page and take it away with you and keep it in a safe place – also leave a copy of it with family or friends at home.

It might also be useful for you to put this telephone number into your mobile phone so that you have it easily to hand if you need it.

Please note your Policy ref no:

If you need emergency medical assistance abroad contact tifgroup-assistance 24-hour advice line on:

+44 (0) 203 926 0274

Sheilas' Wheels

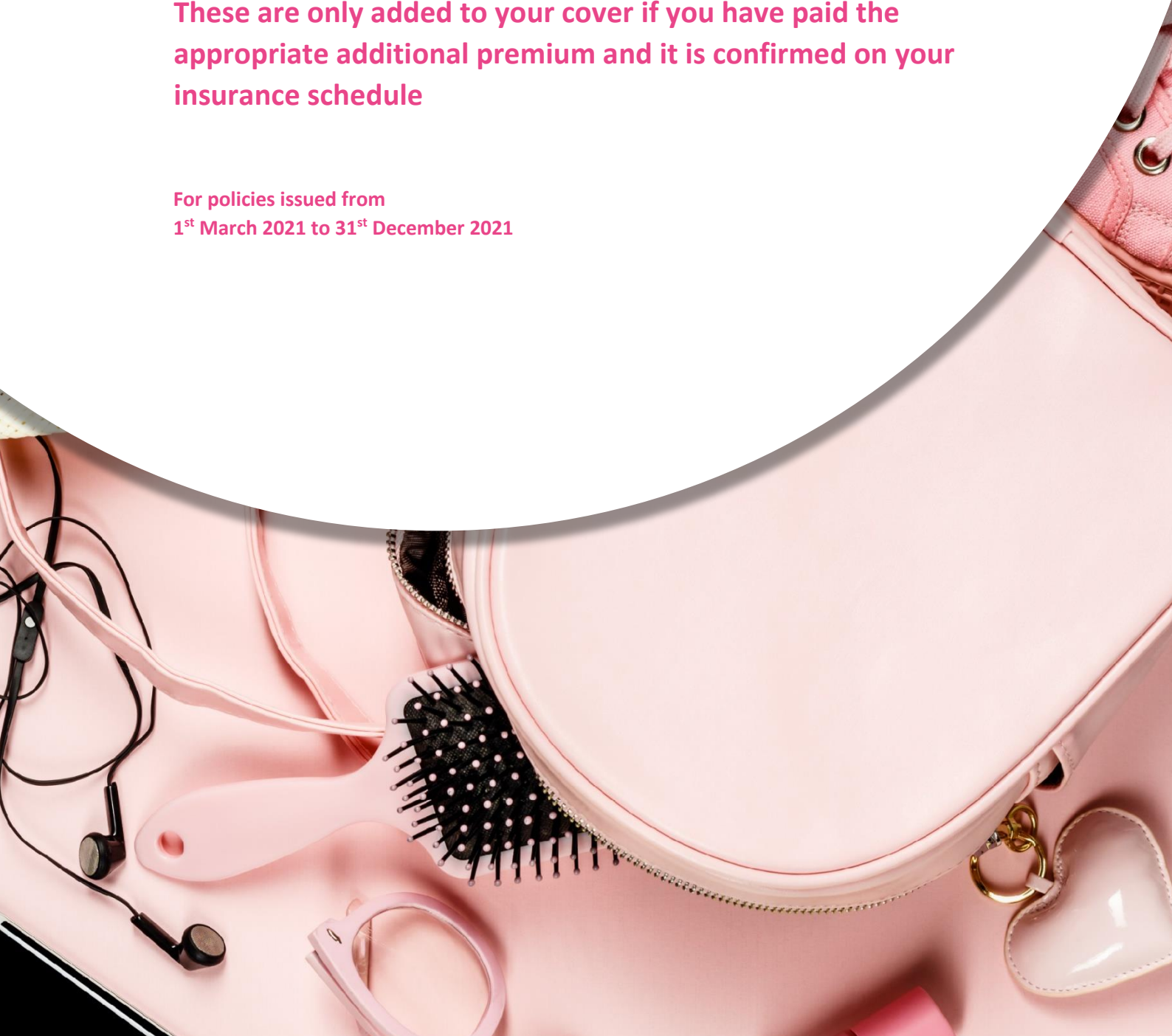
We wish you a safe and enjoyable trip

Sheilas' Wheels

Policy Extensions

These are only added to your cover if you have paid the appropriate additional premium and it is confirmed on your insurance schedule

For policies issued from
1st March 2021 to 31st December 2021



This is what you get

Please note: the extensions in this booklet will **only** apply if you have paid the appropriate additional premium and it is listed on your insurance schedule

The table below is designed to show you what cover may be available under your chosen extension and is subject to the terms, conditions and exclusions detailed in the policy. ***Cover will only be provided if the relevant additional premium has been paid and this have been confirmed to us in writing.***

The amounts shown under the 'We will pay up to' column are the maximum amounts payable under the policies for each insured person. Some sections have individual item limits, or limits to the amount paid per person; please refer to the individual policy sections for these limits. These payments are in addition to those shown in the main policy wordings.

The 'Deductible' (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

| Summary of Cover | | We will pay up to | Deductible |
|------------------|--|-------------------|-------------------------|
| Page No. | Golf Extension | | |
| 2. | If your golf equipment is lost or stolen | £1,500 | As per your main policy |
| 3. | If you are unable to play golf | £250 | Nil |
| 4. | If you get a hole in one | £75 | Nil |
| | Wedding Extension | | |
| 5. | If your wedding rings are lost or stolen | £500 | As per your main policy |
| 6. | If your wedding attire is lost, stolen or damaged | £2,000 | As per your main policy |
| 7. | If your wedding gifts are lost or stolen | £1,000 | As per your main policy |
| 8. | If your wedding photos are lost or stolen | £500 | As per your main policy |
| | Winter Sports Extension | | |
| 9. | If your winter sports equipment is lost, stolen or damaged | £1,000 | As per your main policy |
| 10. | If your winter sports equipment is delayed | £500 | Nil |
| 11. | If you are unable to use your ski pack | £500 | Nil |
| 12. | If the piste is closed | £1,000 | As per your main policy |
| | Cruise Extension | | |
| 13. | If you miss your sailing | £1,000 | As per your main policy |
| 14. | If you are confined to your cabin | £1,000 | Nil |
| 15. | If you cannot go on your shore excursion | £500 | Nil |
| 16. | If your ships itinerary changes | £1,000 | Nil |
| 17. | If your formal attire is lost or stolen | £1,000 | As per your main policy |
| | Business Extension | | |
| 18. | If your business equipment is lost, or stolen | £2,000 | As per your main policy |
| 19. | If your business equipment is delayed | £500 | Nil |
| 20. | If your business cash is lost or stolen | £500 | As per your main policy |
| 21. | If you are unable to start or continue your business trip | £1,000 | As per your main policy |

If your golf equipment is lost, stolen or damaged during your trip

If this happened:

Despite take **precautions** your **golf equipment** was lost, stolen or damaged during your **trip**.

This is what we will do:

We will pay up to **£1,500** in total for your **golf equipment**, however the most we will pay for any **single article, pair or set** is **£300**.

We will also pay up to **£100** per 24 hours up to a maximum of **£500** for the hire of replacement **golf equipment** if your own cannot be repair in the resort.

But we won't do anything if:

- you have not paid the additional premium for the golf extension and you have no confirmation of this on your insurance schedule;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your **golf equipment** was left in or on an **unattended** motor vehicle;
- your **golf equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your **trip** accommodation, or a designated equipment area and/or rack;
- you cannot provide receipts for the hire of the replacement **golf equipment**;
- you do not **co-operate** with us.

These words have following meanings in this section:

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

golf equipment - clothing and other items which are associated with golf, and without which you would not be able to participate in golf.

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

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

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

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **golf equipment**.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

single article - any single item that is not part of a **pair or set**.

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

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

unattended - neither on your person or within your sight and reach.

we/us - Union Reiseversicherung AG UK.

If you are unable to play golf

If this happened:

You were unable to play golf because you had to cancel or cut short your **trip** or if you suffered from an **illness** or injury during your **trip**.

This is what we will do:

We will pay up to **£50** per 24-hour period that you are unable to play golf up to a maximum of **£250**.

But we won't do anything if:

- you have not paid the additional premium for the golf extension and you have no confirmation of this on your insurance schedule;
- you claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you are unable to provide written confirmation from the organisers, trainers and the resort management confirming that you were unable to play golf and the reason for this;
- you cannot provide written confirmation from a medical doctor that you are unable to play golf;
- you do not have a valid claim under the following sections of your main policy '*If you are unable to go on your trip*', '*If you need emergency medical treatment abroad*' or '*If you have to cut short your trip*';
- you do not **co-operate** with **us**.

These words have following meanings in this section:

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

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

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

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

we/us - Union Reiseversicherung AG UK.

If you get a hole in one

If this happened:

You hit a **hole in one** whilst playing golf during your trip.

This is what we will do:

We will pay up to **£75** for the costs incurred following you getting a **hole in one**.

But we won't do anything if:

- you have not paid the additional premium for the golf extension and you have no confirmation of this on your insurance schedule;
- you cannot provide written confirmation from the club secretary and you're playing partner;
- you cannot provide receipts for the costs incurred.

These words have following meanings in this section:

hole in one - when the golf ball lands in the hole after one shot only.

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

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

we/us - Union Reiseversicherung AG UK.

If your wedding rings are lost or stolen

If this happened:

Despite taking **precautions** your wedding rings were lost or stolen during your **trip**.

This is what we will do:

We will pay up to **£250** per wedding ring up to maximum of **£500**.

But we won't do anything if:

- you have not paid the additional premium for the wedding extension and you have no confirmation of this on your insurance schedule;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your wedding rings were in your **checked-in baggage**;
- your wedding rings were left in or on an **unattended** motor vehicle;
- your wedding rings were left **unattended** unless it was left in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

These words have following meanings in this section:

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their wedding rings.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

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

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

transport provider - Airline Companies, Rail Operators, Coach Operators and Ferry Operators.

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

unattended - neither on your person or within your sight and reach.

we/us - Union Reiseversicherung AG UK.

If your wedding attire lost, stolen or damaged

If this happened:

Despite taking **precautions** your **wedding attire** was lost or stolen during your **trip**.

This is what we will do:

We will pay up to **£2,000** in total for your **wedding attire**, however the most we will pay for any **single article**, **pair or set** is **£500**.

We will pay you up to **£500** in total for your cosmetics.

But we won't do anything if:

- you have not paid the additional premium for the wedding extension and you have no confirmation of this on your insurance schedule;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your **wedding attire** was left in or on an **unattended** motor vehicle;
- your **wedding attire** was left **unattended** unless it was left in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

These words have following meanings in this section:

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **wedding attire**.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

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

single article - any single item that is not part of a **pair or set**.

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

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

unattended - neither on your person or within your sight and reach.

wedding attire - wedding dress, suit, shoes, and other items which were bought specifically to be worn at your wedding.

we/us - Union Reiseversicherung AG UK.

If your wedding gifts are lost or stolen

If this happened:

Despite taking **precautions** your wedding gifts were lost or stolen during your **trip**.

This is what we will do:

We will pay up to **£1,000** in total for your wedding gifts, however the more we will pay for any **single article**, **pair or set** is **£250**.

But we won't do anything if:

- you have not paid the additional premium for the wedding extension and you have no confirmation of this on your insurance schedule;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your wedding gifts were in your **checked-in baggage**;
- your wedding gifts were left in or on an **unattended** motor vehicle;
- your wedding gifts were left **unattended** unless it was left in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

These words have following meanings in this section:

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate - provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their wedding gifts.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

single article - any single item that is not part of a **pair or set**.

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

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

transport provider - Airline Companies, Rail Operators, Coach Operators and Ferry Operators.

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

unattended - neither on your person or within your sight and reach.

we/us - Union Reiseversicherung AG UK.

If your wedding photos or videos are lost, stolen or damaged

If this happened:

Despite taking **precautions** your wedding photos or videos were lost, stolen or damaged during your **trip**.

This is what we will do:

We will pay up to **£500** towards the cost of retaking your wedding photos or your wedding video.

But we won't do anything if:

- you have not paid the additional premium for the wedding extension and you have no confirmation of this on your insurance schedule;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your wedding photos or videos were in your **checked-in baggage**;
- your wedding photos or videos were left in or on an **unattended** motor vehicle;
- your wedding photos or videos were left **unattended** unless it was left in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

These words have following meanings in this section:

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their wedding photos or videos.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

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

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

transport provider - Airline Companies, Rail Operators, Coach Operators and Ferry Operators.

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

unattended - neither on your person or within your sight and reach.

we/us - Union Reiseversicherung AG UK.

If your winter sports equipment is lost, stolen or damaged

If this happened:

Despite taking **precautions** your **winter sports equipment** was lost, stolen or damaged during your **trip**.

This is what we will do:

We will pay up to **£1,000** in total for your owned **winter sports equipment**, however the most we will pay for any **single article**, **pair** or **set** is **£500**.

We will pay up to **£300** in total for your hired **winter sports equipment**.

But we won't do anything if:

- you have not paid the additional premium for the winter sports extension and you have no confirmation of this on your insurance schedule;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your **winter sports equipment** was left in or on an **unattended** motor vehicle;
- your **winter sports equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your **trip** accommodation, or a **designated ski rack**;
- you do not **co-operate** with us.

These words have following meanings in this section:

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

designated ski rack - a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis and snowboards.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **winter sports equipment**.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

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

single article - any single item that is not part of a **pair** or **set**.

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

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

unattended - neither on your person or within your sight and reach.

we/us - Union Reiseversicherung AG UK.

winter sports equipment - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

If your winter sports equipment is delayed

If this happened:

Your **winter sports equipment** that was **checked-in baggage** did not arrive at your **trip** destination within 12 hours of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay you **£100** per each **24- hour** period you are without your **winter sports equipment** up to a total of **£500** for the purchase or hire of replacement **winter sports equipment**.

But we won't do anything if:

- you have not paid the additional premium for the winter sports extension and you have no confirmation of this on your insurance schedule;
- you did not notify the loss or theft to your **transport provider** or their handling agents and obtain a Property Irregularity Report (PIR);
- you cannot provide receipts for the hire of the replacement **winter sports equipment**;
- you do not **co-operate** with us.

These words have following meanings in this section:

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

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

home country - either the United Kingdom, or the Channel Islands.

transport provider - Airline Companies, Rail Operators, Coach Operators and Ferry Operators.

trip destination - the airport, international rail terminal or port outside your **home country** which is your final ticketed destination.

winter sports equipment - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

we/us - Union Reiseversicherung AG UK.

If you are unable to use your ski-pack during your trip

If this happened:

During your **trip**, you were admitted to a hospital for **emergency medical treatment** as an **inpatient** or confined to your **trip** accommodation on medical advice, and unable to use the facilities provided by your **ski-pack**.

This is what we will do:

We will pay you **£100** for each **24-hour** period that you cannot use your **ski-pack**, up to a maximum of **£500**.

But we won't do anything if:

- you have not paid the additional premium for the winter sports extension and you have no confirmation of this on your insurance schedule;
- you do not have a valid claim under either the *If you need emergency medical treatment abroad* or *If you need emergency medical treatment in your home country* sections of the main policy;
- you cannot provide evidence showing when the **ski-pack** was purchased;
- you do not **co-operate** with us.

These words have following meanings in this section:

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

emergency medical treatment - any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home - one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

inpatient - being admitted to a hospital for a period of 24 hours or more.

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

ski-pack - ski pass, ski lift pass and ski school fees.

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

we/us - Union Reiseversicherung AG UK.

If your ski resort is closed

If this happened:

You were unable to use the **ski resort** facilities for more than **24 hours** during your **trip** due to **adverse weather conditions** and the piste was closed.

This is what we will do:

We will pay you **£200** per each **24-hour** period that you cannot use the facilities in the **ski resort**, up to a maximum of **£1,000**

We will pay you **£200** for each **24-hour** period up to **£1,000** for the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your **ski resort**.

But we won't do anything if:

- you have not paid the additional premium for the winter sports extension and you have no confirmation of this on your insurance schedule;
- you cannot provide written confirmation from the **ski resort** management confirming that the facilities were closed due to **adverse weather conditions**, or that it was unsafe to ski or snowboard due to **adverse weather conditions**;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you do not **co-operate** with us.

These words have following meanings in this section:

adverse weather conditions - too much, or too little snow, high winds or avalanche.

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

ski resort - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

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

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

we/us - Union Reiseversicherung AG UK.

If you miss your sailing

If this happened:

If you arrived at your **embarkation point** after the cruise ship had departed because of something that happened that you could not reasonably be expected to have foreseen, or have been able to avoid.

This is what we will do:

We will pay you up to **£1,000** towards the cost of additional travel and accommodation so you can travel to your cruise ship's next **port of call** and aboard the vessel or to allow you to reach your **international departure point** to return home.

But we won't do anything if:

- you have not paid the additional premium for the cruise extension and you have no confirmation of this on your insurance schedule;
- you have not made every attempt to reach the **embarkation point** in time to board the vessel;
- you have not allowed sufficient time (given normal traffic and weather conditions) to reach your **embarkation point** and check-in on time as shown on your itinerary;
- you are claiming for costs where the cruise operator has provided alternative travel and accommodation, or a financial contribution towards these costs;
- the **transport provider** has provided alternative travel and accommodation, or a financial contribution towards these costs;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you do not **co-operate** with us.

These words have following meanings in this section:

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

embarkation point - the port at which you board the cruise ship and register as a passenger at the start of the cruise itinerary and during your **trip**.

home - one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

international departure point - an airport, international rail terminal or port which you leave a country having passed through passport control.

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

port of call - a port where the cruise ship docks as part of its itinerary.

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

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

we/us - Union Reiseversicherung AG UK.

If you are confined to your cabin

If this happened:

During your cruise, you were confined to your cabin on medical advice, or admitted to the ship's hospital for **emergency medical treatment**.

This is what we will do:

We will pay you **£100** for each **24-hour** period you are confined up to a maximum of **£1,000**.

This payment is in addition to any emergency medical expenses **we** may have agreed to under your main policy - *'If you need emergency medical treatment abroad'*.

But we won't do anything if:

- you have not paid the additional premium for the cruise extension and you have no confirmation of this on your insurance schedule;
- you do not have a valid claim under the *'If you need emergency medical treatment abroad'* section of your main policy;
- you cannot provide written confirmation from the ship's medical officer confirming the reason for, and length of, your confinement to your cabin;
- you do not **co-operate** with **us**.

These words have following meanings in this section:

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

emergency medical treatment - any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home - one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

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

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

we/us - Union Reiseversicherung AG UK.

If you cannot go on your shore excursion

If this happened:

You were unable to go on your pre-paid shore excursion because you were confined to your cabin on medical advice, or admitted to the ship's hospital for **emergency medical treatment**.

This is what we will do:

We will pay you **£100** for each missed excursion up to a maximum of **£500**.

But we won't do anything if:

- you have not paid the additional premium for the cruise extension and you have no confirmation of this on your insurance schedule;
- you do not have a valid claim under the '*If you need emergency medical treatment abroad*' section of your main policy;
- you cannot provide written confirmation from the ships medical officer confirming the reason for, and length of, your confinement to your cabin;
- you cannot provide written confirmation from the ships bursar that you did not join the excursion;
- you do not **co-operate** with us.

These words have following meanings in this section:

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

emergency medical treatment - any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home - one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

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

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

we/us - Union Reiseversicherung AG UK.

If your ships itinerary changes

If this happened:

A scheduled **port of call** was cancelled due to adverse weather conditions or timetable restrictions.

This is what we will do:

We will pay you **£200** for each cancelled port of call up to a maximum of **£1,000**.

But we won't do anything if:

- you have not paid the additional premium for the cruise extension and you have no confirmation of this on your insurance schedule;
- you cannot provide written confirmation from the ships bursar or captain confirming the reason for, and the number of, any cancelled **port of call** visits;
- you were offered an alternative **port of call**;
- you were offered any monetary compensation (including on-board credit) by the ship or **tour operator**;
- you do not **co-operate** with us.

These words have following meanings in this section:

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

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

port of call – a port where the cruise ship docks as part of its itinerary.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) – any individual or company which sells a **package holiday**.

we/us - Union Reiseversicherung AG UK.

If your cruise attire lost, stolen or damaged

If this happened:

Despite taking **precautions** your **cruise attire** was lost or stolen during your **trip**.

This is what we will do:

We will pay you **£1,000** in total for your **cruise attire**, however the most we will pay for any **single article**, **pair or set** is **£500**.

We will pay you up to **£500** if your cruise attire is delayed by more than **12 hours**.

But we won't do anything if:

- you have not paid the additional premium for the cruise extension and you have no confirmation of this on your insurance schedule;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- your **cruise attire** was left in or on an **unattended** motor vehicle;
- your **cruise attire** was left **unattended** unless it was left in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you do not **co-operate** with us.

These words have following meanings in this section:

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

cruise attire - additional shoes and clothing that is specifically required to be worn for formal occasions whilst on the cruise, such as evening suits, dress shirts, black tie, evening gown.

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cruise attire**.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

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

single article - any single item that is not part of a **pair or set**.

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

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

unattended - neither on your person or within your sight and reach.

we/us - Union Reiseversicherung AG UK.

If your business equipment is lost or stolen

If this happened:

Despite taking **precautions** your **business equipment** was lost or stolen during your **trip**.

This is what we will do:

We will pay up to **£2.000** in total for your **business equipment**, however the most we will pay for any **single article, pair or set** is **£400**.

We will also pay up to **£100** for the hire of replacement **business equipment** for each **24-hour** period you are without your **business equipment** up to a maximum of **£500**.

But we won't do anything if:

- you have not paid the additional premium for the business extension and you have no confirmation of this on your insurance schedule;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide evidence of ownership and/or **proof of purchase**;
- your **business equipment** was left in or on an **unattended** motor vehicle;
- your **business equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your **trip** accommodation, or a designated equipment area and/or rack;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you do not **co-operate** with us.

These words have following meanings in this section:

business equipment - any property owned by a **company** that is fundamental to the **business trip** for example, laptops, tablets and tools.

business trip - a journey connected with your employment and takes place during the period of cover.

company - a registered business that you work for.

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

evidence of ownership - a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **business equipment**.

proof of purchase - an original receipt and any other documentation required to prove when the item was purchased.

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

single article - any single item that is not part of a **pair or set**.

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

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

unattended - neither on your person or within your sight and reach.

we/us - Union Reiseversicherung AG UK.

If your business equipment is delayed

If this happened:

Your **business equipment** that was **checked in baggage** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay up to **£100** for each **12-hour** period for the purchase or hire of replacement **business equipment** up to a maximum of **£500**.

We will pay up to **£500** for emergency courier expenses you incur, in obtaining **business equipment** which is essential to your **business trip**.

But we won't do anything if:

- you have not paid the additional premium for the business extension and you have no confirmation of this on your insurance schedule;
- you did not notify the loss or theft to your **transport provider** or their handling agents and obtain a Property Irregularity Report (PIR);
- you cannot provide receipts for the hire of the replacement **business equipment**;
- you do not **co-operate** with us.

These words have following meanings in this section:

business equipment - any property owned by a **company** that is fundamental to the **business trip** for example, laptops, tablets and tools.

business trip - a journey connected with your employment and takes place during the period of cover.

company - a registered business that you work for.

checked-in baggage - suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

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

home country - either the United Kingdom, or the Channel Islands.

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

transport provider - Airline Companies, Rail Operators, Coach Operators, and Ferry Operators.

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

trip destination - the airport, international rail terminal or port outside your **home country** which is your final ticketed destination.

we/us - Union Reiseversicherung AG UK.

If your business cash is lost or stolen

If this happened:

Despite taking **precautions** your **business cash** was lost or stolen during your **trip**.

This is what we will do:

We will pay up to **£500** in total.

But we won't do anything if:

- you have not paid the additional premium for the business extension and you have no confirmation of this on your insurance schedule;
- you did not notify the loss or theft to the police, your carrier, or **tour operator's** representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you are unable to provide **proof of withdrawal**.
- your **business cash** was left in or on an **unattended** motor vehicle;
- your **business cash** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your **trip** accommodation, or a designated equipment area and/or rack;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you do not **co-operate** with us.

These words have following meanings in this section:

business cash - sterling or foreign currency in note or coin form that has been withdrawn from a **company** bank, building society or credit card.

business trip - a journey connected with your employment and takes place during the period of cover.

company - a registered business that you work for.

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

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

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **business cash**.

proof of withdrawal - evidence that you had withdrawn the cash from your bank, building society or credit card.

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

tour operator(s) - any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

tour organisers(s) - any individual or company which sells a **package holiday**.

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

unattended - neither on your person or within your sight and reach.

we/us - Union Reiseversicherung AG UK.

If you are unable to start or continue your business trip

If this happened:

You were unable to start or continue your **business trip** due to your death, illness or injury.

This is what we will do:

We will pay up to **£1,000** towards the cost of travel and accommodation expenses for a replacement employee to travel out to take your place.

But we won't do anything if:

- you have not paid the additional premium for the business extension and you have no confirmation of this on your insurance schedule;
- you do not have a valid claim under the following sections of your main policy '*If you are unable to go on your trip*', '*If you need emergency medical treatment abroad*' and '*If you have to cut your trip short*';
- you cannot produce receipts for any additional expenditure;
- you claim for travel and accommodation costs that are for a higher standard of service that you had originally booked;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you claiming as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you do not **co-operate** with **us**.

These words have following meanings in this section:

business trip - a journey connected with your employment and takes place during the period of cover.

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

deductible - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

we/us - Union Reiseversicherung AG UK.

Sheilas' Wheels

We wish you a safe and enjoyable trip