

Sheilas' Wheels

Essential

SINGLE TRIP & MULTI TRIP

For policies issued from
1st December 2019 to 30th November 2020

This policy has been specially arranged and is administered on behalf of Sheilas' Wheels 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 38) 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.



About the policy

- i. This policy is a legal contract between us and you, and is subject to the exclusive jurisdiction of the courts of England and Wales.
- ii. 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.
- iii. All communications from us will be in English.
- iv. Travel insurance policies have specific requirements for both purchasing and making successful claims.
- v. 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.
- vi. We will settle all claims under the law of England and Wales.
- vii. 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.
- viii. We may take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- ix. 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.
- x. 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.
- xi. 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.
- xii. 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.



PLEASE NOTE: This is a travel insurance policy and not private medical insurance. The intention of this policy is to pay for reasonable and necessary costs for emergency medical, surgical and hospital treatment including an ambulance to take you to hospital. This does not include procedures that can be carried out in your home country after repatriation, or for any medical expenses incurred in private facilities if adequate state facilities are available.

Criteria for purchase

This insurance will only be valid if, at the time you bought the policy, everyone 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 BFPO;
- 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;
- Is not travelling to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of your departure;
- Who is aged 17 years or under, is travelling with one of the named insured adults on the insurance schedule.



If you are unable to comply with any of the above, please call us on 0345 604 3563 immediately to ensure you have cover.

Restrictions on Cover

Single Trip Policies - Maximum age is 85 years

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

Trips within the United Kingdom or the Channel Islands of less than 3 days.

This is what you get

The table below is designed to show you what cover may be available under this insurance and is subject to the terms, conditions and exclusions detailed in the policy.

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 period; please refer to the individual policy sections for these limits.

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

Cover		We will pay up to	Deductible
Page No.	Your pre - travel policy		
7.	If you are unable to go on your trip	£1,000	£175
8.	If your end supplier fails before you leave home	£2,500	Nil

Page No.	Your travel policy		
9.	If you are delayed leaving your home country	£250	Nil
10.	If you miss your departure	£500	£175
11.	If you miss your first connection from your home country	£500	£175
12.	If you decide to abandon your travel plans	£1,000	£175
13.	If you need emergency medical treatment abroad	£5,000,000	£175
14.	If you incur additional emergency expenses abroad	£3,000	£175
15.	If you need to be brought home	£200,000	£175
16.	If you are buried or cremated abroad	£3,000	£175
17.	If you are admitted to a public hospital	£500	Nil
18.	If you need emergency treatment in your home country	£2,000	£175
19.	If you have to cut your trip short	£1,000	£175
20.	If your checked-in baggage is delayed	£200	Nil
21.	If your valuables are lost or stolen	£300	£175
22.	If your electrical items & accessories are lost, stolen or accidentally damaged	£300	£175
23.	If your other possessions are lost, stolen or accidentally damaged	£1,000	£175
24.	If your cash is lost or stolen	£250	£175
25.	If you need emergency travel documents	£250	Nil
26.	If you are held legally liable for injury or damage	£2,000,000	Nil
27.	If you are killed, injured or disabled following an accident	£10,000	Nil
28.	If you need legal advice	£20,000	£175
29.	If you need additional pet care due to a delay on your return journey	£250	Nil
30.	If there is a catastrophe whilst you are on your trip	£1,000	Nil
31.	If your end supplier fails whilst you are on your trip	£2,500	Nil
32-34	Your Gadget Insurance Cover - Providing you have paid the required additional premium	Please see page 32	

Meet your insurers

Unless otherwise stated your policy is underwritten by tifgroup, which is 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 AmTrust Europe Limited.

Medical conditions existing before you bought your policy

Please note that, when you buy your policy you must tell us if you or anyone else detailed on this policy have any pre-existing medical conditions.

A pre-existing medical condition is:

- 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 sales process. You can also get assistance with this by calling: **0345 604 3563**

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 accidents, 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 circumstances 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.

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**

Opening Hours

8am - 7pm Monday to Friday

9am - 5pm Saturday

Please be aware we are closed on 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

If you have a medical emergency while you are away

Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU.

Please contact our 24 hour assistance service, provided by tifgroup-assistance, as soon as you can on

+ 44 (0)203 926 0274

or email: operations@emergencyassistance.co.uk

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 the tifgroup-assistance team.

Public facilities in most countries are best equipped to deal with your immediate clinical needs and your long-term recovery. As the emergency service the local population relies on, they have access to the best doctors and the best equipment, they are open 24 hours a day and they are regulated.

If you are taken to a private facility, call us immediately and we will advise what options are open to you. We will deal with any requests for payment from the private facility so you should resist any attempt from them to make you pay anything.

The tifgroup-assistance team is available 24 hours a day, 365 days a year to assist you, and whilst the actual medical care you receive is in the hands of the local doctors attending to you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans.

The tifgroup-assistance team 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.

If you would like to know more about our approach to the best medical care overseas and repatriation planning, please visit our website philosophies.tifgroup.co.uk

Your best medical interests accounting both for immediate medical needs and for your long-term health are at the very heart of any recommendations made by the tifgroup-assistance team.

The tifgroup-assistance team will need the following basic information:

- the patient's name and age, as well as, as much information about the medical situation as possible, including where the patient is being treated and the name of the treating doctor.
- tell them that you have Sheilas' Wheels Essential Travel Insurance, the policy number and the date it was bought; and
- the patient's UK GP contact details in case they need further medical information.

Things to be aware of/remember:

- 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 the tifgroup-assistance medical team.
- NEVER give your passport to a clinic or hospital.
- you may be required to obtain your medical records in the event of a claim.

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 your travel insurance policy:

Sheilas' Wheels claims either by email claims@tifgroup.co.uk or Telephone **0203 926 0273**. Office hours are 8am - 8pm Weekdays, 9am - 1pm Saturday or download a claim form at www.tifgroup.co.uk/services/claims

For your gadget insurance policy:

Taurus on **0330 880 1761** (local call rate) or swheels.tiga@taurus.gi. Further information can be found on **page 34**.

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 - your Sheilas' Wheels policy covers many sports and activities as standard without any additional premium for the following activities:

Please Note: Those activities marked in italics do not have Personal Liability cover.

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*

Badminton, Bamboo Rafting, Banana Boating, Baseball, Basketball, Billiards, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*

Camel/Elephant Riding/Trekking (UK Booked), *Canoeing/Kayaking (White Water Grades 1-3)*, *Catamaran Sailing (in-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m)

Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing

Fell Running (up to 1,000m), Fencing, Fives, Flag Football, *Flying as a passenger (private/small aircraft/helicopter)*, Football/Soccer (practice and training), Frisbee (recreational)

Golf

Handball (practice and training), Highland Games, Horse Riding (no jumping), *Hot Air Ballooning*

Indoor Skating (not ice)

Jet Boating, *Jet Skiing*

Kiting, Korfball

Laser Tag, Low Ropes

Marathons, Mini Golf, Model Flying, Mountain Biking (up to 1,000m)

Netball

Quoits

Rackets, Racquet Ball, *Rafting (White Water Grades 1-3)*, Re-enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skateboarding/Scooters (non motorised), Rounders, *Rowing (in-shore and recreational)*

Safari (UK Organised), Safari Trekking (UK Organised), Sailing/Yachting (inshore and recreational), *Scuba Diving (not solo, up to 30m)*, *Segway (supervised and non-competitive)*, Snorkelling (**in-shore** and/or with a lifeguard present), Softball, Squash, Stool Ball, Swimming (**in-shore** and/or with a lifeguard present), Swimming with Dolphins (**in-shore** and/or with a lifeguard present), Sydney Harbour Bridge Climbing (professionally organised and supervised)

Table Tennis, Tennis, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering in a group (up to 1,000m), *Tubing*, Tug of War

Unicycle Riding

Volleyball

Water Parks, Whale Watching (professionally organised)

Yachting (in-shore and crewing), Yoga

If you are considering taking part in any activity which is not listed above, 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

Off-piste Skiing/Snowboarding (with a guide)

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

Scouting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*

These words have the following meanings in this section:

manual labour - work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

in-shore - within 12 Nautical Miles of the shore/coast.

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

If this happened:

You had to cancel your **trip** because the following unexpectedly happened before you left **home**:

- you, a **travelling companion**, a **family member**, a **close business colleague**, or the person you were going to stay with became ill, was injured or died;
- your **home** was burgled, or seriously damaged by fire, storm or flood;
- you were called for jury service or required as a witness in a court of law;
- your pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not available;
- you, or a **travelling companion** were made **redundant**;
- you, or a **travelling companion** as members of HM Forces have your **leave orders** cancelled.

This is what we will do:



We will pay you up to **£1,000** for your share of any costs that are directly related to your **trip**, which you have paid and cannot get back from anyone else, or which cannot be transferred or used for another purpose.

But we won't do anything if:

- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you cancelled your **trip**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

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.

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

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).

leave orders - leave which has been approved by your Commanding Officer in accordance with the regulations as described in the "Tri - Service regulation for leave and other absences".

natural disaster - volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

redundant - being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

travelling companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the period of insurance.

we/us - Union Reiseversicherung AG UK.

If your end supplier fails 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 Cunningham Lindsey, 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 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 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 have 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 van 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 operator** and therefore falls within the Package Travel Regulations.

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.

trip - travel 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 **£25** for each **12-hour** period that you are delayed up to a maximum of **£250**.

But we won't do anything if:

- your departure was delayed due to a **known event** at the time the policy was purchased or the **trip** was booked;
- you cannot provide **us** with a written report from the **transport provider** confirming the reason for, and the length of the delay.

These words have the following meanings in this section:

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

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.

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 you up to **£500** 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 have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

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

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.

public transport services - buses, coaches, domestic flights or trains that run to a published scheduled timetable.

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 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 **international departure point** caused you to miss your **connection**.

This is what we will do:



We will pay up to **£500** 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**;
- 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 your **connection** and the reason for, and length of, the delay to their service;
- you cannot provide **us** with receipts for any additional expenditure and you do not **co-operate** with **us**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

connection - a connecting flight, sailing or train which you take within 12 hours of you having 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 BFPO (British Forces Posted Overseas).

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

transport provider - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise 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 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 **international departure point** was delayed for **24 hours** or more.

This is what we will do:



We will pay you up to **£1,000** for your share of any **prepaid 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 the **international departure point**;
- the claim was due to a **known event** at the time the policy was purchased or the trip was booked;
- 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 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 the **transport provider** confirming the reason for, and the length of, the delay;
- you have not paid your **deductible** or accepted it will be deducted from any settlement.

These words have the following meanings in this section:

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

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

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.

prepaid 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 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:

Whilst on a **trip abroad** you needed **emergency medical treatment** (including dental treatment for the immediate relief of pain).

This is what we will do:



We will pay you up to **£5,000,000** in respect of reasonable fees or charges for **emergency medical treatment** 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, 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 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;
- the treating doctor is of the opinion that **excessive alcohol consumption** has caused the illness or injury;
- you were involved in an accident involving a **vehicle** you were in control of when you didn't hold a relevant **valid UK driving licence** or you did not take **safety precautions** whether legally required locally or not;
- you 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 do not **co-operate** with **us**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

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 6.

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 claims 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**.

excessive alcohol consumption - you have drunk so much alcohol that your judgement is seriously effected.

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

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

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, motorcycle, moped, scooter or quad bike.

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** or your **prescribed medication** was lost, stolen or damaged during your **trip** abroad and you had to purchase replacement medication/medical device.

This is what we will do:

- ✓ **We will pay you up to £500** in respect of reasonable travel costs to or from a 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 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**;
- you cannot produce receipts for any additional expenditure;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

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

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.

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**.

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

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

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

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

prescribed medication - medication you require to prevent a deterioration or exacerbation of an **existing medical condition**.

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 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** 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 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**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

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 BFPO (British Forces Posted Overseas).

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

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

trip - travel 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 **£3,000** 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**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

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

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

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

trip - travel during the period of insurance.

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

If you are admitted to a public hospital

If this happened:

During your **trip abroad**, you were admitted as an **inpatient** to a public hospital for **emergency medical treatment**.

This is what we will do:



We will pay you **£20** for each **24-hour** period you are confined up to a maximum of **£500**.

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 **inpatient** 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 BFPO (British Forces Posted Overseas).

home country - either 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.

trip - travel 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 hospital for **emergency medical treatment** as an **inpatient** or confined to your **trip** accommodation on medical advice, 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 costs 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 ask **us** to pay for **emergency medical treatment** because 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 **emergency medical treatment** 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**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

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.

deductible - the amount **we** will deduct from any claims 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**.

excessive alcohol consumption - you have drunk so much alcohol that your judgement is seriously effected.

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

home country - either 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.

trip - travel during the period of insurance.

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

If you have to cut your trip short

If this happened:

You had to cut short your **trip** because the following unexpectedly happened after you left **home**:

- you, a **travelling companion**, a **family member**, a **close business colleague**, or the person you were staying with became ill, was injured or died;
- you were advised by the Police that your **home** had been burgled, or suffered serious fire, storm or flood;
- your pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- you were called for jury service or required as a witness in a court of law;
- you, or a **travelling companion** as members of HM forces had your **leave orders** cancelled.

This is what we will do:



We will pay you up to **£1,000** for your share of any unused accommodation, car hire and excursions that are directly related to your **trip** which you have paid for and cannot get back from anyone else, as well as any additional travel expenses incurred to get you **home**.

But we won't do anything if:

- 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 are unable to provide **us** with the information **we** may reasonably require to confirm the reason you cut your **trip** short;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- the treating doctor is of the opinion that **excessive alcohol consumption** has caused the illness or injury;
- you were involved in an accident involving a **vehicle** you were in control of when you did not hold a relevant **valid UK driving licence** or you did not take **safety precautions** whether legally required locally or not;
- you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

additional sports activity - any sport or activity not listed on page 6.

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.

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

excessive alcohol consumption - you have drunk so much alcohol that your judgement is seriously effected.

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).

leave orders - leave which has been approved by your Commanding Officer in accordance with the regulations as described in the "Tri-Service regulation for leave and other absences".

natural disaster - volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

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

travelling companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the period of insurance.

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

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

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 **£50** for each **12-hour** period you are without your **checked-in baggage** up to a maximum of **£200**.

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.

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.

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

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 or stolen

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 **£300** 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;
- 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 cannot provide evidence of unauthorised and/or forcible entry;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

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.

deductible - the amount **we** will deduct from any claims 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.

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.

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.

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 **£300** 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**;
- 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 cannot provide evidence of unauthorised and/or forcible entry;
- you are claiming for a **gadget**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

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.

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

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 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) - Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as Smart Watch or a Health and Fitness Tracker).

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** or **accessories**.

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

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 other possessions are lost, stolen or accidentally 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 **£1,000** in total, after a deduction for wear and tear for your possessions however the most we will pay for any **single article, pair or set** is **£300**.

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;
- 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 cannot provide evidence of unauthorised and/or forcible entry;
- you are claiming for a **gadget**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

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.

deductible - the amount **we** will deduct from any claims 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.

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

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 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**.

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 is lost or stolen

If this happened:

Your **cash** was lost or stolen during your **trip**.

This is what we will do:



We will pay you up to **£250** in total.

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**;
- you cannot provide **proof of withdrawal**;
- your **cash** was 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 not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

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

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

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**.

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

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 need emergency travel documents

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 **£125** 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 **£125** 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 cannot 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, 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.

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 BFPO (British Forces Posted Overseas).

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**.

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 injury, illness or disease to, or the 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 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 non-prescribed 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.

These words have the following meanings in this section:

additional sports activity - any sport or activity not listed on page 6.

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

excessive alcohol consumption - you have drunk so much alcohol that your judgement is seriously effected.

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

travelling companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the period of insurance.

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

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 **£5,000** 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 **£10,000** 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 **£10,000** 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 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 non-prescribed drugs, 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;
- the incident arose whilst you were taking part in an **additional sports activity** and had not paid the relevant additional premium.

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 6.

excessive alcohol consumption - you have drunk so much alcohol that your judgement is seriously effected.

permanent and total disablement - you are unable to work in any paid employments or paid 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, motorcycle, moped, scooter or quad bike.

we/us - Union Reiseversicherung AG UK.

If you need legal advice

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 **£20,000** 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 - 31 Chertsey Street, Guildford, Surrey, GU1 4HD.**

Office Hours: Mon-Friday 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**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

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

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.

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

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

travelling companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the period of insurance.

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

we/us - Union Reiseversicherung AG UK.

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 up to **£50** for each **24-hour** period for additional pet care up to a maximum of **£250**.

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.

These words have the following meanings in this section:

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

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

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

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 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 **£1,000** 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**.

These words have the following meanings in this section:

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

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

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

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.

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

trip - travel during the period of insurance.

we/us - Union Reiseversicherung AG UK.

If your end supplier fails whilst 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** (to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements) if you have to cut your **trip** short.

Please note:

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

IPP Claims at Cunningham Lindsey, 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 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 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 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 van hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

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

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

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.

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**.

trip - travel during the period of insurance.

we/us - Liberty Mutual Insurance Europe SE.

Your Gadget Insurance Cover -

This gadget cover is arranged and administered by
Taurus Insurance Service Limited and
underwritten by AmTrustEurope Limited
(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 Licence Number FSC00757B and authorised by the Financial Conduct Authority in the **UK** under registration number 444830.

The Insurer is AmTrust Europe Limited (referred to as "**we/us/our**" in this Travel Gadget Insurance Policy) and are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under

Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England: company number 1229676. Registered address: Market Square House, St James's Street, Nottingham NG1 6FG.

We (the Insurer) have entered into a Binding Authority Contract reference number WUKGAD148030 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 up to	Deductible
Optional Cover *		
Accidental Damage, Theft, Malicious Damage and Loss	£1,000	£175
Single Item/Pair/Set	£500	£175
Unauthorised Usage	£1,000	Nil

These words have the following meaning in this section:

accidental damage - the sudden unforeseen and unintentional damage to **your gadget**.

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.

deductible – the initial amount **you** will be responsible for, in respect of each and every valid claim, per **person insured**, as detailed in **your policy schedule**.

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

1. **you**, or
2. 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, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, 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 (or the equivalent tax if purchased overseas) company and supplied with a **proof of purchase**.

- purchased second hand or gifted to **you**, provided that **you** have the **proof of purchase** (which corresponds to note 1 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. The **proof of purchase** or letter must include the following details of **your gadget(s)**:

1. either the IMEI or serial number (whichever is applicable);
2. the make and model;
3. the sale price (your purchase price);
4. confirmation that the **gadget(s)** were in full working order at the time of sale.

home - one of **your** normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

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 use.

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

proof of purchase – means the original purchase receipt provided at the point of sale that gives details of the **gadget(s)** purchased, or similar documents that provide proof that **you** own the **gadget(s)** and enables the age of the **gadget(s)** to be reasonably identified. The receipt should include confirmation of the IMEI or serial number of the **gadget(s)** (where possible) and detail the **UK VAT** registration number of the company (or the equivalent tax if purchased overseas). 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 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** which includes details of **your travel gadget cover**.

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.

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.

We, us, our – the Insurers, AmTrust Europe Limited.

You, your, person insured - Each person shown on the **policy schedule**, for whom the appropriate insurance premium has been paid.

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 **your policy schedule**.

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 32 of this policy wording.
2. any claim that occurs whilst not on a **trip**.
3. any **loss, theft** of or **accidental damage** to any accessories.
4. claims where **you** have failed to take reasonable precautions to prevent **damage, theft** or **loss**. This will include, but not limited to:

- a. not using **your gadget** in accordance with the manufacturer's instructions;
- b. if left unattended in a vehicle or premises, **you** are to ensure that the **gadget** is out of sight and that all locks and security devices are actioned;
- c. not handing **your gadget** to a person who is not known to **you** or a third party, other than **your immediate family**.
5. any claim where the IMEI/Serial number cannot be determined from **your gadget**.
6. any claim where **proof of usage** cannot be provided or evidenced (applicable only where the **gadget** is a mobile phone or in respect of a laptop/tablet where user history is available).
7. any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
8. any **unauthorised usage** unless associated with a valid **theft** or **loss** claim.
9. any repairs or other costs for repairs carried out by anyone not authorised by **us**.
10. any claim where there is evidence that the **damage, theft** or **loss** occurred prior to the commencement of **your trip**.
11. any claim for a **gadget** that does not meet the "**Criteria**" as listed within the definition of **gadget**.
12. 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.
13. any claim for **malicious damage** which was caused by **you** or **your immediate family**.
14. the **VAT** element of any claim if you are registered for **VAT**.
15. any **damage, theft** or **loss** to SIM or memory cards in isolation (unless it accompanies a valid claim for **your gadget**).
16. cosmetic damage to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.
17. 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
18. any **claim** where **you** knowingly leave **your gadget** somewhere where **you** can't see it, but others can and it is at risk of being lost, stolen or damaged. For example - in a restaurant or a pub where **you** go to the toilet or bar leaving **your gadget** on a table instead of taking it with **you**.
19. loss of any software or firmware failures.
20. 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.
21. 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.
22. any **loss, theft** or **accidental damage** of the **gadget** left as checked in baggage.
23. any **loss, theft** or **accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
24. 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**.
25. any claim for loss by deception arising from the sale of **your gadget**.

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)

- 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).
- 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.
- 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.
- 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).
- 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.
- Provide the **proof of usage** (in respect of mobile phones) from **your** Network that confirms the mobile phone has been in use since the start of **your trip** and up to the event giving rise to the claim.

Repair and Replacement Equipment

- 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).
- In the event that **your** claim is authorised, and **your gadget** is deemed beyond economical repair and will therefore have to be replaced, **we** will endeavour to replace it with a **gadget** of a comparable specification or the equivalent value taking into account the age and condition of the **gadget**. Where **we** 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 **our** full discretion).
- Where **we** send you a replacement or repaired **gadget**, this will only be sent to an address in the **United Kingdom**.
- 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.
- 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 0330 041 2875** (local call rate) and they will provide details for its return.
- 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).
- If **your** existing **accessories** are not compatible with the replacement item that **we** have provided, **we** will cover the cost of replacing the **accessories**, on production of **your proof of purchase** for these.

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**.
- Our** liability, in respect of accessories will be limited to the replacement cost of the **accessories**, subject to a maximum of, either the original purchase price or £150 including **VAT**, whatever the lesser. This is subject to a valid claim for **theft, loss** or **damage** of **your gadget** where the **accessories** are stolen, lost or damaged at the same time as **your gadget**.
- Please note: **We** may apply a proportionate approach to **your** claim in circumstances where the sum insured by **you**, as detailed in **your Schedule of Insurance**, is inadequate to cover the replacement cost of the **gadget(s)** on cover. The amount claimable would be calculated as follows: $\text{sum insured} / \text{cost of replacement} \times \text{loss} = \text{average claim amount}$.

Fraud

We 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 and **your** policy will be cancelled with immediate effect and no refund will be returned.

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** may also inform the Police and/or any law enforcement agency about the circumstances of any fraudulent claims. **We** may also prosecute those who make fraudulent or misleading claims.

English Law

This Insurance shall be subject to English Law.

Additional Information relating to your whole 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. If you have also paid an additional premium because of an existing medical condition, we will refund that portion in full.
- For **multi-trip policies** - we will refund 5% of the total premium (including any additional premium charged for an existing medical condition) 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 sheilaswheelsservices@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, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

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.

Additional Information relating to your whole policy

Data protection

The ways in which **we** use the personal information **you** give **us** when applying for and/or buying this policy are described below. When the terms '**we**', '**our**' or '**us**' are used in this section, it will also include the insurers, the underwriters, 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).

You have the right to request a copy of the personal information **we** hold about **you** 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, 1st Floor, Maitland House, Southend-on-Sea, Essex, SS1 2JY

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.

Data protection - 'Your Gadget Insurance Cover'

AmTrust Europe Ltd (the Insurer) and **Taurus** (the administrator), as Data Controllers, are committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which we process **your** personal data, for more information please visit our websites at: www.amtrusteurope.com or www.taurus.gi/privacy

HOW WE USE YOUR PERSONAL DATA

We use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **you** with information, products or services that **you** request from **us** or which **we** feel may interest **you**. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

SENSITIVE PERSONAL DATA

Some of the personal information, such as information relating to health or criminal convictions, 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 set out in **our** notice.

DISCLOSURE OF YOUR PERSONAL DATA

We disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These include **our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

INTERNATIONAL TRANSFERS OF DATA

We may transfer **your** personal data to destinations outside 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 the Legislation.

YOUR RIGHTS

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

RETENTION

Your data will not be retained for longer than is necessary and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) 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.

If **you** have any questions concerning **our** use of **your** personal data, please contact the relevant Data Protection Officer - please visit **our** websites for full address details.

Make yourself heard

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; but 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,
1st Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY.
Telephone: 0345 604 3563 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 Complaints, URV,
1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY.
Telephone: 0203 829 6604 or email: complaints@tifgroup.co.uk

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

Please contact Taurus Insurance Services Limited,
Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.
Telephone: 0330 882 1760 or email: gadget.complaints@taurus.gi

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,
IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.
Fax: 0208 776 3751 or email: info@ipplondon.co.uk

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, Harbour Exchange Square, London, E14 9SR.

Their telephone advice line is **0800 023 4567** if calling from a landline or **0300 123 9123** if calling from a mobile, email: complaint.info@financial-ombudsman.org.uk or visit www.fos.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at ec.europa.eu/consumers/odr who will notify FOS on your behalf.

Your insurers details

Unless otherwise stated your policy is underwritten by 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.

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.

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 members of the Financial Services Compensation Scheme.

Travel Insurance Facilities Plc trading as tifgroup, is authorised and regulated by the Financial Conduct Authority FRN306537.

Registered Office: 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY

Registered in England. Registered Number: 03220410.

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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 underwritten by Liberty Mutual Insurance Europe (LMIE) and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom.

International Passenger Protection Limited and Liberty Mutual Insurance Europe (LMIE) are authorised and regulated by the Financial Conduct Authority.

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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 Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register Number 202189. A member of the Association of British Insurers. Registered in England No. 1229676. Registered address: Market Square House, St James's Street, Nottingham, NG1 6FG.

AmTrust Europe Limited has entered into a Binding Authority Contract No. WUKGAD148030 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.

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 the 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 December 2019 to 30th November 2020



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 has been confirmed by 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 period; please refer to the individual policy sections for these limits.

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

Cover		We will pay up to	Deductible
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 cruise 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 taking **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 you up to **£100** per **24 hours** up to a maximum of **£500** for the hire of replacement **golf equipment** if your own cannot be repaired 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 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;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 claims 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.

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 **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**.

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 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 **co-operate** with **us**;
- 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 your trip short'*.

These words have special 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.

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 your playing partner;
- you cannot provide receipts for the costs incurred.

These words have special meanings in this section:

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

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 you up to **£250** per wedding ring up to a 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 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 cannot provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 claims 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.

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 rings and/or 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**.

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 wedding attire is 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 you 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 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 cannot provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 claims 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.

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 rings and/or 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**.

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.

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 you up to **£1,000** in total for your wedding gifts, however the most 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 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 rings and/or 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 cannot provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 claims 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.

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 rings and/or 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**.

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 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 you 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 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 cannot provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 claims 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.

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 rings and/or 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**.

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 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 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**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 claims 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.

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.

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

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

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 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**.

These words have special 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.

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

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.

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 special 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).

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

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** for 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.

These words have special meanings in this section:

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

deductible - the amount **we** will deduct from any claims 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.

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** or **disembarkation 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 board 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** or **disembarkation point** in time to board the vessel;
- you have not allowed sufficient time (given normal traffic and weather conditions) to reach your **embarkation point** or **disembarkation 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.

These words have special meanings in this section:

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

disembarkation point - the port at which you leave the cruise ship.

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

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.

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.

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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 ships 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 ships medical officer confirming the reason for, and length of, your confinement to your cabin.

These words have special meanings in this section:

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).

trip - travel during the period of insurance.

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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 ships hospital for **emergency medical treatment**.

This is what we will do:



We will pay you up to **£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.

These words have special meanings in this section:

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).

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 up to **£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.

These words have special meanings in this section:

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

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If your cruise attire is 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 up to **£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 do not **co-operate** with **us**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 claims 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.

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.

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

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 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 do not **co-operate** with us;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 samples - goods and samples owned by a **company** that are required on your business **trip**, for example fabrics.

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 claims 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.

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.

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

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**.

These words have special 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.

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.

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

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

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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 cannot provide proof of withdrawal;
- your **business cash** was left in or on an **unattended** motor vehicle;
- your **business cash** was 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 do not **co-operate** with **us**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have special 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 claims settlement in respect of each person making a claim.

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.

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.

These words have special meanings in this section:

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

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

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***Sheilas
Wheels***

We wish you a safe and enjoyable trip