

Sheilas' Wheels Travel Policy Booklet



Sheilas' Wheels

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Summary of cover

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

| Cover 1 | Essential Limit (Up To) | Excess | Classic Limit (Up To) | Excess | Extra Limit (Up To) | Excess |
|--|-------------------------|--------|-----------------------|--------|-----------------------|--------|
| 1. Cancellation or curtailment | £3,000 | £100 | £5,000 | £50 | £7,500 | £25 |
| 2. Emergency medical and associated expenses | £10 million | £100 | £15 million | £50 | £20 million | £25 |
| • In-patient benefit | £20/day, max £500 | Nil | £25/day, max £1,500 | Nil | £50/day, max £2,000 | Nil |
| • Transport and accommodation | Reasonable costs | £100 | Reasonable costs | £50 | Reasonable costs | £25 |
| • Dental | £150 | Nil | £500 | Nil | £750 | Nil |
| • Funeral expenses | £3,000 | £100 | £4,500 | £50 | £7,000 | £25 |
| • Ashes/remains | £7,000 | £100 | £7,000 | £50 | £7,000 | £25 |
| • Excursions | £150 | £100 | £150 | £50 | £150 | £25 |
| • Expenses within home country | £5,000 | £100 | £10,000 | £50 | £15,000 | £25 |
| 3. Loss of travel documents | £150 | Nil | £200 | Nil | £250 | Nil |
| 4. Delayed personal possessions | £200 (£50/12 hrs) | Nil | £500 (£100/12 hrs) | Nil | £750 (£150/12 hrs) | Nil |
| 5. Personal possessions | £1,500 | £100 | £2,000 | £50 | £2,500 | £25 |
| • Single item, pair or set | £150 | | £500 | | £500 | |
| • Valuables limit | £150 | | £500 | | £500 | |
| • Tobacco, alcohol, fragrances limit | £50 | | £50 | | £50 | |
| 6. Personal money | £250 | £100 | £500 | £50 | £750 | £25 |
| • Cash limit (age 18 or over) | £150 | | £300 | | £500 | |
| • Cash limit (age 17 or under) | £50 | | £75 | | £100 | |
| 7. Personal accident | | Nil | | Nil | | Nil |
| • Death (age 18-65 inclusive) | £7,500 | | £30,000 | | £40,000 | |
| • Death (age 17 or under) | £2,500 | | £5,000 | | £7,500 | |
| • Death (age 66 or over) | No cover | | £2,500 | | £2,500 | |
| • Permanent loss | £10,000 | | £30,000 | | £50,000 | |
| • Physical disablement (age 65 or under) | £10,000 | | £30,000 | | £50,000 | |
| • Physical disablement (age 66 or over) | No cover | | No cover | | No cover | |
| 8. Missed departure | £300 | £100 | £800 | £50 | £1,000 | £25 |
| 9. Delayed departure | | | | | | |
| • Delay | £250 (£25/12hrs) | Nil | £300 (£30/12 hrs) | Nil | £500 (£50/12 hrs) | Nil |
| • Abandonment | £3,000 (after 24 hrs) | £100 | £5,000 (after 24 hrs) | £50 | £7,500 (after 24 hrs) | £25 |
| 10. Personal liability | £2 million | £100 | £2 million | £50 | £2 million | £25 |
| 11. Legal expenses | £15,000 | £100 | £50,000 | £50 | £50,000 | £25 |
| 12. Pet care | £250 (£25/24 hrs) | Nil | £500 (£50/24 hrs) | Nil | £750 (£75/24 hrs) | Nil |
| 13. Hijack and mugging cover | | | | | | |
| • Hijack | £1,000 (£100/24 hrs) | Nil | £1,500 (£150/24 hrs) | Nil | £2,000 (£200/24 hrs) | Nil |
| • Mugging | £150 | Nil | £1,000 | Nil | £1,500 | Nil |
| 14. Catastrophe cover | £3,000 | Nil | £5,000 | Nil | £7,500 | Nil |
| 15. Withdrawal of services | £125 (£25 / 24 hrs) | Nil | £150 (£30 / 24 hrs) | Nil | £250 (£50 / 24 hrs) | Nil |
| 16. Financial failure cover | | | | | | |
| • Scheduled airline | £2,500 | Nil | £2,500 | Nil | £2,500 | Nil |
| • End supplier | No cover | N/A | No cover | N/A | £2,500 | Nil |

| Additional Cover (Additional Premium Needed) | Essential Limit (Up To) | Excess | Classic Limit (Up To) | Excess | Extra Limit (Up To) | Excess |
|---|---------------------------------|--------|-----------------------------------|--------|-----------------------------------|--------|
| 17. Gadget cover | | | | | | |
| • Theft, accidental/malicious damage or loss (single article limit) | £1,000 (£500) | £100 | £2,000 (£750) | £50 | £3,000 (£1,000) | £25 |
| • Unauthorised usage | £1,000 | Nil | £1,000 | Nil | £1,000 | Nil |
| 18. Winter sports cover | | | | | | |
| • Ski pack | £15/day, max £300 | Nil | £20/day, max £400 | Nil | £25/day, max £500 | Nil |
| • Delayed ski equipment | £15/day, max £300 | Nil | £20/day, max £400 | Nil | £25/day, max £500 | Nil |
| • Ski equipment (own) (single item limit) | £500 (£250) | £100 | £750 (£500) | £50 | £1,000 (£500) | £25 |
| • Ski equipment (hired) | £150 | £100 | £500 | £50 | £750 | £25 |
| • Piste closure | £15/day, max £300 | Nil | £20/day, max £400 | Nil | £25/day, max £500 | Nil |
| • Avalanche | £15/day, max £300 | Nil | £20/day, max £400 | Nil | £25/day, max £500 | Nil |
| • Continued physiotherapy | £150 | Nil | £350 | Nil | £500 | Nil |
| 19. Golf cover | | | | | | |
| • Golf equipment (single article limit) | £1,000 (£250) | £100 | £1,500 (£375) | £50 | £2,000 (£500) | £25 |
| • Golf equipment hire | £25/day, max £250 | Nil | £40/day, max £400 | Nil | £50/day, max £500 | Nil |
| • Green fees | £25/day, max £250 | Nil | £40/day, max £400 | Nil | £50/day, max £500 | Nil |
| 20. Wedding cover | | | | | | |
| • Wedding rings | £500 | £100 | £750 | £50 | £1,000 | £25 |
| • Wedding gifts (single article limit) (cash limit) | £500/couple (£250) (£150) | £100 | £1,000/couple (£500) (£150) | £50 | £1,500/couple (£750) (£150) | £25 |
| • Wedding attire | £1,000 | £100 | £1,500 | £50 | £2,000 | £25 |
| • Wedding photographs/video | £500 | £100 | £750 | £50 | £1,000 | £25 |
| 21. Cruise cover | | | | | | |
| • Cabin confinement | £50/day, max £250 | Nil | £75/day, max £375 | Nil | £100/day, max £500 | Nil |
| • Excursions | £300 | £100 | £500 | £50 | £750 | £25 |
| • Cruise itinerary change | £50/port, max £500 | Nil | £75/port, max £750 | Nil | £100/port, max £1,000 | Nil |
| • Increased personal possessions | £2,500 | £100 | £3,000 | £50 | £3,500 | £25 |
| - Single item, pair or set | £400 | | £500 | | £750 | |
| - Valuables limit | £500 | | £500 | | £500 | |
| - Tobacco, alcohol, fragrances | £50 | | £50 | | £50 | |
| 22. Vehicle hire excess waiver | | | | | | |
| • Excess/deposit charged | £2,000 | Nil | £2,000 | Nil | £2,000 | Nil |
| • Roof of the vehicle | £600 | Nil | £600 | Nil | £600 | Nil |
| • Windows or windscreen | £800 | Nil | £800 | Nil | £800 | Nil |
| • Undercarriage | £500 | Nil | £500 | Nil | £500 | Nil |
| • Tyres (for replacement) | £100 each tyre or | Nil | £100 each tyre or | Nil | £100 each tyre or | Nil |
| • Tyres (for repair) | £50 each tyre | Nil | £50 each tyre | Nil | £50 each tyre | Nil |
| 23. Business cover | | | | | | |
| • Replacement business associate | £1,000 | Nil | £1,500 | Nil | £2,000 | Nil |
| • Business equipment (single article limit) | £1,500 (£250) | £100 | £2,250 (£500) | £50 | £3,000 (£1,000) | £25 |
| • Business money (cash limit) | £500 (£300) | £100 | £500 (£300) | £50 | £500 (£300) | £25 |

Notes

Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 31 days (Essential cover), 45 days (Classic cover), 62 days (Extra cover) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these limits per trip. This would include not insuring **you** for any part of a trip that is longer than these limits in duration.

Excess

You will not have to pay an **excess** if the additional premium has been paid for **excess** waiver and this is shown on **your** policy schedule.

Important information

Thank you for taking out Sheilas' Wheels Travel Insurance.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Sheilas' Wheels Travel Insurance Sales and Support Team on 0345 604 3563 or email sheilaswheelsservice@hoodtravel.co.uk

Insurer

Sections 1-15 and 18-23 of **your** Sheilas' Wheels Travel Insurance policy are underwritten by AWP P&C SA and are administered in the **UK** by Allianz Global Assistance. Section 16 is underwritten by certain underwriters at Lloyd's and provided by International Passenger Protection Limited Section 17 is underwritten by AmTrust Europe and administered by Taurus Insurance Services Limited.

How your policy works

Your policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** Sheilas' Wheels Travel Insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please contact the Sheilas' Wheels Travel Insurance Sales and Support Team by calling **0345 604 3563** or emailing sheilaswheelsservice@hoodtravel.co.uk as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

You can contact Sheilas' Wheels Travel Insurance Sales and Support Team by calling **0345 604 3563** or emailing sheilaswheelsservice@hoodtravel.co.uk

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period and **you** will receive no refund.

Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**. **You** will not have to pay an **excess** if the additional premium has been paid for excess waiver and this is shown on **your** policy schedule.

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 **insurer**, Hood Travel Limited and 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**.

- Sections 1-15 and 18-23 write to:
Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD.
- Section 16 write to:
International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR.
- Section 17 write to:
Taurus Insurance Services Limited, Suite 2209 -2217 Eurotowers, Europort Road, Gibraltar
- For the sale and administration of your policy write to:
Hood Travel Limited, 1st Floor, Maitland House, Southend-on-Sea, Essex SS1 2JY

A small charge may apply.

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.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** 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.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Renewal of your insurance cover

If **you** have annual multi-trip cover, **we** will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your** policy schedule. **We** may vary the terms of **your** cover and the premium rates at the renewal date.

This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all. If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **journey** will change when the policy renews.

Definition of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Accidental Damage

Any damage, including fire and liquid damage, caused to the **gadget** which was not deliberately caused by **you** or bound to happen.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule, unless it is a short stay of up to 48 hours during **your journey** or a stopover where **you** are scheduled to officially remain in transit.

• Europe 1 (Single trip only)

UK, the **Channel Islands**, the Isle of Man, the Republic of Ireland, Continental Europe and Mediterranean islands (but excluding those listed under Europe 2 below), the Azores, Belarus, Estonia, Georgia, Gibraltar, Iceland, Latvia, Lithuania, Moldova, Russia and Ukraine.

• Europe 2 (Single trip only)

Cyprus, Madeira, Malta, Spain including the Canary Islands (El Hierro, Fuerteventura, La Gomera, Gran Canaria, La Palma, Lanzarote and Tenerife) and the Balearic Islands (Formentera, Majorca, Minorca and Ibiza), Switzerland and Turkey.

• Europe and UK (Annual Multi-trip only)

All countries listed within Europe 1 and Europe 2 above.

• Worldwide (excluding USA, Canada, Caribbean)

Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.

• Australia/New Zealand (Single trip only)

Australia and New Zealand.

• Worldwide (including USA, Canada, Caribbean)

Any Worldwide country.

Note

You will not be covered if **you** travel to a country where the Foreign & Commonwealth Office has advised against all travel or all but essential travel. For further details visit gov.uk/foreign-travel-advice

Automatic renewals

If **you** have chosen to automatically renew **your** policy each year and **you** are still eligible for cover, **we** will write to **you** at least 21 days before **your** policy expires with **your** renewal terms. If **you** have not told **us** to cancel the policy, **we** will collect the renewal premium from the card **you** have previously authorised **us** to use. The policy renewal is made on the understanding that:

- **You** have made **us** aware of any changes to **your** personal contact details.

If **you** need to tell **us** about any changes or **you** no longer want to renew **your** policy, please contact the Sheilas' Wheels Travel Insurance Sales and Support Team by calling **0345 604 3563** or emailing sheilaswheelsservice@hoodtravel.co.uk

Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Business equipment

Mobile phones, smart phones, laptops, tablets, demonstration or sample goods, documents, records or other equipment owned by **your** employer (or **you** if **you** are self-employed), used solely for carrying out **your** business duties.

Business money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for business purposes.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Couple

Two adults who have been permanently living together at the same address for more than six months.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **UK**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

End supplier

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

Excess/Deposit

- For sections 1-21 and 23
The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. **You** will not have to pay an **excess** if the additional premium has been paid for **excess** waiver and this is shown on **your** policy schedule.
- For section 22 only
The amount stated in **your rental agreement** that **you** are responsible for in the event of **damage** to the **insured vehicle**.

Family

Two adults that live together and up to six of their children (including foster children, adopted children and grandchildren) aged 17 and under, if in full time education or living with the two adults. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Damage

For section 22 only

Damage to the **insured vehicle** caused by fire, vandalism, accident or theft occurring during **your rental period**.

Financial failure

The scheduled airline or **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

Gadget

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, wearable technology (such as a smart watch or a health and fitness tracker) all of which must be owned by **you** and for which **you** have proof of purchase.

These items must be:

- purchased from a **UK** registered company supplied with full **UK** consumer rights and warranties; or
- purchased worldwide directly from the manufacturer, a network provider, an online or a high street retailer; or
- refurbished items purchased directly from the manufacturer, a network provider, an online or a high street retailer and which were supplied with a warranty at the time of purchase; or
- purchased second hand that have the original proof of purchase (which corresponds to the first 3 points above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. This letter must include IMEI (where applicable), serial number and make and model of **your gadget(s)**.
- given to **you** as a gift and that **you** have the original proof of purchase (which corresponds to the first 3 points above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. This letter must include IMEI (where applicable), serial number (where possible), make and model of **your gadget(s)** and the date the device was gifted to **you**.

Golf equipment

Golf clubs, golf bag, golf trolley and golf shoes.

Hazardous activity

Any activity not listed as being included as 'Standard' in the Adventurous / winter sports activities section on pages 30-34. If the activity is listed as 'Sports & Activity Package' or 'Winter sports option' **you** are only covered while taking part in these activities if the appropriate additional premium has been paid.

Home

Your usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

Insurer

- For sections 1-15 and 18-23
AWP P&C SA.
- For section 16
Certain underwriters at Lloyd's, provided by International Passenger Protection Limited.
- For section 17
AmTrust Europe Limited.

Insured vehicle

- For section 22 only
The vehicle owned by a licensed rental company or agency, which **you** have agreed to hire from them according to the terms of **your rental agreement**. The vehicle must:
 - be no more than 10 years old;
 - have no more than 9 seats;
 - not be driven off a Public Highway;
 - not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped;
 - have a retail purchase price of less than **£70,000**.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

- For single trip cover
 - **you** will only be covered if **you** are aged 79 or under at the date **your** policy was issued.
 - any other trip which begins after **you** get back is not covered.
 - trips booked to last longer than 180 days are not covered (this limit is reduced to 90 days if **you** are aged between 66 and 75 or to 62 days if aged 76 or over at the date **your** policy was issued).
- For annual multi-trip cover
 - **you** will only be covered if **you** are aged 79 or under at the start date of **your** policy.
 - cover is for short trips of 31 days (Essential cover), 45 days (Classic cover), 62 days (Extra cover) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these limits per trip. This would include not insuring **you** for any part of a trip that is longer than these limits.
 - trips within **your home** country must be for at least two nights and have:
 - i pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
 - **you** will be covered for taking part in the activities listed as 'Winter Sports Option' for up to 17 days in total during the **period of insurance** when the premium has been paid for this cover.
 - **you** will be covered for taking part in the activities listed as 'Sports and Activities package' for up to 17 days in total during the **period of insurance** when the premium has been paid for this cover.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Loss

Where the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Malicious Damage

Intentional or deliberate actions of a third party which causes damage to **your gadget**.

Natural catastrophe

An event caused by natural forces for example avalanche, earthquake, fire, flood, hurricane, landslide, lightning, severe storm, tsunami or volcanic eruption.

Pair or set

A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.

Period of insurance

- For sections 1-21 and 23
 - For single trip cover
Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
 - For annual multi-trip cover
Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
 - For single trip and annual multi-trip cover
All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.
- For section 22 only
Cover starts at the beginning of **your rental period** and finishes either at the end of **your rental period** or on the expiry date shown on **your** policy schedule (whichever is the earlier).

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**, but excluding **your gadgets**).

Proof of purchase

The original purchase receipt provided at the point of sale that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**.

Proof of usage

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** phone 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.

Public transport

Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Rental agreement

The contract between **you** and **your** vehicle rental company in providing **you** with the **insured vehicle**, which is signed by **you** and that states the **excess/deposit you** are responsible for, following damage to the **insured vehicle** during the **rental period**.

Note

This policy is not a motor insurance policy, nor is it a primary damage policy covering the **insured vehicle**. The Vehicle hire excess waiver section only covers the amount of the **excess/deposit you** are responsible for under the terms of **your rental agreement** and not the full value of the **insured vehicle** itself.

Rental period

- For section 22 only
The dates **you** have arranged to hire the **insured vehicle**, as confirmed on **your rental agreement**. Cover does not apply:
 - unless **you** are aged between 21 and 74 at the date **your** policy was issued.
 - for any other vehicle rental beginning after **your journey** ends.
 - for vehicle rentals booked outside the **period of insurance**.
 - for vehicle rentals booked to last longer than 122 days.

Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and up to six of their children (including foster children, adopted children and grandchildren) aged 17 and under if in full time education or living with the insured adult. The adult can travel independently, however, all insured children must travel with the insured adult.

Ski equipment

Skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Theft

The dishonest removal of the **gadget** from **your** possession by a third party with the intention of permanently depriving **you** of it, or the removal of the **gadget** from **you** in person using force, threat of violence or by pickpocket.

Travel documents

Your passport, travel tickets, green card or driving licence.

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, any kind of non-digital photographic equipment.

Violent and forcible entry

Entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

Wedding attire

The wedding dress, wedding suit, and other accessories including shoes, make up, hair styling and flowers all bought especially for the insured bride and bridegroom to use on their wedding day during the **journey**.

Wedding gifts

Gifts given to the wedding couple during the journey. These may be sent in advance or purchased during the **journey**.

Wedding ring

The ring of the insured bride or bridegroom, who are to be married during the **journey**.

We, our, us

- For sections 1-15 and 18-23
Allianz Global Assistance which administers the insurance on behalf of the **insurer**.
- For section 16
International Passenger Protection Limited who provide the insurance on behalf of the **insurer** of this section.
- For section 17
Taurus Insurance Services Limited who administer and arrange the insurance, both on behalf of the **insurer** of this section.

Winter sports

An activity that is listed as 'Winter sports option' in the Adventurous / winter sports section on pages 30-34. **You** are only covered while taking part in these activities if the appropriate additional premium has been paid.

You, your, person insured

- For sections 1-21 and 23
Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.
- For section 22
Each person shown on the policy schedule, who is authorised to drive the **insured vehicle**.

24-Hour Emergency Medical Assistance

Please tell **us** immediately about any serious illness, injury or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your journey** because of any illness or injury. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can.

If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone: **UK +44 (0)20 8603 9582**

Fax: **UK +44 (0)20 8603 0204**

Email: **medical@allianz-assistance.co.uk**

Call charges may vary. Calls may be monitored and recorded.

Please give **us your** age and **your** policy number. Say that **you** are insured with Sheilas' Wheels Travel Insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Reciprocal Health Arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an EHIC online at www.dh.gov.uk/travellers or by calling **0300 330 1350**. Application forms are also available from the Post Office.

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to and the closest hospital may be private.

Australia

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

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

Health Declaration and Health Exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read the following and if necessary declare any existing medical conditions to us.

Exclusions relating to your health

- 1 You** will not be covered for any directly or indirectly related claims (see note later in this section) arising from the following if at the time of taking out this insurance or booking **your journey** (whichever is later), **you**:
- a** are being prescribed regular medication;
 - b** have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 12 months;
 - c** are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
 - d** are awaiting treatment or the results of any tests or investigations;

Unless

The condition(s) has (have) been declared to and accepted by **us** in writing.

You should contact the Sheilas' Wheels Travel Insurance Sales and Support Team by calling **0345 604 3563** or emailing sheilaswheelsservice@hoodtravel.co.uk if:

- **you** need to declare a medical condition;
- **you** develop a medical condition after **your** policy was issued;
- **your** existing condition changes after **your** policy was issued;
- **you** are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for **your** medical conditions. If **you** need to make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid.

Each **person insured** by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

Minor Ailments

You do not have to declare minor ailments e.g. hay fever, tonsillitis, ear infections, colds/flu, skin irritations, chiropractic, dental treatment etc if **you**:

- were only prescribed short term antibiotics, non-prescription pain killers, creams/ointments;
- have had no further problems since; or
- have been advised by **your doctor** that it is safe to travel.

- 2 You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before beginning **your journey**.
- 3 You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 4 You** will not be covered for any directly or indirectly related claim if, before **your journey**, a **doctor** diagnosed that **you** have a terminal condition.
- 5 You** will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when **your** policy was issued.
- 6 You** will not be covered if **you** are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

Changes in health for annual multi-trip customers

If **your** health changes after taking out this insurance, **you** must call the Sheilas' Wheels Travel Insurance Sales and Support Team on **0345 604 3563** (call charges may vary. Calls may be monitored and recorded) or emailing sheilaswheelsservice@hoodtravel.co.uk if this means **you** have to:

- see a **doctor** and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an additional premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to pay the additional premium, **you** can choose to:

- make a cancellation claim for any **journeys** already booked; or
- cancel this policy and request a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

Note

Annual multi-trip policy renewals

At the expiry of **your period of insurance**, the terms of **your** cover and the premium rates may be varied by **us**. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **journey** will change when the policy renews.

General Exclusions

The following exclusions apply to the whole of your policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2, Personal accident - Section 7 and Hijack and Mugging - Section 13) or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11 **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 **You** taking part in an adventurous/winter sports activity that is not listed as 'Included as Standard' or where the appropriate 'Sports & Activity Package' and/or 'Winter Sports Option' premium has not been paid.
- 14 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 15 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 You** are a **resident** of the **UK**, the **Channel Islands** or the Isle of Man.
- 2 You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 You** have a valid policy schedule.
- 4 You** accept that **we** will not extend the **period of insurance**:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 180 days (90 days if **you** are aged between 66 and 75 or 62 days if aged 76 or over at the date **your** policy was issued), or **you** know **you** will be making a claim.
 - for annual multi-trip cover beyond the expiry of **your** policy.
- 5 You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on pages 11-12 for more information.
- 6 You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- 7 You** are not aged:
 - 79 or over at the date **your** policy was issued for single trip cover; or
 - 79 or over at the start date of **your** policy for annual multi-trip cover.
- 5** Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- 6** With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7** Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8** Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 9** Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10** Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11** If **you** cancel or cut short **your journey** for any reason other than those specified in Section 1:
 - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
- 12** Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

We have the right to do the following

- 1** Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2** Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate misstatement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3** Only cover **you** for the whole of **your journey** or **rental period** and not issue a policy if **you** have started **your journey** or **rental period**.
- 4** Take over and deal with, in **your** name, any claim **you** make under this policy.

Making a Claim

For Sections 1-15 and 18-23

To claim, get a claim form either by:
visit www.azgatravelclaims.com phone: **0345 604 3573**,
write to: Sheilas' Wheels Travel Insurance claims department,
PO Box 451, Feltham, TW13 9EE or
email: sheilaswheels@allianz-assistance.co.uk

Financial Failure Claims For Section 16

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:
IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR UK.
phone: **+44 20 8776 3752** fax: **+44 20 8776 3751**
email: info@ipplondon.co.uk
website: www.ipplondon.co.uk

Gadget Claims For Section 17

To claim, get a claim form either by phone: **0330 880 1761**
or email: swheels.tiga@taurus.gi or
write to: Taurus Insurance Services Limited, Suite 2209-2217
Eurotowers, Europort Road, Gibraltar
as soon as possible after discovering the claim incident (or as soon as possible after returning **home**, if the incident occurred outside **your home** country).

Call charges may vary. Calls may be monitored and recorded.

You should fill in the claim form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household, private medical or warranty.
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If **you** need to curtail **your journey** call **UK +44 (0)20 8603 9582** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your travel documents are lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement **travel documents** and a written report from the police if **your travel documents** are stolen.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel/apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

Loss or damage in transit claims/delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission/discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure/Natural catastrophe

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident/breakdown authority attending the private vehicle **you** were travelling in. For **natural catastrophe** claims could include local news reports.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Hijack and mugging cover

- A letter from the airline, rail company, shipping line or their handling agent confirming the hijack and the length of time **you** were detained.
- Report the mugging to the police within 24-hours of the incident and ask them for a written report, confirming **you** were hospitalised as a result of the mugging.

Withdrawal of services

- A detailed account of the circumstances from **your** courier or hotel / apartment manager, showing the dates the service was unavailable.

Scheduled airline failure cover

- Contact the IPP Claims Office, using the details shown at the beginning of this section.

Gadget cover

Malicious damage to, theft and loss of gadget claims:

Notify the appropriate local police authority within 24 hours of discovering the incident and obtain a police crime reference number and a copy of the police crime report. Should **you** be claiming for the theft or loss of **your** mobile phone or another SIM enabled device **you** must also contact **your** network provider within 24 hours of discovering the incident to blacklist the IMEI of the device.

For all gadget claims (including malicious damage, theft and loss):

Contact Taurus Insurance Services Limited Claims Office, using the details shown at the beginning of this section.

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

- police crime reference number (if applicable);
- proof of blacklist of IMEI (if applicable);
- proof of reported theft or loss (if applicable);
- proof of **violent and forcible entry** (if applicable);
- proof of travel dates;
- any other requested documentation.

Taurus will assess **your** claim, and as long as **your** claim is valid, will authorise the repair or replacement of the **gadget** as appropriate.

Note

Gadget claims

If **we** replace **your gadget** the damaged or lost gadget becomes **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission/discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels/tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Golf cover

Loss, theft or damage to golf equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

Delayed golf equipment

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Loss of green fees

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission/discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** should not play golf because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Wedding cover

Wedding attire, wedding rings and wedding gifts

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

Wedding photographs/video

- Written confirmation from **your** photographer of the reason for their non-attendance (if this applies).

Cruise cover

Cruise itinerary change

- A letter from the cruise operator confirming the reason and dates **your** cruise ship was unable to dock.
- A letter from the cruise operator or excursion company, confirming they have not given **you** financial compensation (including on-board credit).

Cabin confinement and Excursions

- Medical evidence from the **doctor** who treated **you**, to confirm the illness or injury, including dates of when **you** were confined to **your** cabin (if this applies).
- A letter from the cruise operator or excursion company, confirming they have not given **you** financial compensation (including on-board credit).

Vehicle hire excess waiver

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Full details of any witnesses, providing written statements where available.
- Detailed account of the circumstances that led to the accident/damage to the **insured vehicle**, including where appropriate a written police report.

Business cover

Replacement business associate

- If **you** need to curtail **your** business **journey** and need a **business associate** to continue **your** business duties, call **UK +44 (0)20 8603 9582** immediately to get **our** prior agreement.

Business equipment or business money

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

Making a Complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

- **For complaints relating to Medical assistance or claims under sections 1-15 and 18-23**

In the first instance, please write to:

Sheilas' Wheels Travel Insurance Claims, Customer Service, 102 George Street, Croydon, CR9 6HD

phone: **020 8603 9853**

email: **customersupport@allianz-assistance.co.uk**

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

- **For complaints relating to claims for Financial failure - section 16**

In the first instance, please write to:

The Customer Services Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR
fax: **020 8776 3751** email: **info@ipplondon.co.uk**

Having followed the above procedure, if **you** are not satisfied with the response **you** may write to:

Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA email: **complaints@lloyds.com**
website **www.lloyds.com/complaints**

- **For complaints relating to Gadget cover claims under section 17**

In the first instance, please write to:

Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar

phone: **0330 880 1761**

email: **gadget.complaints@taurus.gi**

- **For all other complaints, including complaints about the sale of any section of this policy**

In the first instance, please write to:

Sheilas' Wheels Travel Insurance Complaints Team, 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY

phone: **0345 604 3563**

email: **sheilaswheelsservice@hoodtravel.co.uk**

If **you** are not satisfied with **our** response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, calling: **0800 023 4567** or **0300 123 9 123** or emailing: **complaint.info@financial-ombudsman.org.uk**

Call charges may vary. Calls may be monitored and recorded.

Section 1 - Cancellation or Curtailment Charges

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 7 for more information.

What You Are Covered For

We will pay up to the amount shown in **your** summary of cover in total (including excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.

What You Are Not Covered For

Under Cancellation and Curtailment

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any condition stated under Health declaration and health exclusions on pages 8-9.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Sterling transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Section 1 - Cancellation or Curtailment Charges (Continued)

What You Are Covered For

- **Your redundancy.**
- **You** are a member of the armed forces, police, fire, nursing or ambulance services or work for another Government Department and your employer withdraws your previously agreed leave for operational reasons.
- The Foreign and Commonwealth Office have advised against travel to **your journey** destination, for the dates **you** are due to travel.

Curtailment

You cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in **Cancellation** above, except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your** journey.

Note

We will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an in-patient, for the rest of **your** journey. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

What You Are Not Covered For

Under Cancellation and Curtailment

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers' refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation

Any additional cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned.

You travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.

Please also refer to General exclusions, Conditions and Making a claim.

Section 2 - Emergency Medical and Associated Expenses

If **you** are taken into hospital or **you** think **you** may have to return **home** early or extend **your journey** because of any illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately. In cases where **your** condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. See under the heading '24-hour emergency medical assistance' on page 7' for more information.

What You Are Covered For

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

Cover outside your home country

Up to the amount shown in **your** summary of cover in total for reasonable fees or charges **you** incur for:

- **Treatment**
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Repatriation**
Your repatriation to **your home** country if medically necessary.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses**
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to the amount shown in **your** summary of cover for **your** funeral expenses, in the place where **you** die outside **your home** country.
- **Search and rescue**
Mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit**
Up to the amount shown in **your** summary of cover for each 24-hour period that **you** are in hospital as an in-patient during the **journey** as well as any fees or charges paid under 'Treatment'.
- **Dental**
Up to the amount shown in **your** summary of cover for emergency dental treatment to relieve sudden pain.
- **Excursions**
Up to **£150** in total for **your** excursions that have been paid for before **your journey** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your journey**.

Cover within your home country

Up to the amount shown in **your** summary of cover for:

- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **you**, **your** ashes or body **home**.

What You Are Not Covered For

Under Cover outside your home country except In-patient benefit and Excursions and under Cover within your home country

An **excess** of the amount shown in **your** summary of cover, unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 7 for more information), or unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under Cover outside your home country and Cover within your home country

Any condition stated under Health declaration and health exclusions on pages 8-9.

Extra transport and accommodation costs which are of a higher standard than those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under Cover outside your home country - Treatment

Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Cover outside your home country - Funeral expenses

Your burial or cremation within **your home** country

Under Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please also refer to General exclusions, Conditions and Making a claim.

Section 3 - Loss of Travel Documents

What You Are Covered For

We will pay the following if **your travel documents** are lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary travel documents

Up to the amount shown in **your** summary of cover in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get temporary **travel documents** to enable **you** to return to **your home** country.

Remaining value of original travel documents

The equivalent cost (based on the current replacement costs) of the period remaining on **your travel documents** that are lost stolen or destroyed.

What You Are Not Covered For

Please also refer to General exclusions, Conditions and Making a claim.

Section 4 - Delayed Personal Possessions

What You Are Covered For

Up to the amount shown in **your** summary of cover in total for essential replacement items, if **your personal possessions** (this does not include **valuables, ski equipment** or **golf equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Personal possessions - section 5.

What You Are Not Covered For

Please also refer to General exclusions, Conditions and Making a claim.

Section 5 - Personal Possessions

What You Are Covered For

Up to the amount shown in **your** summary of cover in total for **your personal possessions** (this does not include **ski equipment, golf equipment or wedding attire**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is shown in **your** summary of cover whether jointly owned or not. There is also a single article, **pair or set** limit as shown in **your** summary of cover.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Cruise cover extension

When the Cruise cover extension has been paid and this is shown on **your** policy schedule, the increased personal possessions amounts shown under section 21 of **your** summary of cover will apply. These amounts are not in addition to the amounts shown under section 5 of **your** summary of cover

What You Are Not Covered For

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

More than **£50** for tobacco, alcohol, fragrances and perfumes.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Gadgets** (see section 17).
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Travel documents** (see section 3).
- **Personal money** (see section 6).
- **Business equipment** (see section 23).

Please also refer to General exclusions, Conditions and Making a claim.

Section 6 - Personal Money

What You Are Covered For

Up to the amount shown in **your** summary of cover in total for loss or theft of **your personal money** (but no more than the amount shown in **your** summary of cover in cash in total, whether jointly owned or not) while on **your journey**.

What You Are Not Covered For

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule. Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Business money (see section 23).

Please also refer to General exclusions, Conditions and Making a claim.

Section 7 - Personal Accident

What You Are Covered For

We will pay **you** or **your** personal representative one of the following amounts for an accident during **your journey**.

Death

Up to the amount shown in **your** summary of cover for death.

Permanent loss

Up to the amount shown in **your** summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

Up to the amount shown in **your** summary of cover for a permanent physical disability as a result of which there is no paid work which **you** are able to do.

Note

Death benefits payments will be made to **your** personal representative.

What You Are Not Covered For

Any condition stated under Health declaration and health exclusions on pages 8-9.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** policy schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.

We will not pay more than one of the benefits resulting from the same injury.

Please also refer to General exclusions, Conditions and Making a claim.

Section 8 - Missed Departure

What You Are Covered For

We will pay up to the amount shown in **your** summary of cover in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

What You Are Not Covered For

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim as a result of a **natural catastrophe** (see section 14).

Please also refer to General exclusions, Conditions and Making a claim.

Section 9 - Delayed Departure

What You Are Covered For

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

Up to the amount shown in **your** summary of cover for each 12 hours of delay; or

Abandonment

Up to the amount shown in **your** summary of cover in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

What You Are Not Covered For

Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim as a result of a **natural catastrophe** (see section 14).

Under Abandonment

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please also refer to General exclusions, Conditions and Making a claim.

Section 10 - Personal Liability

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

What You Are Covered For

We will pay up to the amount shown in **your** summary of cover plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

What You Are Not Covered For

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- the use of any land or building except for the accommodation **you** are using on **your journey**;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised watercraft or sailing vessels.

Please also refer to General exclusions, Conditions and Making a claim.

Section 11 - Legal Expenses

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your journey**.

From within **your home** country phone **01455 896174**

From outside **your home** country phone **+44 1455 896174**

What You Are Covered For

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to the amount shown in **your** summary of cover for **legal costs** for **legal action** for **you** (but not more than twice this amount in total for all **persons insured** on this policy) for each event giving rise to a claim.

Note

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

What You Are Not Covered For

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we**, **you** or **your appointed adviser** are unable to recover **legal costs** incurred following a successful claim for compensation. **We** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please also refer to **General exclusions, Conditions and Making a claim.**

Section 12 - Pet Care

What You Are Covered For

Up to the amount shown in **your** summary of cover in total or extra kennel or cattery costs to house **your** pet, if **you** are delayed on the return journey to **your home** country because of death injury or illness or there is a delay to the public transport system that cannot be avoided.

What You Are Not Covered For

Claims following a delay to the public transport system, unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Claims following death, injury or illness which **we** have not authorised.

Please also refer to **General exclusions, Conditions and Making a claim.**

Section 13 - Hijack and Mugging Cover

What You Are Covered For

We will pay up to the amount shown in **your** summary of cover in total

Hijack

If **you** are hijacked during **your journey**.

Mugging

If **you** are treated as an in-patient in hospital following a mugging during **your journey**.

What You Are Not Covered For

Under Hijack

Compensation unless **you** get a letter from the airline, railway company or shipping line confirming the hijack and the dates.

Under Mugging

Compensation unless the mugging has been reported to the police within 24 hours of the attack, or as soon as possible after that and a report obtained, confirming the details and that **you** were hospitalised as a result of the injuries **you** suffered.

Please also refer to General exclusions, Conditions and Making a claim.

Section 14 - Catastrophe Cover

What You Are Covered For

The following cover applies if a **natural catastrophe** affects **your journey** plans:

Extra transport and accommodation

We will pay up to the amount shown in **your** summary of cover in total for extra accommodation and transport costs **you** need to pay if:

- **you** are stranded for more than 24 hours at **your departure point** and **you** cannot continue with **your** original travel plans; or
- **you** are likely to be stranded for more than 24 hours at **your departure point**, but can make alternative arrangements to be able to continue with **your** original travel plans; or
- **your** pre-booked accommodation cannot be used, because it is unsafe or inaccessible, as a result of a **natural catastrophe**.

Extended cover under Missed departure – Section 8

We will pay up to the amount shown in **your** summary of cover in total for the cover and limits shown under Section 8, if the reason for the claim relates to a **natural catastrophe**.

Extended cover under Delayed departure – Section 9

We will pay up to the amount shown in **your** summary of cover in total for the cover and limits shown under Section 9, if the reason for the claim relates to a **natural catastrophe**.

What You Are Not Covered For

A **natural catastrophe** that occurred before the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Compensation which **you** can get from the company providing accommodation, **your** tour operator or anywhere else.

Any expense which **you** would normally have expected to pay during **your journey**.

Extra transport or accommodation costs that are of a higher standard than **you** originally booked.

Anything mentioned under the heading 'What You Are Not Covered For' within Missed departure – Section 8 or Delayed departure – Section 9 (other than the exclusion relating to **natural catastrophe**).

Please also refer to General exclusions, Conditions and Making a claim.

Section 15 - Withdrawal of Services

What You Are Covered For

We will pay up to the amount shown in **your** summary of cover in total if the water, gas or electricity supplies are completely unavailable for a period of more than 48 hours at the accommodation **you** are booked in during **your journey**.

What You Are Not Covered For

Compensation that **you** can get from the company providing accommodation, **your** tour operator or anywhere else. Any expense which is caused by strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were issued.

Please also refer to General exclusions, Conditions and Making a claim.

Section 16 - Financial Failure Cover

What You Are Covered For

Scheduled airline failure

The **insurer** will pay up to the amount shown in **your** summary of cover in total for the following:

- **Financial failure prior to departure**
Irrecoverable sums paid prior to the **financial failure** of the scheduled airline **you** are booked with; or
- **Financial failure after departure**
In the event of **financial failure** of the scheduled airline after **your** departure:
 - additional costs incurred by **you** in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - if curtailment of the **journey** is unavoidable - the cost of return flights to the **UK**, Isle of Man, **Channel Islands** or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

End supplier failure (Extra cover only)

The **insurer** will pay up to the amount shown in **your** summary of cover in total for costs **you** incur as a result of insolvency of the **end supplier** that **you** made travel arrangements with prior to departure:

- **Financial failure prior to departure**
Irrecoverable sums paid prior to departure to an **end supplier** not forming part of an inclusive holiday; OR
- **Financial failure after departure**
In the event of **financial failure** of the **end supplier** after **your** departure:
 - additional pro rata costs incurred by **you** in replacing that part of the **end suppliers** travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - if curtailment of the **journey** is unavoidable - the cost of return transportation to the **UK**, Isle of Man, **Channel Islands** or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Note

Where possible **you** should contact **us** (see 'Making a claim' section on pages 11-12), before **you** make alternative arrangements so that **we** can agree to the costs.

What You Are Not Covered For

Scheduled flights, travel or accommodation not booked within the **UK**, Isle of Man, **Channel Islands** or Ireland prior to departure.

Any costs resulting from the **financial failure** of:

- Any scheduled airline or **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** bought this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.

Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

Please refer to Making a claim for the claim requirements for this section.

Section 17 - Gadget Cover

This section is only in force if shown on **your** policy schedule

What You Are Covered For

The most **we** will pay for any one of the following claim events will be the replacement value of **your gadget** and in any case shall not exceed **our** maximum liability for **your** chosen level of cover, as shown in the summary of cover

In the event that **your** claim is authorised, it will be at **our** sole discretion to either repair **your gadget**, or if **your gadget** is deemed beyond economical repair or subject to a theft or loss and will therefore have to be replaced, **we** will endeavour to replace it with an identical fully refurbished item or new item where a refurbished is not available. Should this not be possible **we**, at **our** sole discretion, will replace it with a fully refurbished or new item of a comparable specification or the equivalent value (if cash settlement).

Accidental damage

We will pay the repair or replacement costs if **your gadget** is damaged as the result of an accident.

Theft

If **your gadget** is stolen, **we** will replace it. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or parts. There must be evidence of violence or forcible entry if the theft of **your gadget** is from an unoccupied premises or vehicle whilst on a **journey**.

Malicious damage

If **your gadget** is damaged as a result of intentional or deliberate actions of someone else, **we** will repair it. Where only part or parts of **your gadget** are damaged, **we** will only replace that part or parts.

Loss

If **your gadget** is lost, **we** will replace it. Where only part or parts of **your gadget** have been lost, **we** will only replace that part or parts.

Unauthorised usage

If **your gadget** is lost or stolen, and the loss or theft is covered by **your** policy, **we** will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the loss or theft of **your gadget**. Itemised bills must be provided to support **your** claim. This cover will only apply if there is no protection from such losses from **your** network provider.

What You Are Not Covered For

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any claim for extended **gadget** cover, unless the additional premium has been paid for this cover and this is shown on **your** policy schedule.

Any loss, theft or accidental damage of the **gadget** left as checked in baggage.

Any loss, theft or accidental damage to the **gadget** as a result of confiscation or detention by customs, other officials or authorities.

Any theft or loss unless reported to the appropriate local police authorities within 24 hours of discovering the incident and accompanied by a police crime reference number. Lost property numbers are not acceptable in support of a theft claim.

Any claim that occurs whilst not on a **journey**.

Any damage which occurred to **your gadget** prior to commencement of **your journey**.

Any claim for loss where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the loss.

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).

Any claim involving theft or loss, unless reported to **your** network provider (if applicable) within 24 hours of discovering the incident and a blacklist placed on the IMEI of the gadget(s)

Theft of the **gadget** from an unoccupied premises or vehicle whilst on a **journey**, unless there is evidence of **violent and forcible entry** to the premises or vehicle.

Theft of the **gadget** from the person unless force or threat, violence or pickpocket is used.

Loss, theft of or accidental damage to the **gadget** whilst in the possession of a third party other than a **relative**.

Loss, theft of or accidental damage to accessories other than SIM or PCIMA cards which were in the **gadget** at the time of the loss, theft or damage.

Loss of data:

- 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.

Repair or other costs for:

- routine servicing, inspection, maintenance or cleaning;
- loss caused by a manufacturer's defect or recall of the **gadget**;
- replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
- repairs carried out by anyone not authorised by **us**;
- wear and tear or gradual deterioration of performance;
- claims arising from abuse, misuse or neglect;
- a **gadget** where the serial number has been tampered with in any way.

Section 17 - Gadget Cover (Continued)

What You Are Covered For

Note

- It may not always be possible to replace **your gadget** with the same colour.
- All replacement **gadgets** are issued with a 12-month warranty (the **gadget** must be returned to **us**).
- All repairs to **gadgets** are issued with a 3-month warranty (the gadget must be returned to **us**).

What You Are Not Covered For

Any kind of damage whatsoever unless the damaged **gadget** is provided for repair to one of our approved repairers.

The VAT element of any claim if **you** are registered for VAT. Cosmetic damage only to the gadget that has no effect on the functionality of the gadget, to include marring, scratching and denting.

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 provider.

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**.

Reconnection costs or subscription fees of any kind.

The cost of replacing any personalised ring tones or graphics, downloaded material or software.

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**.

Please also refer to General exclusions, Conditions and Making a claim.

Section 18 - Winter Sports Cover

This section is only in force if shown on **your** policy schedule

What You Are Covered For

Ski pack

We will pay up to the amount shown in **your** summary of cover in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** cannot ski because of an injury or illness during **your journey**.

Delayed ski equipment

- **We** will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **ski equipment** if **you** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Loss, theft or damage of ski equipment

- **We** will pay up to the amount shown in **your** summary of cover in total for **your ski equipment** and/or **ski equipment** **you** hire or are legally liable for, that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit up to the amount shown in **your** summary of cover, whether jointly owned or not.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- Up to the amount shown in **your** summary of cover for each full day in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- Up to the amount shown in **your** summary of cover for each full day in total if no other resort is available.

Avalanche closure

We will pay up to the amount shown in **your** summary of cover in total for the cost of extra transport and accommodation costs **you** need to pay to get **you** to **your journey** destination or back **home** because of an avalanche in **your** resort.

Continued physiotherapy

We will pay up to the amount shown in **your** summary of cover in total, for costs to continue physiotherapy treatment in **your home** country for an injury sustained whilst taking part in **winter sports** during **your journey**.

What You Are Not Covered For

Under Ski pack

Anything mentioned under the heading 'What You Are Not Covered For' within Cancellation or curtailment charges - Section 1.

Anything mentioned under the heading 'What You Are Not Covered For' within Emergency medical and associated expenses - Section 2.

Under Ski equipment

Anything mentioned under the heading 'What You Are Not Covered For' within Personal possessions - Section 5.

Under Piste closure

Any compensation for the first full 24 hours at **your** booked ski resort.

Any **journey** in **your home** country .

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under Continued physiotherapy

Anything mentioned under the heading 'What You Are Not Covered For' within Emergency medical and associated expenses - Section 2.

Please also refer to General exclusions, Conditions and Making a claim.

Section 19 - Golf Cover

This section is only in force if shown on **your** policy schedule

What You Are Covered For

Loss, theft or damage of golf equipment

We will pay up to the amount shown in **your** summary of cover in total for **your golf equipment** that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of the amount shown in **your** summary of cover for **your golf equipment** whether jointly owned or not.

Delay of golf equipment

If **your golf equipment** is temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination, **we** will pay:

- Up to the amount shown in **your** summary of cover in total to replace **golf equipment**. **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost; or
- Up to the amount shown in **your** summary of cover for each full day up to the amount shown in **your** summary of cover in total for the hire of alternative **golf equipment**.

Loss of green fees

Up to the amount shown in **your** summary of cover in total for **your** green fees that have been paid and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** get written advice from a **doctor** that **you** cannot play golf because of an injury or illness during **your journey**.

Note

Personal liability - Section 10 is extended to allow cover for accidents involving golf buggies while being used on a golf course.

What You Are Not Covered For

Under Loss, theft or damage of golf equipment

Anything mentioned under the heading 'What You Are Not Covered For' within Personal possessions - section 5.

Under Delay of golf equipment

Any claim unless **you** send **us** receipts or other proof or purchase/hire of any items **you** have purchased or hired.

Under Loss of green fees

Anything mentioned under the heading 'What You Are Not Covered For' within Cancellation and curtailment - section 1 or Emergency medical and associated expenses - section 2.

Please also refer to General exclusions, Conditions and Making a claim.

Section 20 - Wedding Cover

This section is only in force if shown on **your** policy schedule

What You Are Covered For

Wedding attire, rings and gifts

We will pay up to the amount shown in **your** summary of cover (per insured couple) in total for **wedding attire, wedding rings and wedding gifts** if they are damaged, stolen, lost or destroyed on **your journey**.

Wedding photographs/videos

We will pay up to the amount shown in **your** summary of cover (per insured couple) in total for reasonable fees or charges **you** are unable to get back from anywhere else to reprint the photographs or replace the video recording of the wedding day, if:

- The booked professional photographer is unable to take the photographs or video recording following their death, injury or illness or they are caught in an unforeseen transport delay that could not be avoided.
- The professional photographs or video recording of the wedding day are damaged, lost or destroyed on **your journey** and within 14 days of the wedding day.

What You Are Not Covered For

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule. Anything mentioned under the heading 'What You Are Not Covered For' within Personal possessions - Section 5 or Personal money - Section 6.

Please also refer to General exclusions, Conditions and Making a claim.

Section 21 - Cruise Cover

This section is only in force if shown on **your** policy schedule

What You Are Covered For

Cabin confinement

We will pay up to the amount shown in the summary of cover if the treating **doctor** confines **you** to **your** cabin during **your journey** for medical reasons.

Excursions

We will **pay** up to the amount shown in the summary of cover for pre-booked and pre-paid excursions that **you** cannot go on because the treating **doctor** confines **you** to **your** cabin during **your journey** for medical reasons.

Cruise itinerary change

We will pay up to the amount shown in **your** summary of cover for each scheduled port visit missed, if the cruise ship **you** are booked on is unable to make a scheduled port stop because of one of the following and no alternative docking or financial compensation (including on-board credit) is offered:

- bad weather;
- timetable restrictions.

Increased personal possessions

The limits shown under Personal possessions - Section 5 are increased to the amount shown in **your** summary of cover. These amounts are not in addition to the amounts shown under Section 5 of **your** summary of cover.

What You Are Not Covered For

Under Cabin confinement and Excursions

Costs if **you** are also claiming for 'In-patient benefit' within Emergency Medical and associated expenses - Section 2.

Under Excursions and Increased personal possessions

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for excess waiver and this is shown in **your** policy schedule.

Under Cruise itinerary change

Costs if **you** are offered financial compensation from somewhere else (including on-board credit).

Any claim if **your** cruise ship's scheduled tender service cannot transport **you** ashore.

Any delay or failure of **public transport** caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your journey** (whichever is later).

Under Increased personal possessions

Anything mentioned under the heading 'What You Are Not Covered For' within Personal possessions - Section 5

Please also refer to General exclusions, Conditions and Making a claim.

Section 22 - Vehicle Hire Excess Waiver

This section is only in force if shown on **your** policy schedule

What You Are Covered For

We will refund **you** the **excess/deposit** amount shown in **your rental agreement**, subject to the following limits, if the **insured vehicle** is accidentally damaged, involved in an accident or stolen during the **rental period**.

Up to the limit shown in **your** summary of cover or reduced amounts, also shown in **your** summary of cover, where the **excess/deposit** applied to **your** vehicle hire insurance relates to **damage** to:

- the roof;
- the windscreen, windows or sunroof glass;
- the undercarriage;
- each tyre that needs replacing;
- each tyre that can be repaired.

Note

The cover provides reimbursement of the **excess / deposit** that **you** are responsible for under the terms of **your rental agreement** (within the limits of this policy) and not the full value of the **insured vehicle** or the actual cost of **damage** to the **insured vehicle**.

What You Are Not Covered For

Any claim where **you** have not followed the terms of **your rental agreement**.
The actual cost of the **damage** to the **insured vehicle**.
Any claim relating to **damage** to the interior of the **insured vehicle**.
Mechanical failure of the **insured vehicle**.
Misfueling.
General wear and tear.

Please also refer to General exclusions, Conditions and Making a claim.

Section 23 - Business cover

This section is only in force if shown on **your** policy schedule

What You Are Covered For

Replacement business associate

We will pay up to the amount shown in **your** summary of cover in total to send a replacement **business associate** to complete **your** business itinerary, if **you** have to cut short **your journey**.

Business equipment

We will pay up to the amount shown in **your** summary of cover in total for **your business equipment** that is damaged, stolen, lost or destroyed on **your journey**. There is also a **single article** limit, whether jointly owned or not of the amount shown in **your** summary of cover.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Business money

We will pay up to the amount shown in **your** summary of cover in total for **your business money** (but no more than the amount shown in **your** summary of cover in cash in total, whether jointly owned or not) while on **your journey**.

What You Are Not Covered For

Under Replacement business associate, Business equipment and Business money

An **excess** of the amount shown in **your** summary of cover, unless the additional premium has been paid for **excess** waiver and this is shown in **your** policy schedule.
Any **journey** where **you** are involved in manual work.

Under Replacement business associate

Anything mentioned under the heading 'What You Are Not Covered For' within Cancellation or curtailment charges - Section 1.

Under Business equipment

Business equipment:

- that is 5 or more years old;
- unless it is on **your** person, locked in the business premise or accommodation **you** are using on **your journey** or it is out of sight in the locked boot or covered luggage area of a locked motor vehicle

Mobile phones, smart phones, laptops, tablets or any other type of electrical **business equipment** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.

Anything mentioned under the heading 'What You Are Not Covered For' within Personal possessions - Section 5.

Under Business money

Anything mentioned under the heading 'What You Are Not Covered For' within Personal money - Section 6.

Please also refer to General exclusions, Conditions and Making a claim.

Adventurous / Winter Sports Activities

The following pages show how **we** categorise various adventurous/winter sports activities according to the cover **we** are able to provide.

- Activities listed as 'Included as Standard' in the table below are automatically covered.
- Activities listed as 'Sports & Activity Package' or 'Winter sports option' are only covered when the appropriate additional premium has been paid. Please call Sheilas' Wheels Travel Insurance Sales and Support Team on **0345 604 3563** to add these cover options.
- Activities listed as 'Winter Sports Option with Sports & Activity Package' e.g. glacier skiing require both premiums to be paid for cover to apply Please call Sheilas' Wheels Travel Insurance Sales and Support Team on **0345 604 3563** to add these cover options.

We may be able to cover **you** for other activities that are not listed. Please contact Sheilas' Wheels Travel Insurance Sales and Support Team by calling **0345 604 3563** or emailing sheilaswheelsservice@hoodtravel.co.uk as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover. An additional premium may need to be paid.

| Activity | Category | Conditions |
|---|--|--|
| Abseiling | Included as Standard | Professionally organised only |
| Aerobics | Included as Standard | |
| Aerobics | Included as Standard | |
| Amateur athletics | Included as Standard | Non-professional tournament/competition only |
| Angling | Included as Standard | |
| Archery | Included as Standard | |
| Assault courses | Select Sports & Activity Package | |
| Badminton | Included as Standard | |
| Bamboo rafting | Select Sports & Activity Package | |
| Banana boating | Included as Standard | |
| Baseball | Included as Standard | |
| Basketball | Included as Standard | |
| Battle re-enactment | Included as Standard | Professionally organised only. No live ammunition |
| Beach games | Included as Standard | |
| Bigfoot skiing | Select Winter Sports Option | |
| Boardsailing/windsurfing | Included as Standard | |
| Body boarding/boogie boarding | Included as Standard | |
| Body flying/wind tunnel flying | Select Sports & Activity Package | Only if adequately supervised |
| Bowling | Included as Standard | |
| Bowls | Included as Standard | |
| Breathing observation bubble diving (to 30 metres) | Included as Standard | |
| Bridge walking | Included as Standard | Only if adequately supervised & full safety equipment used |
| Bungee jumping | Select Sports & Activity Package | Only if adequately supervised & full safety equipment used |
| Camel riding | Included as Standard | No Personal liability cover |
| Canoeing and kayaking - Grade 1 rivers | Included as Standard | |
| Canoeing and kayaking - Grade 2 rivers | Included as Standard | |
| Canoeing and kayaking - Grade 3 rivers | Select Sports & Activity Package | |
| Canopy walking/tree-top walking on fixed structure walkways | Included as Standard | |
| Canopy walking/tree-top walking using ropes | Select Sports & Activity Package | |
| Cat skiing/boarding | Select Winter Sports Option with Sports & Activity Package | |
| Catamaran sailing | Included as Standard | No Personal liability cover |
| Cave tubing/river tubing | Select Sports & Activity Package | |

| Activity | Category | Conditions |
|---|--|--|
| Charity work (no manual work) | Select Sports & Activity Package | Excludes all manual work |
| Clay pigeon shooting | Included as Standard | No Personal liability cover |
| Climbing (indoor) | Included as Standard | |
| Cookery courses | Included as Standard | |
| Cricket | Included as Standard | |
| Croquet | Included as Standard | |
| Cross country running | Included as Standard | |
| Cross country skiing | Select Winter Sports Option | |
| Curling | Included as Standard | |
| Cycle touring | Select Sports & Activity Package | For long distance events email to check if cover can be provided |
| Cycling | Included as Standard | |
| Darts | Included as Standard | |
| Deep sea fishing | Included as Standard | |
| Dinghy sailing | Included as Standard | No Personal liability cover |
| Dog sledding | Included as Standard | |
| Dragon boating | Included as Standard | No Personal liability cover |
| Dry slope skiing/boardng | Select Sports & Activity Package | |
| Dune/wadi bashing | Select Sports & Activity Package | |
| Education work (not qualified as a teacher) | Included as Standard | No Personal liability cover |
| Elephant trekking | Included as Standard | Professionally organised only. No Personal liability cover |
| Equestrian events | Select Sports & Activity Package | |
| Fell running | Select Sports & Activity Package | |
| Fell walking | Included as Standard | |
| Fencing | Included as Standard | |
| Fishing | Included as Standard | |
| Fives | Included as Standard | |
| Football/soccer | Select Sports & Activity Package | Non-professional tournament/competition only |
| Fruit picking | Select Sports & Activity Package | Providing no machinery used |
| Gaelic football | Included as Standard | |
| Glacier skiing | Select Winter Sports Option with Sports & Activity Package | |
| Glacier walking up to 4,000 metres | Select Winter Sports Option | |
| Go-karting | Included as Standard | No Personal liability cover |
| Golf | Included as Standard | Non-professional tournament/competition only |
| Gorilla trekking | Select Sports & Activity Package | Professionally organised only |
| Gymnastics | Select Sports & Activity Package | |
| Handball | Included as Standard | |
| Hiking (2,500 - 3,500 metres) | Select Sports & Activity Package | |
| Hiking (below 2,500 metres) | Included as Standard | |
| Hockey | Select Sports & Activity Package | |
| Horse grooming | Select Sports & Activity Package | No Personal liability cover |
| Horse riding (not polo, jumping or hunting) | Included as Standard | |
| Hot air ballooning | Included as Standard | Professionally organised and as a passenger only |
| Hurling | Included as Standard | |
| Husky sledge rides | Select Winter Sports Option with Sports & Activity Package | Professionally organised only as passenger or driver, if with experienced local driver |
| Hydro speeding | Select Sports & Activity Package | |

| Activity | Category | Conditions |
|--|--|---|
| Ice climbing | Select Winter Sports Option with Sports & Activity Package | Only if adequately supervised & full safety equipment used |
| Ice curling | Included as Standard | |
| Ice skating (non-rink) | Select Winter Sports Option with Sports & Activity Package | |
| Ice skating (rink) | Select Sports & Activity Package | |
| In-line skating | Included as Standard | |
| Iron man (amateur) | Select Sports & Activity Package | Three event version only (swim, cycle, run) |
| Jet skiing | Select Sports & Activity Package | No Personal liability cover |
| Jogging | Included as Standard | |
| Judo | Select Sports & Activity Package | |
| Karate | Select Sports & Activity Package | |
| Kayaking and canoeing - Grade 1 Rivers | Included as Standard | |
| Kayaking and canoeing - Grade 2 Rivers | Included as Standard | |
| Kayaking and canoeing - Grade 3 Rivers | Select Sports & Activity Package | |
| Kendo | Select Sports & Activity Package | |
| Kite boarding/buggying | Select Sports & Activity Package | No Personal liability cover |
| Kite skiing | Select Winter Sports Option with Sports & Activity Package | No Personal liability cover |
| Kite surfing (over land) | Select Sports & Activity Package | No Personal liability cover |
| Kite surfing (over water) | Select Sports & Activity Package | No Personal liability cover |
| Korfball | Included as Standard | |
| Lacrosse | Select Sports & Activity Package | |
| Langlauf | Select Winter Sports Option | |
| Lifeguards (non beach) | Select Sports & Activity Package | Swimming pool only. No beach cover |
| Marathon running | Select Sports & Activity Package | |
| Martial arts | Select Sports & Activity Package | |
| Modern pentathlon | Select Sports & Activity Package | |
| Mono skiing | Select Winter Sports Option | |
| Motor cycling | Included as Standard | No Personal liability cover. Other limits apply |
| Mountain biking (recreational) | Included as Standard | Recognised routes only. No competitions/ downhill racing. No Personal liability cover |
| Mountain boarding | Select Sports & Activity Package | |
| Mud buggying | Select Sports & Activity Package | No Personal liability cover |
| Netball | Included as Standard | |
| Off piste skiing | Select Winter Sports Option | Only areas considered safe by local resort management |
| Off piste snowboarding | Select Winter Sports Option | Only areas considered safe by local resort management |
| Orienteering | Included as Standard | |
| Paintballing | Included as Standard | Only if eye protection worn. No Personal liability cover |
| Parachute jumping (tandem) | Select Sports & Activity Package | |
| Parapenting/Parapointing | Select Sports & Activity Package | Only if adequately supervised |
| Parasailing | Select Sports & Activity Package | |
| Parascending (over land) | Select Sports & Activity Package | |
| Parascending (over water) | Select Sports & Activity Package | |
| Pony trekking | Included as Standard | |
| Pool | Included as Standard | |

| Activity | Category | Conditions |
|---|--|---|
| Racketball | Included as Standard | |
| Rackets | Included as Standard | |
| Rafting | Included as Standard | |
| Rambling | Included as Standard | |
| Refereeing | Included as Standard | Amateur basis only |
| Reverse bungee jumping | Select Sports & Activity Package | Only if adequately supervised & full safety equipment used |
| Ringos/doughnuts | Included as Standard | |
| Rock scrambling | Select Sports & Activity Package | Only if adequately supervised & full safety precautions taken |
| Roller blading/skating | Included as Standard | |
| Roller hockey | Select Sports & Activity Package | |
| Rounders | Included as Standard | |
| Rowing | Included as Standard | |
| Running (not long distance) | Included as Standard | |
| Safari (no guns) | Included as Standard | Professionally organised tour operator only |
| Safari trekking in a vehicle | Included as Standard | Professionally organised tour operator only |
| Sail boarding | Included as Standard | No Personal liability cover |
| Sailing/yachting (within 12 miles of coastline) | Included as Standard | No Personal liability cover |
| Sand boarding | Included as Standard | |
| Sand dune surfing/skiing | Included as Standard | |
| Scrambling | Select Sports & Activity Package | |
| Scuba diving (18 - 40 metres depth) | Select Sports & Activity Package | No solo dives. If qualified or with an instructor |
| Scuba diving (up to 18 metres depth) | Included as Standard | No solo dives. If qualified or with an instructor |
| Sea canoeing | Select Sports & Activity Package | |
| Sea kayaking | Select Sports & Activity Package | |
| Shark diving (in a cage) | Select Sports & Activity Package | Professionally organised only |
| Shinty | Select Sports & Activity Package | |
| Skate boarding | Included as Standard | |
| Ski biking/snow biking | Select Winter Sports Option | |
| Ski blading/snow blading | Select Winter Sports Option | |
| Ski-dooing | Select Winter Sports Option with Sports & Activity Package | No Personal liability cover |
| Ski randonee | Select Winter Sports Option with Sports & Activity Package | |
| Ski touring | Select Winter Sports Option with Sports & Activity Package | |
| Skiing | Select Winter Sports Option | |
| Skiing – off piste | Select Winter Sports Option | Only areas considered safe by local resort management |
| Sky jump from Auckland Sky Tower (New Zealand) | Select Sports & Activity Package | Only if adequately supervised |
| Sledging/sleighting | Select Winter Sports Option | |
| Small bore target shooting | Included as Standard | |
| Snooker | Included as Standard | |
| Snorkelling | Included as Standard | |
| Snow mobiling | Select Winter Sports Option with Sports & Activity Package | No Personal liability cover |
| Snowboarding | Select Winter Sports Option | |
| Snowboarding – off piste | Select Winter Sports Option | |
| Soccer | Select Sports & Activity Package | Non-professional tournament/competition only |

| Activity | Category | Conditions |
|--|--|---|
| Softball | Included as Standard | |
| Speed skating | Select Winter Sports Option with Sports & Activity Package | |
| Squash/rackets | Included as Standard | |
| Street dancing | Included as Standard | |
| Street hockey | Select Sports & Activity Package | Only if pads and helmets worn |
| Summer tobogganing | Select Sports & Activity Package | |
| Surfing | Included as Standard | Non-professional competition. No Personal liability cover |
| Swimming | Included as Standard | |
| Swimming with dolphins | Included as Standard | Professionally organised only |
| Swimming with stingrays | Included as Standard | Professionally organised only |
| Sydney harbour bridge walk | Included as Standard | Only if adequately supervised & full safety equipment used |
| Table tennis | Included as Standard | |
| Tae kwon do | Select Sports & Activity Package | |
| Tall-ship crewing | Included as Standard | |
| Teacher (not qualified) | Included as Standard | No Personal liability cover |
| Tennis | Included as Standard | |
| Tenpin bowling | Included as Standard | |
| Tobogganing | Select Winter Sports Option | |
| Touch football | Select Sports & Activity Package | Non-professional tournament/competition only |
| Touch rugby | Select Sports & Activity Package | Non-professional tournament/competition only |
| Trampolining | Included as Standard | |
| Trekking/walking/hiking (2,500 to 3,500 metres) | Select Sports & Activity Package | |
| Trekking/walking/hiking (up to 2,500 metres) | Included as Standard | |
| Triathlon | Select Sports & Activity Package | Non-professional tournament/competition only |
| Tug-of-war | Included as Standard | |
| Ultimate frisbee | Included as Standard | |
| Vegetable picking | Select Sports & Activity Package | Providing no machinery used |
| Volleyball | Included as Standard | |
| Wake boarding | Included as Standard | No Personal liability cover |
| War games | Included as Standard | Only if eye protection worn. No Personal liability cover |
| Water polo | Included as Standard | |
| Water skiing/water ski jumping | Included as Standard | No competitions. No Personal liability cover |
| White water canoeing/rafting (up to Grade 4) | Select Sports & Activity Package | |
| Windsurfing | Included as Standard | Non-professional competition. No Personal liability cover |
| Yoga | Included as Standard | |
| Zip lining | Select Sports & Activity Package | Only if adequately supervised & full safety equipment used |
| Zorbing | Included as Standard | Only if adequately supervised & full safety equipment used |

Important Contact Information

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|---|---|
| Sales | Call: 0345 604 3562 Email: sheilaswheels@hoodtravel.co.uk |
| Customer services | Call: 0345 604 3563 Email: sheilaswheelsservice@hoodtravel.co.uk |
| Health declaration (to declare a medical condition or change in your circumstances) | Call: 0345 604 3563 Email: sheilaswheelsservice@hoodtravel.co.uk |
| 24-hr Emergency medical assistance (medical emergency or curtailment requests) | Call: UK +44 (0)20 8603 9582 |
| 24-hr Legal helpline | Call: UK +44 (0)1455 896174 |
| Claims for sections 1-15 and 18-23 | Call: UK +44 (0)345 604 3573 Email: sheilaswheels@allianz-assistance.co.uk |
| Financial failure claims for section 16 | Call: UK +44 (0)20 8776 3752 Email: info@iplondon.co.uk |
| Gadget claims for section 17 | Call: UK +44 (0)330 880 1761 Email: swheels.tiga@taurus.gi |

Call charges may vary. Calls may be monitored and recorded.

This policy is available in large print, audio and Braille.

Call: **0345 604 3563** or email: **sheilaswheelsservice@hoodtravel.co.uk**

and we will be pleased to organise an alternative version for you.

Sheilas' Wheels Travel Insurance is sold and administered by Hood Travel Limited, registered in England No. 08318836 at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY.
Hood Travel Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211.

Sections 1-15 and 18-23 of Sheilas' Wheels Travel Insurance are underwritten by AWP P&C SA and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. Allianz Global Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

Hood Travel Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

Section 16 of Sheilas' Wheels Travel Insurance is underwritten by certain underwriters at Lloyd's 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 certain underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

Section 17 of Sheilas' Wheels Travel Insurance is arranged and claims 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.

Am Trust Europe Limited have entered into a Binding Authority Contract No. WUKGAD148030 with Taurus, which authorises Taurus to issue insurance on their behalf.