

Your AllClear Silver Medical Expenses and Personal Accident Travel Insurance Policy


✓ ALL CONDITIONS ✓ ALL AGES



Important contact information

Emergency & general contact numbers

Before you leave

 If you need to amend your policy, add a new medical condition or talk about your policy:

Telephone the AllClear call centre **01708 339029**

 If you need to cancel your trip:

Please see page 6 for details of how to submit a cancellation claim


When you are away

 If you need emergency assistance while abroad:


Telephone Zurich Assist

UK **0203 467 4122**

Outside UK **+44 (0)203 467 4122**

 If you get help from Zurich Assist during your trip and incur any costs that the policy covers, you will need to claim back these expenses after you return home. Please see How to make a claim on page 6 for details of how to do this.

How to make a claim

 If you need to make a claim:

To submit your claim online, go to:

www.submit-claim.com/allclear

If your query relates to an existing claim, please call us on **01420 259 055**

(See page 6 for full details)

Welcome...


Thank **you** for choosing AllClear Travel Insurance. **We** believe everyone deserves the right to travel and for that reason **we** have developed this travel insurance policy for **your** peace of mind.

To assist **you** finding **your** way around this document **we** have identified key information for **you** by the use of colour coding and icons.

Sections denoting **YOU ARE COVERED ✓** and **YOU ARE COVERED FOR ✓** are highlighted in green.

Sections denoting **YOU ARE NOT COVERED ✗** and **YOU ARE NOT COVERED FOR ✗** are highlighted in red.

CONDITIONS — are highlighted in Orange.

Throughout the policy wording **your** attention is drawn to **important information** by the following icons: 

Contents

Introduction	3
Important information	4-6
Coronavirus and FCDO/WHO travel advice	5
Important things to remember	6
While you are away – If you need medical emergency assistance	6
On your return – How to make a claim	6
Your policy	7-15
Summary of cover	8
General policy information	9-11
Conditions and Geographical limits	11-12
Definitions	13
Health agreements/ EHIC/GHIC	14
Data Protection Statement	15
Your cover	16-20
Section 1 Medical emergency expenses	17-18
Section 2 Curtilment for medical emergency	19
Section 3 Personal Accident	20
Complaints procedure, Amateur sporting and adventure activities & General exclusions	21-27
Complaints procedure	22
Amateur sporting and adventure activities	23-24
General exclusions	26-27

Introduction

This policy details the events that are covered and the exclusions that apply. General conditions and general exclusions apply to all sections of the policy. Anything that is not stated as being covered or is specifically stated as being excluded, is not covered.

You must read the insurance policy carefully. It is only available to persons resident in the United Kingdom, and located in the UK at the time of purchase, and is only valid for trips commencing in and returning to **your** home country.

Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.

This contract of insurance is governed by the laws of the UK which apply to the part of the UK where **you** reside. Any legal proceedings by **you**, **your** heirs or assigns shall be brought in the courts of the part of the UK where **you** reside. If there is any disagreement about which law applies, English law will apply in which case **you** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate with **you** in English.

The policy applies to all persons named on the policy schedule who are eligible to be insured and for whom the premium has been paid. **You** must have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

This policy is underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the

Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Our firm reference number is 959113.

AllClear Travel Insurance is arranged by IES Limited, which is registered in Gibraltar company number 117274. Registered Office: 1st Floor, Portland House, Glacis Road, Gibraltar, GX11 1AA. IES Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC25393 and trades into the UK on a freedom of services basis, FCA FRN 824283. AllClear Travel Insurance is administered by AllClear Insurance Services Limited, registered in England No. 04255112. Registered Office: AllClear House, 1 Redwing Court, Ashton Road, Romford, RM3 8QQ. Authorised and Regulated by the Financial Conduct Authority firm reference number 311244. AllClear is a registered trade mark.

IES Limited act as agents of the insurer in collecting premiums; such monies are deemed to be held by the insurers with which **your** insurance is arranged.



Important information

Important Information

Coronavirus and FCDO/WHO travel advice

Coronavirus Cover

This policy only provides cover for Coronavirus related claims if:

- **you** are up to date with Coronavirus vaccinations as recommended by the UK NHS (if in doubt please check with **your** medical practitioner), or **you** were medically unable to have the vaccinations as evidenced by **your** medical records; and
- **you** are travelling to a country or area where the FCDO/WHO are not advising against all or all but essential travel due to the Coronavirus pandemic.



If you meet both of these requirements your AllClear travel insurance policy will provide cover under:

- Section 1, if during **your** trip **you** contract Coronavirus and **you** need medical treatment.
- Section 1, if **you** have to **extend your** trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000.
- Section 2, if **you** need to curtail **your** trip and return to **your** home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.

Please note that

- The Conditions, General exclusions and section specific Conditions still apply.



In the event of a claim, we will require either:

- a copy of the positive Coronavirus test result that you received from a registered medical practitioner or independent authority (e.g., private provider); or
- a positive lateral Flow test (or a picture of a positive lateral flow test) with adequate and appropriate supporting evidence or independent certification; or
- if the claim relates to your being quarantined on the orders of a treating medical practitioner, we will require written proof of this.
- Please note that: A Positive Lateral Flow test (or a picture of a positive lateral flow test) without adequate and appropriate supporting evidence or certification is not sufficient proof of claim.

Travelling to a country or area against Foreign Commonwealth and Development Office/World Health Organisation Advice.



If you are travelling to a country or area where the FCDO/WHO advise against all or all but essential travel, due to:

• Coronavirus:

- **Your policy will provide** cover for Personal accident claims that are not caused by or related to Coronavirus, as usual during **your** trip (subject to policy terms conditions and exclusions).
- **Your policy will not provide** cover for any claim caused by or related to Coronavirus.

• reasons other than Coronavirus,

You should understand

- why the FCDO/WHO are advising against all or all but essential travel, please see:
 - Foreign travel advice - GOV.UK (www.gov.uk)
 - Travel advice (who.int)
- that **we** may not be able to provide **you** with the assistance or other services that **we** would normally be able to in an emergency (this is dependent upon the reason why the FCDO/WHO are advising against all or all but essential travel)
- that the cover provided by this policy will be limited and there will be no cover for claims relating to the reason why the FCDO/WHO advise against all or all but essential travel.

Change in FCDO/WHO advice

If the FCDO/WHO advice for the country or area that **you** are travelling to, changes;

- after the purchase of **your** policy or after the booking of any individual trip (whichever is the latter)
- to advising against all or all but essential travel
- for reasons OTHER than medical epidemic or pandemic (including Coronavirus, or anything mentioned in the general exclusions)

Your AllClear travel insurance policy will provide cover under:

- Section 2 – Curtailment associated with medical emergency (if the advice changes after **you** have commenced **your** trip)

Important things to remember

Before you go

1) Making your declarations – Taking reasonable care

Please take care when providing information to **us** – failing to take reasonable care could mean **you** are liable for all or a proportion of any claim costs. **Your** policy and any quotations given are based upon **your** answers to **our** questions. If **we** later discover this information was incorrect, it may impact any claim entitlement. In these circumstances, **we** apply the Consumer Insurance (Disclosure and Representations) Act 2012. This means **we** may not pay all of **your** claim or **your** claim could be declined in full. If **we** apply these rules to **your** claim, **we** will provide a full explanation so **you** know why.

2) Please be aware that if **you**, or anyone insured on this policy, require a carer to assist with activities of daily living, **you** will need to travel with a carer who is able to provide assistance throughout the duration of the trip, and does not require a carer themselves. Failure to do so will result in no cover being available under any section of the policy.

While you are away

1) If you need emergency assistance

If **you** need help in a medical emergency, please call **our** 24-hour emergency assistance help line on **+44 (0) 203 467 4122**. Zurich Assist will ensure that medical emergency services are made available to **you** and will be based entirely on medical necessity depending on **your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return home (**you** must provide valid receipts or invoices). If **you** are in any doubt **you** can call Zurich Assist for help and advice.

If you get help from Zurich Assist during your trip and incur any costs that the policy covers, you will need to claim back these expenses after you return home. Please see How to make a claim on page 6 for details of how to do this.

Zurich Assist 24-hour worldwide assistance.

We offer **you** **our** 24-hour worldwide assistance service relating to the sections of cover that apply for the level of cover **you** have selected.

We arrange access to the following services:

Cash transfer advice. If **you** need money to pay for travel or accommodation because of theft, loss, illness or injury, **we** will advise **you** on the process **you** must follow to get money.

Consular and embassy referral. Where possible, **we** will give **you** the details of the representative of the relevant consulate or embassy. For example, if **you** have lost **your** passport, driving licence or travel documents.

Emergency travel and accommodation arrangements. Where possible, **we** will help **you** to arrange emergency alternative transportation and accommodation.

Sending urgent messages. **We** will help **you** to send urgent personal messages or get messages to **you** if **you** experience travel delay or suffer from illness or injury.

For confirmation contact Zurich Assist on **+44 (0) 203 467 4122**.



When you contact us, you will need to tell us your name, your policy number and your contact details so we can keep in touch. Please try to have these and other useful information to hand.

On your return

How to make a claim

1) To make a claim, go to www.submit-claim.com/allclear. Submitting a claim online is the quickest and easiest way to have **your** claim processed.

To discuss an existing claim, or if **you** don't have internet access, call the claims helpline on 01420 259 055, quoting AllClear Travel Insurance. Phone lines are open Monday to Friday 9am to 5.30pm (excluding bank holidays).

Please make sure **you** notify us within thirty days of **your** trip ending of any occurrence likely to give rise to a claim.

2) **You** will need to provide **your** original policy and policy schedule, confirmation of booking, all original travel booking receipts, all original medical receipts, medical report showing the condition(s) for which **you** received treatment, and any other evidence requested on the claim form. Conditions apply, see pages 11 and 12.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** liabilities to **you**, **you** may be able to claim money from the Financial Services Compensation Scheme. **Your** rights will depend on the type of policy **you** have bought and the events surrounding **your** claim. Further information about the scheme can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 0207 741 4100

E-mail: enquiries@fscs.org.uk

www.fscs.org.uk





Your policy

Summary of cover

The maximum amount insured
(for each person insured)

Need to know

Please be aware that this policy only offers cover for personal accident, medical emergency expenses and repatriation and associated expenses. It does not offer cover for cancellation, travel delay, personal property or any other sections of cover common in many travel insurance policies.

Section	Page	SILVER	
		Cover	Excess*
1 Medical emergency expenses repatriation and associated expenses Medical inconvenience benefit Loss of medication Dental Unused prepaid tours/activities	17-18	£5,000,000 £25 per day (whilst hospitalised) £300 £350 £500	£500 Nil £100 £100 £100
2 Curtailment associated with medical emergency	19	£2,000	£250
3 Personal accident Death Permanent total disablement If you are aged under 16 or over 75 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,500 and the permanent total disablement benefit will not apply.	20	£15,000 £25,000	Nil Nil

***Note:** If either **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) is presented to the treating doctor or hospital when receiving medical treatment within the European Union or a country in which it is valid and the medical costs are reduced, the policy excess applicable under section 1 - Medical and other expenses will be waived (See Health agreements on page 14). Please note, from 1st January 2021 a UK issued EHIC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

General policy information

Period of insurance

Your trip must begin and end in **your** home country. Cover cannot start after **you** have left **your** home country. The policy wording, including any endorsement issued by **us**, constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon the information that **you** provided during **your** application.

Please note: - If, due to unexpected circumstances that are beyond **your** control and which fall under the conditions of this cover, **you** cannot finish **your** holiday within the period of insurance set out on **your** schedule of cover, **we** will extend **your** cover for up to 30 days. **We** will not charge **you** for this.



This policy is only valid for trips within your home country where there is pre-booked accommodation.



Cruises

This policy does not cover cruises.

Business trips

This policy does not cover Business trips.

For single trip insurance

This policy is not valid for trips exceeding 12 months.

For annual multi-trip insurance

The maximum trip duration of any one trip is 45 days. If **you** have chosen an annual multi-trip Insurance, the outward and return journey must take place during the start and end date shown on the schedule of cover.

The cover under all sections

Cover under all sections apply for the duration of the booked trip including the period of travel from home directly to the departure point and back home directly afterwards not exceeding 36 hours in each case. If **you** come home earlier than planned then cover ends on return to **your** home country.



Checking your documents are in order

You must check your policy documents. The pre-existing medical conditions which you are covered for are set out in the enclosed schedule. If they are not correct, please contact the AllClear call-centre on 01708 339029.



Cancelling this policy

Your right to cancel 'cooling off period'

You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask AllClear for a full refund. To request cancellation of your policy contact us on 01708 339016.

Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with

your cover, then the following terms apply. However, please note that if the amount due back is less than £25, no refund will be made.

Single trip policies - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply.

Annual multi-trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. However, please note that if the amount due back is less than £25, no refund will be made.

If you have travelled on a single trip policy or are intending to claim, or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 14 days notice of cancellation of this policy, by recorded delivery to you at your last known address. We do not need to give prior notice or provide a refund in the following circumstances: fraud, suspected fraud or deliberate or reckless misrepresentations.

General medical conditions

We will not cover you for any medical condition or disability (pre-existing or otherwise) if:

- 1) your** state of health is significantly worse than **you** told **us**;
- 2) you** know **you** have a terminal condition, but have not told **us**;
- 3) you** know **you** will need medical treatment during **your** journey;
- 4) one of the purposes of your** journey is to obtain medical treatment;
- 5) you** are travelling against the advice of a medical practitioner;
- 6) you** are not fit to travel on **your** journey.

We have the right from the date of issue up to the date of travel to request a letter from your medical practitioner detailing your pre-existing medical condition(s), and confirming that your condition(s) have not changed or got worse, along with agreeing that you are fit to travel.

Pre-existing medical conditions

We will cover you for claims associated with those pre-existing medical conditions or disabilities you disclosed to us and we accepted in writing.



General policy information

Continued from page 9



We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing. You must tell us about ALL medical conditions for which you answer yes under the Medical health disclosure requirements below.

We cannot provide cover for some conditions and not for others you choose not to include in your declaration to us.

Medical health disclosure requirements

You must read the following important information:

You must disclose to us if you or anyone else insured on this policy has:

- In the last two years, taken any prescribed medication or received medical treatment or advice at a hospital, clinic, GP surgery or via remote consultation or received or been offered palliative care;
- Been placed on a waiting list that could cause you to cancel or curtail your trip;
- Been advised of a terminal illness.



We are unable to cover undiagnosed conditions.

Failure to provide full and accurate information before you take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected.

Terminal prognosis

If you have been given a terminal prognosis, provided you have received confirmation from your GP or medical practitioner that the prognosis is not less than 6 months from your return date of travel, and he/she has confirmed that you are fit to travel, we may still be able to provide cover. If you or anyone else insured on this policy have been given a terminal prognosis please contact the AllClear call centre on **01708 339029**.

Change in state of health

You must tell us and consult with your medical practitioner if you or anyone else insured on this policy: i) develops a new condition and/or ii) there is a change to an existing medical condition and/or iii) there is a change in medication.

You must do this by contacting the AllClear call-centre on 01708 339029 at the earliest opportunity and before you book or commence your journey, or pay the balance or any further instalments for your journey. We have the right to amend the premium due and/or amend, restrict or cancel your cover under this policy.

Excesses

An excess is the first amount of any claim for which you are responsible to pay. The excess applies to each insured person per claim. If a claim is made under more than one section which is caused by the same event at the same

time, a maximum of 2 excesses per insured person will apply and these will be the highest excesses payable.

Auto Renewal

AllClear will automatically renew your policy at the expiry date using the payment details you have provided unless you tell us not to. If we are not able to automatically renew your policy we will contact you at least 21 days before your policy is due to expire to let you know. You must be a UK resident (as defined on page 13) at the time of renewal.

Continuous Payment Authority

By purchasing your policy you authorise us to use your card details to set up a continuous payment authority. These details will be held securely by a third party payment provider. We will use these details for payment of mid-term adjustments and renewal premiums. You can cancel this continuous payment authority at any time.

Travelling when pregnant

We provide cover under this policy if something unexpected happens. We do not consider pregnancy or childbirth to be an illness or injury.

Cover is automatically provided under section 1, Medical emergency expenses and section 2, Curtailment associated with medical emergency, for complications of pregnancy and childbirth which existed at the time of taking out this policy or developed at a later stage, provided your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Childbirth in or after the 32nd week for a single pregnancy (or 24th week for a multiple pregnancy) is not a complication and is not covered under any section of this policy.

Complications of pregnancy and childbirth are defined as:

Toxaemia – toxins in the blood

Gestational diabetes – diabetes arising as a result of pregnancy

Gestational hypertension – high blood pressure arising as a result of pregnancy

Pre-eclampsia – where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy

Ectopic pregnancy – a pregnancy that develops outside of the uterus

Molar pregnancy or **Hydatidiform mole** – a pregnancy in which a tumour develops from the placental tissue

Post-partum haemorrhage – excessive bleeding following childbirth

Retained placenta membrane – part or all of the placenta is left behind in the uterus after delivery

Placental abruption – part or all of the placenta separates from the wall of the uterus

General policy information

Continued from page 10

Hyperemesis gravidarum – excessive vomiting as a result of pregnancy

Placenta praevia – when the placenta is in the lower part of the uterus and covers part or all of the cervix

Stillbirth

Miscarriage

Emergency caesarean section

A termination needed for medical reasons

Premature birth more than 8 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.



Please make sure that your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Airlines and ferry/shipping companies have their own restrictions due to health and safety requirements.

You should check with them or any other mode of transport you propose to take before you book. You are not covered for claims arising from pregnancy, where, at the point of checking in for or boarding your mode of transport, you fail to comply with the carrier's conveyance of pregnant women policy.

Conditions



CONDITIONS

1) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.



2) Cover is only available for children (under the age of 18) provided they are travelling with an adult and are named on the same policy.



3) No payment will be made under sections 1, 2, and 3 without appropriate medical certification.

4) In the event of a claim, you (or your legal representative) must give us all the information and documents that we may need at your (or their) own expense. If you make a medical claim you may be asked to supply your medical practitioner's name to enable us to access your medical records.

This will help us and the medical practitioner treating you to provide the most appropriate assistance and assess whether cover applies. If you do not agree to provide this when requested we will not deal with your claim.

5) In the event of a claim, if we require a medical examination you must agree to this and in the event of death we are entitled to a post-mortem examination both at our expense.

6) If you make a claim which is found to be fraudulent then the insurer will not pay the claim and the policy will be cancelled from the date that the claim was made. This will mean that you will no longer be covered under the policy and will not be able to make any further claims. Should we find that a claim that was paid is fraudulent then we reserve the right to ask you to pay back any claims amounts paid to you or a third party. In the event of fraud we may cancel the contract and will not be liable to return any of the premiums paid.



7) You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.

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

9) We may at any time pay to you our full liability under the policy after which no further payments will be made in any respect.

10) The terms of this insurance is based upon the information provided by you to us. The policy contains conditions relating to health of the people travelling.

You must take reasonable care to answer all questions put to you, about the health of the people travelling, honestly, accurately and to the best of your knowledge. If you do not understand the meaning of a question put to you or if you do not know the answer it is vital that you tell us. Once cover has been arranged you must immediately notify us of any changes to the information that has previously been provided. Failure to provide full and accurate information before you take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. If you are declaring on behalf of another person you must ensure you are fully aware of their medical history.

11) If at the time of making a claim there is any other policy covering the same risk we are entitled to contact that insurer for a contribution. You must provide any assistance that we require.

12) You must pay back any amounts we have either paid to you or on your behalf which are not covered by this insurance, or for costs which are later recovered elsewhere. These payments must be returned to us within one month of you becoming aware.

Conditions

Continued from page 11

13) A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

14) You are required to take all reasonable care to protect **yourself** and to act as though **you** are not insured.

15) Sanctions clause. **We** will not be held liable to provide cover or make any payments or provide any

service or benefit to any insured person or other party to the extent that such cover, payment, service, benefit and/or business or activity of the insured person would violate any applicable trade or economic sanctions law or regulation.

16) You must abide by the advice and instructions of **our** medical advisers; failure to do so may result in cover being completely or partially withdrawn.

Geographical limits

Single trip:

Region 1 – Covers trips to, from, and within the United Kingdom.

Region 2 – Covers trips to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries, bordering the Mediterranean Sea, as well as Madeira and The Azores. This region excludes countries mentioned in region 3.

Region 3 – Covers trips to regions 1, 2 and Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus and Malta.

Region 4 – Covers trips to anywhere in the world except USA, Canada, Caribbean, Hong Kong, Singapore, Mexico and China.

Region 5 – Covers trips to anywhere in the world including USA, Mexico, Canada and the Caribbean.

Region 6 – Covers trips to anywhere in the world except USA, Mexico, Canada and the Caribbean.

Region 7 – Covers trips to Australia and New Zealand only.

Annual multi-trip:

Region 1 – Covers trips to, from, and within the United Kingdom.

Region 2 – Covers trips to Europe, west of the Ural Mountains including the Republic of Ireland and all countries, bordering the Mediterranean Sea, as well as Madeira and The Azores. This region excludes countries mentioned in region 3.

Region 3 – Covers trips to regions 1, 2 and Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus and Malta.

Region 9 – Covers trips to anywhere in the world except USA, Mexico, Canada and the Caribbean.

Region 10 – Covers trips to anywhere in the world including USA, Mexico, Canada and the Caribbean.

On both single trip, and annual multi-trip policies, if **your** outward or return flight to **your** booked destination requires **you** to break **your** journey by stopping over in an area which is not covered by the region on the schedule of cover, **your** policy automatically covers **you** to spend 24 hours in the area of the stopover each time **you** have to stop over on both **your** outward and return journeys.

Definitions

Definitions

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accident/Accidental/Accidentally – an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

Business trip – a trip primarily for business purposes.

Children/Child – **your** children, **your** partner's children and the grandchildren of **you** or **your** partner, including step children, step grandchildren and fostered or adopted children or grandchildren, provided that **they** are:

- under 18 years old on the date cover commences
- dependent on **you** or **your** partner (or in the case of grandchildren dependent on **you** or **your** partner or their parent(s)).

Close business associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Complications of pregnancy and childbirth – see **Travelling when pregnant** on pages 10 and 11.

Coronavirus - COVID-19, SARS-COV-2 or any mutation or variation of these.

Cruises – A trip on a passenger carrying liner, ship or river cruiser on a voyage, including accommodation for a minimum of two nights.

Curtail/curtailment – Return early to home in the United Kingdom.

Cyber Terrorism – the actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure).

Excesses – see Excesses on page 10.

Fit to travel – means that, taking into account **your** general state of health and any pre-existing medical conditions, **you** and **your** medical practitioner (if consulted) would reasonably expect that **you** would be well enough to complete **your** trip without requiring medical assistance or treatment, bearing in mind where **you** are going, how long **you** will be there, any sporting or adventure activities **you** intend to engage in, and the method of travel being used.

Home – **Your** residential address in the United Kingdom.

Home country – is:

- England, Scotland, Wales or Northern Ireland, if **your** home is in any of these locations; or
- The Isle of Man or Channel Islands if **your** home is located on any of these islands.

Immediate relative – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Illness/ill – sudden and unforeseen change in health, sickness or disease (including complications of pregnancy or childbirth) contracted as certified by a medical practitioner.

Insured person/You/Your/Yours – each person travelling on a trip who is named on the policy schedule.

Manual work – Work that is physical, including, but not limited to construction, installation, assembly and building work, work that involves putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery)

Medical practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Partner – **your** husband, wife or civil partner, or someone of either sex that **you** live with as though they were **your** husband, wife or civil partner.

Personal accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Permanent total disablement – Disablement as a result of which **you** are unable to carry on or perform any business or occupation, and which, having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Pre-existing medical condition – any disease, illness or injury as set out in the medical health disclosure requirements on page 10.

Ski pack – Pre-booked lift passes, hired skis and boots and ski school fees.

Trip(s) – A holiday or journey for leisure purposes that takes place during the period of cover and begins and ends in **your** home country.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Isle of Man and Channel Islands.

United Kingdom resident – **You** must have resided in the UK (as defined above) for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

We/us/our – Zurich Insurance Company Ltd.

Zurich Assist – The service provider nominated by Zurich Insurance Company Ltd.

Reciprocal health agreements



You should take reasonable steps to use any reciprocal health agreement which exist between countries. Where medical expenses are reduced using a reciprocal health agreement the excess will be reduced to nil under this section.

European Union

When travelling to a country in the European Union (EU) **you** should receive inpatient treatment in a public hospital.

You must therefore obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via www.ghic.org.uk. This allows UK residents and European citizens to benefit from the health agreements between countries in the EU. (This used to be known as EHIC / E111). A UK issued EHIC Card is also still valid and accepted until expiry and can be used in place of a GHIC Card.

If **you** are admitted to a public hospital, **you** should present **your** GHIC / EHIC to the hospital; if **you** are unable to do so, **you** must co-operate with the medical assistance department in order to obtain one.

If **your** GHIC / EHIC is presented to the treating doctor or hospital when receiving medical treatment within the European Union and Switzerland and the medical costs are reduced, the policy excess applicable under section 1 (Medical and other expenses) will be waived.

Please note, from 1st January 2021 a UK issued EHIC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

Australia & New Zealand

When **you** are travelling to Australia or New Zealand and **you** have to go to hospital, **you** must register for treatment under the national Medicare or equivalent scheme of those countries.

Useful information

Please note this information does not form part of the terms and conditions of **your** Travel cover, it is provided for guidance purposes only. Information is correct at date of production.

www.gov.uk/foreign-travel-advice

Before **you** go overseas check out the Foreign, Commonwealth and Development Office website at www.gov.uk/foreign-travel-advice, it is packed with essential travel advice and tips plus up to date information about different countries.

The World Health Organisation

The World Health Organisation (WHO) provides up to date information and advice for travellers by country on health risks. Please check with the WHO if **you** have any concerns over health risks for **your** intended destination. To view information on the country or region **you** intend to travel to, visit the international travel and health pages on the WHO website www.who.int

Air passengers

For advice and details on **your** rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at www.caa.co.uk. **You** should also refer to the terms and conditions of the airline **you** are travelling with for information.

We are not responsible for the content of other websites.

Data Protection Statement

Zurich takes the privacy and security of **your** personal information seriously. **We** collect, use and share **your** personal information so that **we** can provide policies and services that meet **your** insurance needs, in accordance with applicable data protection laws.

The type of personal information **we** will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where **you** have requested other individuals be included in the arrangement, personal information about those individuals.

We and **our** selected third parties will only collect and use personal information

- (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance;
- (ii) to meet **our** legal or regulatory obligations;
- (iii) where **you** have provided the appropriate consent;
- (iv) for **our** 'legitimate interests'.

It is in **our** legitimate interests to collect personal information as it provides **us** with the information that **we** need to provide **our** services more effectively including providing information about **our** products and services. **We** will always ensure that **we** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection.

How you can contact us

If **you** have any questions or queries about how **we** use **your** data, or require a paper copy of the statement, **you** can contact **us** via:
gbz.general.data.protection@uk.zurich.com or
alternatively contact **our** Data Protection Officer at

**Zurich Insurance,
Unity Place,
1 Carfax Close,
Swindon,
SN1 1AP.**



Your cover

Section 1 – Medical emergency expenses



This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

Please remember this section does not apply if **you** become ill or are injured during trips in **your** home country.

This section applies:

a) to trips outside the United Kingdom; **b)** if **you** are a Channel Islands or Isle of Man resident visiting other parts of the United Kingdom; **c)** if **you** are visiting the Channel Islands or Isle of Man from other parts of the United Kingdom;

cover does not apply otherwise to trips within the United Kingdom.



Before a claim for emergency expenses can be submitted under this section, you must have contacted Zurich Assist as soon as you are hospitalised. Please refer to page 6.

If **you** are taken into hospital or **you** think that **you** may have to come home early (be repatriated) or extend **your** journey because of illness or accident, the emergency assistance company must be told immediately.

If during **your** trip, **you** become ill or are injured:

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 8 for costs incurred outside **your** home country:

- 1)** For usual reasonable and necessary medical and surgical treatment as prescribed by a medical practitioner. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2)** for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class) for **you** and one relative or friend who has to stay with **you** or travel to be with **you** and accompany **you** home if **you** have to be accompanied home on medical advice or if **you** are a child and require an escort home. **You** must have **our** permission to do this.



Please note cover is limited to a maximum of £2,000 in relation to point 2) above if you have to extend your trip because you have contracted coronavirus disease; or if you are quarantined (on the orders of the treating medical practitioner) abroad as a result of the above conditions.

- 3)** for loss of medication, limited to £300;

- 4)** in the event of death: **a)** for conveyance of the body or ashes to **your** home country (the cost of burial or cremation is not included) or; **b)** local funeral expenses abroad limited to £1,500;

- 5)** for reasonable cattery or kennel costs **you** have to pay if for medical reasons **you** cannot return home as planned;

- 6)** up to £25 for each 24 hour period that **you** are in hospital as an in-patient during the journey.

- 7)** up to £500 for the cost of pre-paid tours/activities, booked prior to **your** departure, which **you** were unable to use as a direct result of **you** being hospitalised due to illness or injury which is covered under section 1 - Medical emergency expenses.



All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.

If you become ill or are injured we have the right to bring you back home, if the Zurich Assist emergency service doctor in consultation with the treating doctor concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover.

We reserve the right to move you from one hospital to another.

YOU ARE NOT COVERED ✗

- 1)** For anything mentioned in the General exclusions on pages 26 and 27. General conditions on pages 11 and 12 will also apply;
- 2)** for the excess as shown in the summary of cover on page 8. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3)** for any sums which can be recovered by **you** and which are covered under any national insurance scheme or reciprocal health arrangement;
- 4)** for any expenses incurred for illness, injury or treatment required as a result of: **a)** surgery or medical treatment which in the opinion of the attending doctor and the Zurich Assist doctor can be reasonably delayed until **your** return to **your** home country; **b)** medication and/or treatment which at the time of departure is known to be required or to be continued outside **your** home country;
- 5)** for preventative treatment which can be delayed until **your** return to **your** home country;
- 6)** for claims that are not confirmed as medically necessary by the attending doctor or Zurich Assist;

Section 1 – Medical emergency expenses

Continued from page 19

7) for the cost of any elective (non-emergency) treatment or surgery, including cosmetic surgery or exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;

8) for any expenses incurred following: **a) your** decision not to be relocated from a private hospital to a public hospital or **b) your** decision not to be repatriated after **our** medical advisor deems it safe for **you** to return home;

9) for any additional hospital costs arising from single or private room accommodation unless medically necessary and authorised by Zurich Assist;

10) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;

11) for taxi fares not considered medically necessary, and where receipts have not been provided;

12) for telephone expenses;

13) for the cost of medical or surgical treatment of any kind received by an Insured person later than 52 weeks from the date of the accident or commencement of the illness;

14) any claim due to childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;

15) for treatment or expenses in **your** home country.

16) for costs of more than £500 which we have not agreed beforehand;

17) for any transportation or repatriation costs other than those deemed necessary by **our** medical advisors. **Our** medical advisors' decision on the means of repatriation is final;

18) for any expenses which **you** or **your** dependents are not legally required to pay or which would not have been applicable if no coverage had existed;

19) for any charges caused directly or indirectly by an error of the medical provider.



CONDITIONS

In the context of medical treatment and for the benefit of overseas healthcare providers the following definition of 'usual, reasonable and necessary' applies:

Usual, reasonable and necessary means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. We will determine what usual, reasonable and customary charges are, and in doing so may consider one or more of the following factors:

a) the level of skill, extent of training, and experience required to perform the procedure or service;

b) the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;

c) the severity or nature of the illness or bodily injury being treated;

d) the amount charged for the same or comparable services, medicines or supplies in the locality;

e) the amount charged for the same or comparable services, medicines or supplies in other parts of the country;

f) the cost to the medical provider of providing the service, medicine or supply;

g) such other factors as we, in the reasonable exercise of discretion, determine are appropriate.

Section 2 – Curtailment for Medical Emergency

This section includes the services of Zurich Assist (details shown on page 6) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED ✓

Up to £2,000 for:

The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from **your** home country, if **you** have to curtail **your** trip and return to **your** home earlier than planned due to:

- a) the death, severe injury, serious illness or
- b) complications of pregnancy and childbirth of **you** or anyone insured on this policy.

YOU ARE NOT COVERED FOR ✗

- 1) Anything mentioned in the General exclusions on pages 26 and 27. General conditions on pages 11 and 12 will also apply;
- 2) the excess as shown in the summary of cover on page 8. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 3) **claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;**
- 4) additional travelling expenses incurred which are not authorised either by **us** or Zurich Assist, as detailed on page 6;
- 6) any claim due to childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;
- 8) any claim due to medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specified on page 5.



Zurich Assist only assists early return home for medical reasons.

Curtailment is only applicable if you return to your home country earlier than planned.

You must get our permission if you have to cut your holiday short and return early to your home area for an insured reason.

Section 3 – Personal accident

YOU ARE COVERED ✓

If **you** are involved in an accident during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death, permanent total disablement, loss of sight or loss of limb, **we** will pay **you** or **your** legal personal representative up to the amount shown in the summary of cover on pages 8 for one of the following:

- 1) Your** permanent total disability caused by an accident during **your** trip that:
 - a)** stops **you** from working in any job **you** are qualified for;
 - b)** lasts for 12 months; and
 - c)** our medical advisor believes is not going to improve at the end of those 12 months; or
- 2)** the permanent loss of use of one or more of **your** limbs, at or above the wrist or ankle; or
- 3)** irrecoverable loss of sight (see definition below) in one or both eyes for a period of at least 12 months; or
- 4)** if **you** die, **we** will pay the amount shown in the summary of cover on page 8.



If you are aged under 16 or over 75 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,500 and the permanent total disablement benefit will not apply.

Please note: You can only claim under one of the above subsections for the same event



The following definitions apply specifically to this section:

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

Loss of sight – means total and irrecoverable loss of sight which shall be considered as having occurred:

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

YOU ARE NOT COVERED ✗

1) For any claims for death, loss or disablement caused directly or indirectly by:

a) anything mentioned in the General exclusions on pages 26 and 27. General conditions on pages 11 and 12 will also apply;

b) **your** sickness, disease, physical or mental condition that is gradually getting worse;

c) an injury which existed prior to the commencement of the trip;

2) for any claims under this section not notified to **us** within 12 months of the date of the accident;

3) for claims caused by **you** taking part in any sporting or adventure activity where personal accident cover is specifically shown as excluded.



Complaints procedure

**Amateur sporting and
adventure activities**

General exclusions

Complaints procedure

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service **you** receive falls below the standard **you** expect, please use the below contact details to inform AllClear of **your** concerns:

For complaints about the sale of your policy

Please contact AllClear at the below address:

You can register **your** complaint by telephone, letter or email:

Telephone:

01708 339001

Postal address:

**AllClear Complaints
AllClear House
1 Redwing Court
Ashton Road
Romford
Essex RM3 8QQ**

Email:

complaints@allclearinsurance.com

When **you** contact AllClear please quote **your** policy schedule number and provide a telephone number to assist **us** in dealing with **your** enquiry speedily. If possible AllClear will call **you** within three working days to try to resolve the issue. Otherwise AllClear will record the nature of **your** complaint and assign a complaints handler who will complete a full investigation and contact **you** in writing.

AllClear follow the Financial Conduct Authority guidelines to complaints handling, a copy of AllClear complaints procedure is available upon request.

For complaints following a claim notification

If **your** complaint is about a claim, then **we** will refer **you** to **our** partner that handles **our** claims. Alternatively, contact details will be provided on correspondence that **we** or **our** representatives have sent **you** (for example, on a claim acknowledgement letter or email).

If you are still not satisfied

If **you** are still not satisfied **you** have the right to refer any dispute to the Financial Ombudsman Service who will investigate **your** complaint.

**The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Phone: 0800 023 4567**

E-mail:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

Amateur sporting and adventure activities

The following tables detail the activities **your** policy covers **you** for during **your** trip, provided:

a) you wear appropriate safety equipment/clothing/headgear and

b) you take necessary safety precautions as appropriate to the activity.

Please also note: **YOU ARE NOT COVERED** if the main purpose of **your** trip is to take part in an activity unless it is listed as an activity holiday in the table below:

Specific exclusions and conditions apply where shown.

Conditions

1) You are accompanied by an experienced and/or suitable qualified instructor or guide.

2) You are adequately supervised, taking part in an organised event, session or excursion.

3) You are not taking part in a league or competition.

4) You are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.

If the activity **you** wish to partake in is not listed please contact the AllClear call centre on 01708 339029

Activity	Special conditions	Cover for Personal accident	Activity holiday
Abseiling	2, 4	No	
Amateur athletics		Yes	Yes
Archaeological digging		Yes	Yes
Archery	2	No	
Badminton		Yes	Yes
Ballooning (Hot Air) as a fare paying passenger	2	No	
Banana boat rides (Beach activity)		No	
Baseball		Yes	
Basket ball		Yes	
BOSS (Breathing Observation Submersible Scooter)	1, 2	No	
Bouldering (up to 4m with a crash mat)	2	Yes	
Bowls		Yes	Yes
Boxing training (non-contact)		No	
Bridge walking		Yes	
Bungee jumping (max 3 jumps)	1, 2, 4	No	
Canopy walking	2, 4	No	
Camel riding or trekking		No	
Canoeing (in calm waters)		Yes	
Catamaran sailing (European waters only)	1, 3	No	
Cave tubing	2, 4	Yes	
Clay pigeon shooting	1, 4	No	
Climbing wall	2,	Yes	
Conservation or charity work (under 3m, hand tools only)		No	Yes
Cricket	3	Yes	
Curling		Yes	
Cycle touring		No	Yes
Cycling (incidental, excluding BMX/Mountain biking)		Yes	
Deep sea fishing	2	No	
Dinghy sailing inside territorial waters		No	
Dragon boating		No	
Dune bashing	2, 4	No	
Elephant riding or trekking	2	No	
Falconry	2	No	
Fell running		Yes	Yes

Amateur sporting and adventure activities

Continued from page 25

Activity	Special conditions	Cover for Personal accident	Activity holiday
Fell walking		Yes	Yes
Fishing		Yes	Yes
Football (soccer not American football)		No	
Gaelic football		No	
Go karting (up to 120cc)	2	No	
Golf		Yes	Yes
Heptathlon		Yes	
Hiking (on recognised routes, under 3,000m)		Yes	Yes
Hobie catting (European waters only)	1, 3	No	
Hockey		No	
Horse Riding (not jumping)	3,	No	
Horse trekking (under 3,000m)		No	
Husky sledge driving	2	No	
Ice skating	3, 4	Yes	
Indoor climbing	1, 4	Yes	
Inner tubing (on land or water)	2	Yes	
Jeep/Car trekking as a fare paying passenger	2	No	
Jet boating	2	No	
Jet skiing		No	
Jogging		Yes	
Jungle surfing	4	Yes	
Kite buggying	3	No	
Kite surfing (over water)		No	
Kayaking (in calm waters)	3	No	
Lacrosse		No	
Marathon running		Yes	Yes
Motorcycling up to and including 125cc (not racing, not off-road riding, must hold equivalent UK licence)		No	
Mountain biking (not including downhill racing and extreme ground conditions)		Yes	
Netball		Yes	
Orienteering		Yes	Yes
Paddleboarding (not white water)		Yes	
Parasailing (over water)	2	No	
Parascending (over water)	2	No	
Passenger (in licenced private aircraft)		No	
Passenger sledge (Horse and Carriage)		No	
Pedaloos		Yes	
Polo	3	No	
Pony trekking	2	No	
Racket ball		Yes	
Rambling (under 3,000m)		Yes	Yes
Refereeing (amateur basis)		Yes	

Amateur sporting and adventure activities

Continued from page 26

Activity	Special conditions	Cover for Personal accident	Activity holiday
Rifle range	2, 4	No	
River tubing		Yes	
Roller hockey		No	
Roller skating/Blading	3	Yes	
Rounders		Yes	
Rowing	3	No	
Rubber ring rides (Beach Activity)		Yes	
Running	3	Yes	Yes
Safari/Gorilla trekking (not hunting)	2	Yes	Yes
Sail boarding		Yes	
Sailing (including Flotilla. European waters only)	3	No	
Sand boarding		Yes	
Scuba diving - Unqualified - up to 30 metres deep	1	Yes	
Scuba diving - Qualified British Sub Aqua Club, BSAC or equivalent - up to 30 metres deep		Yes	
Segway riding/touring		No	
Skateboarding		Yes	
Sky diving indoor	2	Yes	
Snorkelling (to 10 metres deep)		Yes	
Squash		Yes	
Street hockey		No	
Surfing		Yes	
Swimming (within sight of land)		Yes	
Swimming with dolphins	2	Yes	
Table tennis		Yes	Yes
Target rifle shooting	2, 4	No	
Ten pin bowling		Yes	Yes
Tennis		Yes	Yes
Tree trekking	2	Yes	
Tree top walking	2	No	
Trekking (up to 3,000 metres)		Yes	Yes
Triathlons		Yes	Yes
Ultimate frisbee		No	
Volleyball		Yes	
Wadi bashing	2, 4	No	
Wake Boarding		Yes	
War games/Paintballing	2	No	
Water polo		Yes	
Water skiing		Yes	
White water rafting (Grades 1,2 & 3)	2, 4	No	
Windsurfing		Yes	
Wing Foiling (within territorial waters)		Yes	
Yachting (European Waters only)	3	No	
Yoga		Yes	Yes
Zip lining	2	Yes	

General exclusions from your policy

YOU ARE NOT COVERED



For any claim resulting from or relating to:

- 1)** a known event including any events announced in the UK on television, news bulletins or in the media, or any circumstances that **you** were aware of at the time **you** purchased this insurance and/or prior to the booking of any individual trip;
- 2) a) you** loss in respect of any property more specifically insured or any claim which but for the existence of this Insurance would be recoverable under any other Insurance; **b)** any costs which are recoverable elsewhere. For example, tour operator, holiday company, credit card provider;
- 3)** any medical condition **you** have that **you** have not told us about as set out in the Medical health disclosure requirements on page 10;
- 4) you** either **a)** deliberately not taking the recommended treatment or prescribed medication as directed by a medical practitioner; **b)** not following the advice of a medical practitioner or Zurich Assist; **c) you** travelling against the advice of **your** medical practitioner or Zurich Assist;
- 5) you** drinking too much alcohol which is evidenced either by: **a)** a medical practitioner stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness. **b)** the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately four pints of beer or four 175ml glasses of wine. **c)** the witness report of a 3rd party which has advised that **you** have notably impaired **your** faculties and/or judgement. **d) your** own admission and/or by the description of events **you** have described on the claim form;
- 6)** alcohol abuse or alcohol dependency which is evidenced either by: **a) your** medical records or the opinion of **your** medical practitioner; **b)** the opinion of an independent medical practitioner.

This exclusion does not apply where **your** claim relates directly to a medical condition **you** have declared to us (and where **you** have paid the appropriate additional premium and **we** have accepted those conditions in writing) if **you** have not been consuming alcohol against the advice of **your** general practitioner.
- 7)** substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances;
- 8) you** being compulsorily detained as a psychiatric patient in a hospital or other medical facility due to **you** not taking the prescribed medication for **your** pre-existing medical condition. (This exclusion applies in all cases whether the premium has been paid to cover a pre-existing medical condition or not);

- 9) your** suicide or attempted suicide or deliberate action which puts **you** at risk of death, injury, illness or disability, this would include (but is not limited to) balcony jumping or climbing, jumping or diving from piers, walls, buildings, or cliffs unless **you** were trying to save human life or **your** life is in danger;
- 10) your** unlawful action or any criminal proceedings made against **you** under the authority of the customs and/or government of any country;
- 11)** business trips;
- 12) your** manual work of any kind unless for voluntary charity or conservation work as listed under the sporting and adventure activities on pages 23 to 25;
- 13) you** engaging in **a)** professional entertaining, sporting or adventure activities; **b)** amateur sporting or adventure activities unless listed on pages 23 to 25; **c)** racing and speed or endurance tests;
- 14) a)** air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft); **b)** air travel within 24 hours of scuba diving;
- 15)** any tour operator, travel agent, accommodation provider, public transport carrier or other provider of any service forming part of the booked trip being unable or unwilling to carry out their duty due to bankruptcy, liquidation, error, omission or default;
- 16) a) you** driving any car or motor cycle unless **you** hold the equivalent and appropriate valid licence in the UK for the equivalent category of vehicle; **b) you** driving or riding on a motor cycle unless **you** are wearing a crash helmet; **c) you** travelling in a vehicle unless **you** are wearing a seatbelt (where available);
- 17)** any other loss connected to the event **you** are claiming for unless **we** specifically provide cover for it under this policy;
- 18)** any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees);
- 19)** any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 20)** any trip which is a one way journey or if the trip is longer than the duration shown on **your** statement of insurance;
- 21) you** participating in a cruise;
- 22)** any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees);
- 23) you** not getting the vaccinations **you** need or not undertaking the recommended preventative treatment (e.g. taking a course of malaria tablets);

General exclusions from your policy

Continued from page 26

24) a medical epidemic or pandemic, with the exception of the Coronavirus cover detailed on page 5;

25) Coronavirus, unless:

- **you** are up to date with Coronavirus vaccinations as recommended by the UK NHS (if in doubt please check with **your** medical practitioner), or **you** were medically unable to have the vaccinations as evidenced by **your** medical records;

- **you** are travelling **to a country or area where the FCDO/WHO** are not advising against all or all but essential travel due to the Coronavirus pandemic, and the claim arises under:

- Section 1, if during **your** trip **you** contract Coronavirus and **you** need medical treatment.

- Section 1, if **you** have to **extend your** trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000.

- Section 2, if **you** need to curtail **your** trip and return to **your** home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.

Please note that

The Conditions, General exclusions and section specific Conditions still apply.

26) war or hostilities, civil unrest or any similar event;

27) terrorism, (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear). This exclusion does not apply to sections:

- 1 'Medical emergency expenses';

- 3 'Personal accident';

unless nuclear, chemical or biological weapons, devices or agents are used.

28) cyber terrorism;

29) travel, accommodation, excursion or other costs of any person not insured on this policy, regardless of whether **you** have paid those costs on their behalf;

30) currency exchanges or fluctuations;

31) any search and rescue costs;

32) ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment;

33) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

34) any trips, if **you** usually require a carer to assist with activities of daily living, but do not travel with a carer who is able to provide assistance throughout the duration of the trip, and does not require a carer themselves.

AllClearTM 

Emergency & general contact numbers

If **you** need medical emergency assistance while abroad:

Telephone Zurich Assist

UK **0203 467 4122**

Outside UK **+44 (0) 203 467 4122**

24 hour helpline Quote reference AllClear

If **you** need a claim form:

Telephone **01420 259 055**

If **you** need to talk about **your** policy:

Telephone the AllClear call centre **01708 339029**