

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/cancel your policy, add a new medical condition or talk about your policy:**

Telephone the AllClear call centre **01708 339029**

When you are away

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

Telephone Zurich Assist

UK **0203 467 4122**

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

How to make a claim

 **If you need to make a claim:**

To submit your claim online, go to:

www.submitclaim.co.uk/AL

If your query relates to an existing claim, please call us on **01702 427268**


(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** ✓ are highlighted in green and sections denoting **YOU ARE NOT COVERED** ✗ are highlighted in red.

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

Important Information

This Policy only provides cover for Coronavirus related claims (meaning Covid-19 or SARS-COV-2 or any mutation or variation of these) if you have had the recommended vaccination(s) (or were medically unable to have the vaccinations as evidenced by your medical records) and:

- you need to cut short your trip because you or a member of your family or travelling party are medically diagnosed with Coronavirus; or personally instructed to isolate by an NHS service or medical professional.
- you need medical treatment for Coronavirus while abroad.

The General Conditions and Exclusions, and Special Exclusions for Section 1 and 2 still apply.

No other cover applies in respect of claims caused by or relating to medical pandemic or epidemic including Coronavirus.

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Introduction

This insurance policy contains full details of the cover provided plus the conditions and exclusions which apply to it. **You** must read the insurance policy carefully.

It is only available to persons resident in the United Kingdom and is only valid for trips commencing in and returning to **your** home country.

There are conditions and exclusions which apply to individual sections and general conditions and exclusions and warranties which apply to the whole policy.

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.

Your policy is governed by the laws of the UK which apply to the part of the UK where **you** were living at the time **you** purchased this policy.

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 plc, a public limited company incorporated in Ireland Registration No. 13460, Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland; UK Branch registered in England and Wales Registration No. BR7985, UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which

allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

AllClear Travel Insurance is arranged by AllClear Limited, which is registered in Gibraltar company number 117274. Registered Office: 1st Floor, Portland House, Glacis Road, Gibraltar, GX11 1AA. AllClear 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.


AllClear Ltd 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

COVID-19

 This Policy only provides cover for Coronavirus related claims (meaning Covid-19 or SARS-COV-2 or any mutation or variation of these) if you have had the recommended vaccination(s) (or were medically unable to have the vaccinations as evidenced by your medical records) and:

- you need to cut short your trip because you or a member of your family or travelling party are medically diagnosed with Coronavirus; or personally instructed to isolate by an NHS service or medical professional.
- you need medical treatment for Coronavirus while abroad.

The General Conditions and Exclusions, and Special Exclusions for Section 1 and 2 still apply.

No other cover applies in respect of claims caused by or relating to medical pandemic or epidemic including Coronavirus.

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. Examples of where **we** will apply this include if **you** travel to a country outside of Europe when **your** policy only covers Europe or where **you** don't tell **us** about all of **your** existing medical conditions.

2) This policy does not provide cover for any claims that results from **you** travelling to a country or area where the (FCDO) Foreign, Commonwealth & Development Office or equivalent government or national authority or the World Health Organisation have advised against all travel or all but essential travel.

While you are away

1) If you need medical 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.

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) If you need to make a claim please obtain a claim form by telephoning the claims helpline on **+44 (0) 1702 427 268**, quoting **AllClear Travel Insurance** and which section of the policy you are claiming under. **Phonelines are open Monday to Friday 9am to 5.30pm (excluding bank holidays). Alternatively you can register your claim online. To submit your claim online, go to: www.submitclaim.co.uk/AL**

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

2) Then return **your** completed claim form to the claims service together with **your** original policy and policy schedule, confirmation of booking, all original medical receipts, medical report showing the condition(s) for which you received treatment, and any other evidence requested on the claim form.

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.

	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.



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. Examples of where **we** will apply this include if **you** travel to a country outside of Europe when **your** policy only covers Europe or where **you** don't tell **us** about all of **your** existing medical conditions.

General policy information

Period of insurance

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** validation certificate, **we** will extend **your** cover for up to 30 days. **We** will not charge **you** for this.



This policy does not cover Cruises.



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.



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 339029.

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:

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.

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 7 day's notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, deliberate or reckless misrepresentations, abusive behaviour to any of our staff or agents.

Medical health requirements

Have **you** or anyone else insured on this policy:

- 1) Taken any prescribed medication or required medical treatment within the last two years?**
- 2) Been a registered in or out-patient at a hospital, clinic or GP surgery in the last two years?**
- 3) Been placed on a waiting list that could cause **you** to cancel or curtail **your** trip?**
- 4) 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.

All 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 to be treated by a medical professional 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.**

Continued...

General policy information

Continued from page 9



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. 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 Medical health requirements 1-4 above.

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

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

Under most sections of this policy you have to pay the first part of any claim per person per incident. This is called an excess. The amount of any excess is detailed in the policy wording on the summary of cover page, and under the sections to which an excess applies. Excesses apply to each insured person involved in an incident, as do the sums insured under each section.

If you are claiming under multiple sections of your policy a maximum of 2 excesses per person will apply.



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.

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. In particular, cover is provided under sections 1, Medical emergency expenses and 2, Curtailment associated with medical emergency, for unforeseen bodily injury or illness. Childbirth is not considered to be either unforeseen, or an illness or injury. Therefore if you're pregnant, or have a pregnancy related complication, you will only be fully covered under this policy provided that at the return date of your trip you are no more than 32 weeks pregnant for a single pregnancy, or no more than 24 weeks for a multiple pregnancy. Cover is automatically provided under sections 1, Medical emergency expenses and 2, Curtailment associated with medical emergency, for claims arising from 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 and which are defined as:

Continued...

General policy information

Continued from page 10

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

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 and Geographical limits

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) If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
 - 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.
 - 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.

12) 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.

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

14) 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.

Geographical limits:

Single trip:

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

Region 2 – Covers trips by United Kingdom residents 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 regions 1, 2 and Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus and Malta.

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

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

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

Region 7 – Covers Australia and New Zealand only.

Annual multi-trip:

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

Region 8 – Covers trips by United Kingdom residents 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.

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

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

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 48 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:

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.

Cruises – Trips on ocean, or river cruise ships/boats. A ferry crossing does not constitute a cruise.

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

Excesses – see Excesses on page 10.

Fitness to travel – is defined as taking into account destination, duration and mode of travel, the insured are not likely to need medical intervention during **their** trip.

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

Home country – is the United Kingdom if this is **your** usual country of residence.

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.

Known event – A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members.

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.

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

Pre-existing medical condition – any disease, illness or injury for which **you** or anyone else insured on this policy have:

- taken any prescribed medication or required medical treatment.
- consulted a medical practitioner and/or been registered as an in or out patient.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Scilly Isles, 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 plc.

You/your – Each insured person.

Zurich Assist – The service provider nominated by Zurich Insurance plc.

Health agreements/EHIC/GHIC



Health agreements/EHIC/GHIC

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.

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.

Data Protection

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 Group
Tri-centre 1
Newbridge Square
Swindon
SN1 1HN




Your cover

what you are covered for ✓

what you are not covered for ✗

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 area.

This section applies to:

- a) trips outside the United Kingdom;
- b) if **you** are a Channel Islands resident visiting other parts of the United Kingdom;
- c) if **you** are visiting the Channel Islands 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 £5,000,000 for costs incurred outside **your** home country

1) for 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), including those of one relative or friend 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 (COVID-19), severe acute respiratory syndrome coronavirus (SARS-COV-2), or any mutation or variation of these; or if you are quarantined (on the orders of the treating medical practitioner) abroad as a result of the above conditions.**

3) loss of medication shall be 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) we will pay up to the amount shown in the summary of cover on page 8 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 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;

2) for any sums which can be recovered by **you** and which are covered under any national insurance scheme or reciprocal health arrangement;

3) 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;

4) for preventative treatment which can be delayed until **your** return to **your** home country;

Continued...

Section 1

Medical emergency expenses

Continued from page 17

- 5) for claims that are not confirmed as medically necessary by the attending doctor or Zurich Assist;
- 6) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 7) for any expenses incurred following:
 - i) **your** decision not to be relocated from a private hospital to a public hospital or
 - ii) **your** decision not to be repatriated after **our** medical advisor deems it safe for **you** to return home;
- 8) **for any additional hospital costs arising from single or private room accommodation unless medically necessary and authorised by Zurich Assist;**
- 9) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 10) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 11) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 12) for telephone expenses;
- 13) 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) if at the return date of **your** trip **you** are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;
- 15) anything mentioned in the General exclusions.



CONDITIONS

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

"Costs that are incurred for approved, eligible services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients. We have discretionary authority to decide if a charge is reasonable and necessary. For medical treatment in the USA, reasonable and necessary means costs that are incurred up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare. Healthcare providers should note that We do not accept invoices from external billing agencies and that invoices should be in local currency"

Section 2

Curtailement 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:

1) 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**, and where appropriate a companion covered by this policy, have to curtail **your** trip and return to **your** home earlier than planned due to the death, severe injury or serious illness of **you** or any person **you** are travelling with.

YOU ARE NOT COVERED FOR

1) 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;



2) **claims that are not confirmed as medically necessary by the Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;**

3) additional travelling expenses incurred which are not authorised either by **us** or Zurich Assist, as detailed on page 6;

4) **you** undertaking a trip if at the return date of **your** trip **you** are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;

5) any claim due to medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims (meaning Covid-19 or SARS-COV-2 or any mutation or variation of these) as specified on page 5;

6) anything mentioned in the General exclusions.



Zurich Assist only assists early return home for medical reasons.

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

Section 3

Personal Accident

YOU ARE COVERED

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a personal 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 or disability:

- 1) Death – £15,000
- 2) Loss of limb, loss of sight or permanent total disablement – £25,000.



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.

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

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

- 1) **your** sickness, disease, physical or mental condition that is gradually getting worse;
- 2) an injury which existed prior to the commencement of the trip;
- 3) any claims under this section not notified to **us** within 12 months of the date of the accident;
- 4) anything mentioned in the General exclusions.



General exclusions

Complaints procedure

Amateur sporting and hazardous activities

General exclusions from your policy

YOU ARE NOT COVERED FOR



1) any claim related to a known event or 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) you being involved in any malicious, reckless, illegal or criminal act. No section of this policy shall apply in respect of any claim arising directly or indirectly from using drugs (unless the drugs have been prescribed by a doctor) or where **you** are affected by any sexually transmitted disease or infection. **We** do not expect **you** to avoid alcohol consumption on **your** trips or holidays but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, **your** excessive alcohol consumption has caused or actively contributed to **your** injury or illness);

4) 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);

5) your suicide or attempted suicide; deliberately injuring **yourself**, self-exposure to needless danger (unless **you** are trying to save someone's life), or **you** fighting (except in self defence), being under the influence of excessive alcohol consumption (see 3 above) being under the influence of drugs (unless prescribed by a doctor), alcohol abuse or alcohol dependency,(including alcohol withdrawal), drug addiction or solvent abuse;

6) any claim resulting from **you** deliberately not taking the recommended treatment or prescribed medication as directed by medical practitioner;

7) professional or organised sports, winter sports, racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;

8) air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);

9) air travel within 24 hours of scuba diving;

10) bankruptcy/liquidation of any tour operator, travel agent or transportation company;

11) any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy;

12) any claim that happens as a result of war, invasion, revolution, rebellion, act of foreign enemy or any similar event;

13) a) you driving a motor cycle unless **you** hold the equivalent and appropriate valid licence in the UK;

b) you driving or riding on a motor cycle unless **you** are wearing a crash helmet;

14) quad biking;

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

16) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;

17) your manual work or hazardous occupation of any kind;

18) taking part in dangerous expeditions or the crewing of a vessel outside European waters;

19) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;

20) you not being allowed to board a flight , train, sea vessel, coach or bus due to abusive behaviour or excessive consumption of alcohol;

21) any claim that results from you travelling to a country or area where the (FCDO) Foreign, Commonwealth & Development Office or equivalent government or national authority or the World Health Organisation have advised against all travel or all but essential travel.

22) travel tickets paid for in full or part using any reward scheme points such as air miles;

23) any claims caused by or relating to Coronavirus (meaning COVID-19 or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these), including any claims relating to any fear or threat concerning Coronavirus, unless **you** have had the recommended vaccination(s) (or were medically unable to have the vaccinations as evidenced by **your** medical records) and the claim arises under:

- Section 1 because **you** need medical treatment for Coronavirus while abroad; or

- Section 2 because **you** or a member of **your** family or travelling party are medically diagnosed with Coronavirus or personally instructed to isolate by a medical professional.

The General Conditions and Exclusions, and Special Exclusions for Section 1 and 2 still apply.

General exclusions from your policy

Continued from page 22

No other cover applies in respect of claims caused by or relating to Coronavirus.

24) Any claim that results from **you** participating in a cruise.

25) **we** will not pay for any claims or costs that result from 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, repatriation and associated expenses'; and
 - 1 'Medical inconvenience benefit'; unless nuclear, chemical or biological weapons, devices or agents are used.
 - 3 'Personal accident'
- 26)** 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.

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 email, telephone or letter:

Email:

complaints@allclearinsurance.com

Telephone:

01708 339001

Postal address:

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

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 hazardous activities

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

The following activities listed in the table below are covered under **your** policy. The conditions, indicated by pink numbers within the table, are listed at the top of the right hand corner of page 25.

Activity	Acceptability	Condition number
Abseiling	Covered	2, 5, 6
Archery	Covered	2
Badminton	Covered	
Ballooning (Hot Air)	Covered	2, 3
Banana boat rides (Beach activity)	Covered	
Baseball	Covered	
Basket ball	Covered	
Blade skating	Covered	
Bone fishing (see Deep Sea Fishing)	Covered	
BOSS (Breathing Observation Submersible Scooter)	Covered	1, 2
Bowls	Covered	
Camel riding	Covered	
Canoeing (in calm waters)	Covered	
Catamaran sailing (European waters only)	Covered	1, 4
Clay pigeon shooting	Covered	1, 5
Climbing wall	Covered	2, 7
Cricket	Covered	4, 6
Curling	Covered	
Cycling (excluding BMX/Mountain biking)	Covered	
Deep sea fishing	Covered	2
Fell running	Covered	
Fell walking	Covered	
Fishing (see Deep Sea Fishing)	Covered	
Football (soccer not American football)	Covered	2, 7
Gaelic football	Covered	2, 7
Go karting (up to 120cc)	Covered	2, 6
Golf	Covered	
Heptathlon	Covered	
Hiking (on recognised routes)	Covered	
Hobie catting (European waters only)	Covered	1, 4
Horse Riding	Covered	4, 7
Hot dogging (Grades 1, 2 & 3)	Covered	1, 7
Ice skating	Covered	4, 6
Indoor climbing	Covered	1, 5, 7
Inner tubing (on land or water)	Covered	2
Jeep/Car trekking	Covered	2, 3
Jet boating	Covered	2
Jet skiing	Covered	6
Jungle surfing	Covered	5, 7
Kite buggying	Covered	4, 6, 7
Kayaking (in calm waters)	Covered	1, 4

Continued...

Amateur sporting and hazardous activities

Continued from page 24

Basic conditions

1. **You** are accompanied by, or accessible to, 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** must be a fare-paying passenger in a chartered craft.
4. **You** are not taking part in a league or competition.
5. **You** are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.
6. This does not constitute the main purpose of the trip.
7. Protective clothing and headgear must always be worn.
8. **For certain activities the condition is that cover under Personal accident section is excluded.**

Activity	Acceptability	Condition number
Netball	Covered	
Orienteering	Covered	
Parasailing (over water)	Covered	2, 7, 8
Parascending (over water)	Covered	2, 7
Passenger sledge (Horse and Carriage)	Covered	
Pedaloos	Covered	
Polo	Covered	4
Pony trekking	Covered	
Racket ball	Covered	
Rambling	Covered	
Rifle range	Covered	5
Roller skating/Blading	Covered	
Rounders	Covered	
Rowing	Covered	4
Rubber ring rides (Beach Activity)	Covered	
Running	Covered	4
Safari/Gorilla trekking	Covered	2
Sail boarding	Covered	
Sailing (including Flotilla. European waters only)	Covered	4
Scuba diving (to 30 metres deep)	Covered	1
Scuba diving (Qualified British Sub Aqua Club, BSAC or equivalent - up to 30 metres deep)	Covered	
Skateboarding	Covered	
Sky diving indoor	Covered	2, 7
Snorkelling (to 10 metres deep)	Covered	
Squash	Covered	
Street hockey	Covered	
Surfing	Covered	
Table tennis	Covered	
Ten pin bowling	Covered	
Tennis	Covered	
Tree trekking	Covered	2
Trekking hiking (up to 3000 metres)	Covered	
Volley ball	Covered	
Wake Boarding	Covered	
War games/Paint balling	Covered	7
Water polo	Covered	
Water skiing	Covered	
White water rafting (Grades 1,2 & 3)	Covered	7, 8
Windsurfing	Covered	
Yachting (European Waters only)	Covered	4

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 **01702 427268**

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

Telephone the AllClear call centre **01708 339029**