IMPORTANT NOTICE - ADDENDUM
SIGNIFICANT CHANGES TO ALLCLEAR TRAVEL INSURANCE POLICIES
PLEASE READ

TRAVEL TO EGYPT, MOROCCO AND TUNISIA - ANNUAL MULTI-TRIP POLICIES ONLY

Annual multi-trip policies - Change to Annual Multi-trip geographical limits

Egypt, Morocco and Tunisia are no longer covered by Region 2 (Covers trips to Europe, including the Republic of Ireland and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores).

If you are travelling to Egypt, Morocco or Tunisia you must select Region 9 (Covers trips to anywhere in the world except USA, Mexico, Canada and the Caribbean).

Please check your policy schedule to see which region you are covered for.

If you plan to travel to one of these countries, and are unsure if you have selected the right region, please contact our customer service team via web chat at www.allcleartravel.co.uk or on 01708 339029.

Affected destinations

Destination	Previous region	New region
Egypt	Annual Multi-trip - Region 2	Annual Multi-trip - Region 9
Morocco	Annual Multi-trip - Region 2	Annual Multi-trip - Region 9
Tunisia	Annual Multi-trip - Region 2	Annual Multi-trip - Region 9

AllClear™
TRAVEL INSURANCE

Your AllClear Travel Insurance Policy





Before you travel

Check your policy

Check that your medical conditions have been declared correctly.

You must tell us and consult your medical practitioner if you or anyone covered by this policy develops a new condition, experiences a change to an existing condition, or has a change in medication.

Check you are fit to travel (See definition on page 15).

Check you are covered for the correct region and any activities you plan to take part in.

Health and Safety

Check vaccination & health requirements for your destination.

Ensure you have enough medication for the duration of your trip.

Make a note of local emergency numbers.

During your trip

Emergency assistance and claims

If you have a medical emergency you MUST contact the 24-hour emergency assistance team as soon as possible. Save the number on your phone before you travel.

Claims under all other sections can be submitted online.

For a list of documents required to make a claim, see page 6.



To amend your policy, add a new medical condition or discuss your cover

Call: 01708 339 029



To get information and warnings about travelling abroad, entry requirements, safety and security and health risks visit:

Gov.uk/foreign-travel-advice

Who.int



For 24/7 emergency medical assistance while abroad

Call: +44 (0)203 467 4122



To submit a non-emergency claim, visit:

submit-claim.com/allclear

AllClear™

Welcome…

Thank you for choosing AllClear Travel Insurance.

We believe that everyone deserves the right to travel. We have developed this Travel Insurance policy for your peace of mind.

We have used colour coding and icons to highlight key information for throughout this document.

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

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

CONDITIONS — are highlighted in orange.

Throughout the policy, important information is indicated by the following icons: 

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Introduction

This policy outlines the events that are covered and those that are excluded. General conditions and exclusions apply to all sections of the policy. Any event not specifically stated as covered is excluded.

You must read the insurance policy carefully. This policy is available only to residents of the United Kingdom, located in the UK at the time of purchase, and is valid only for trips that begin and end in the UK.

Some sections of this policy include a deductible amount (an excess) per incident, which applies to each insured person, 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

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 **you** are unsure, please check with **your** doctor, 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 the following sections:

Section 1: Cancellation

If **you** need to cancel **your** trip because **you**, a family member, or a travel companion is:

- Diagnosed with Coronavirus within 14 days of **your** planned departure date, following a UK Government approved test, certified by a medical practitioner or an independent authority (e.g., private testing service).
- In quarantine on the date **your** trip is due to start, on the orders of a medical practitioner, due to Coronavirus, suspected Coronavirus, or exposure to someone with Coronavirus.

Section 2: Cutting your trip short

If **you** need to cut **your** trip short and return home earlier than planned because an immediate relative is hospitalised or dies as a result of contracting Coronavirus.

Section 6: Emergency medical and other expenses

- If **you** contract Coronavirus during **your** trip and require medical treatment.
- If **you** need to extend **your** trip because **you** contract Coronavirus or are quarantined on the orders of a medical practitioner due to Coronavirus, suspected Coronavirus, or exposure to someone with Coronavirus. Cover for additional travel and accommodation expenses is limited to £2,000.

Important notes

- The policy's Conditions, General Exclusions, and section-specific Conditions still apply.
- **Cover for cancellation is only provided if the cancellation of your trip is both necessary and unavoidable. AllClear does not cover cancellations simply because you choose not to travel.**
- **In the event of a claim, you must provide one of the following:**
  - **A copy of the positive Coronavirus test result from a registered medical practitioner or independent authority (e.g., private provider).**
  - **A positive lateral flow test (or a picture of the positive test) with adequate supporting evidence or independent certification.**
  - **Written proof from a treating medical practitioner if the claim is related to being quarantined on their orders.**

A positive lateral flow test (or a picture of the positive test) without adequate and appropriate supporting evidence or certification is not sufficient proof for a 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 or WHO advise against all or all but essential travel, after you have booked your trip and this policy, due to:

Coronavirus:

- **Your** policy will cover claims not related to Coronavirus, such as emergency medical costs, baggage, passports, money, and personal accident claims, according to the policy terms, conditions, and exclusions.
- **Your** policy will not cover any claims caused by or related to Coronavirus.

Other reasons. You should understand:

- Why the FCDO or WHO advises against all or all but essential travel. For more information, visit:
  - Foreign travel advice - www.gov.uk
  - Travel advice - www.who.int
- **We** may not be able to provide the usual assistance or services in an emergency, depending on the reason for the travel advisory.
- The policy cover will be limited, and there will be no cover for claims related to the reason for the FCDO or WHO travel advisory.

Change in FCDO/WHO advice

If the FCDO or WHO changes their advice for the country or area **you** are traveling to:

- After **you** have bought **your** policy or booked **your** trip (whichever is later)
- To advise against all travel or all but essential travel
- For reasons other than a medical epidemic or pandemic (including Coronavirus) or anything in the general exclusions, including but not limited to War, Terrorism and Civil unrest.

Your AllClear travel insurance policy will provide cover under:

- **Section 1** - Cancellation: If **you** have purchased a policy with cancellation cover, and the advice changes before **your** trip starts.
- **Section 2** - Cutting **your** trip short: If the advice changes after **your** trip has started.

Important things to remember

Before you go

1) Making your declarations – Taking reasonable care

Please take care when providing information to **us**. If **you** don't take reasonable care, **you** may be responsible for some or all of any claim costs. **Your** policy and quotes are based on the answers **you** provide. If **we** find out that this information was incorrect, it could affect **your** claim. **We** apply the Consumer Insurance (Disclosure and Representations) Act 2012, which means **we** might not pay **your** claim or could reject it entirely. If this happens, **we** will explain why.

2) Cancelling Your Trip

If **you** need to cancel **your** trip, visit submit-claim.com/allclear. For full details, see 'How to make a claim' below.

3) Traveling with a Carer

If **you** or anyone covered by this policy needs a carer for daily activities, **you** must travel with a carer who can help for the entire trip and does not need a carer themselves. If **you** don't, there will be no cover available under any section of the policy.

While you are away

1) If You Need Emergency Assistance

- If **you** have a medical emergency, call **our** 24-hour emergency assistance helpline on +44 (0) 203 467 4122. Zurich Assist will arrange the necessary medical services based on **your** health needs.
- If **you** are admitted to hospital, or **your** outpatient treatment is likely to cost more than £350, **you** must call Zurich Assist as soon as possible. If **you** don't it could reduce the amount **you** can claim under this policy.
- Please note that this is not private health insurance, and be aware of potential high treatment costs. If **you** need simple outpatient treatment that **you** can pay for locally, **you** can make a claim when **you** return home (make sure **you** have valid receipts or invoices). If **you** are unsure, **you** can call Zurich Assist for help and advice.

If you need help from Zurich Assist during your trip and incur any costs covered by the policy, you will need to claim these expenses after you return home. Please refer to the section "How to make a claim" on page 6 for more details.

2) Zurich Assist 24-hour worldwide assistance

We provide 24-hour worldwide assistance based on the level of cover **you** have selected. **Our** services include:

- **Cash Transfer Advice:** If **you** need money for travel or accommodation due to theft, loss, illness, or injury, **we** will guide **you** on how to get the money **you** need.
- **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 Accomodation arrangements:

Where possible, **we** will help **you** arrange emergency transportation and accommodation if needed.

Sending Urgent Messages: If **you** experience travel delays or suffer from illness or injury, **we** can help **you** send urgent personal messages or get messages to **you**.

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

When you call, please provide your name, policy number, and contact details so we can assist you. Have this information ready when you contact us.

On your return

How to make a claim

1) To Submit a Claim:

- Visit www.submit-claim.com/allclear. Submitting **your** claim online is the quickest and easiest way to have it processed.
- If **you** need to discuss an existing claim or do not have internet access, call the claims helpline at 0800 011 3135 and mention AllClear Travel Insurance. The phone lines are open Monday to Friday, 9 am to 5:30 pm (excluding bank holidays).
- Notify **us** within 30 days of **your** trip ending about any incident that might lead to a claim.

2) Required Documents:

- **You** will need to provide:
  - **Your** original policy and policy schedule.
  - Booking confirmation.
  - All original travel booking receipts.
  - All original medical receipts.
  - A medical report showing the condition(s) for which **you** received treatment.
  - Police reports (must be received within 24 hours of discovery in case of loss, burglary, or theft of money, gadgets, valuables, or baggage).
  - Any other evidence requested on the claim form
- Conditions apply, see page 14 for details.

Please note: We may apply an additional 10% reduction to any item claimed with a value over £100, following our standard reductions for age, wear and tear, and loss of value, if you cannot prove ownership or provide proof of purchase (e.g., original receipts) if requested.

Financial Services Compensation Scheme

We are protected by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations to **you**, **you** may be able to claim compensation from the FSCS. **Your** eligibility will depend on the type of policy **you** have and the circumstances of **your** claim. For more information, contact the FSCS at:

Tel: 0800 678 1100 or 0207 741 4100
E-mail: enquiries@fscs.org.uk
Website: www.fscs.org.uk



Your policy

Summary of cover - Gold & Gold Plus

The maximum amount insured (for each person insured)

		Gold		Gold Plus	
Section	**Page**	**Cover**	**Excess (See note 1 on page 10)**	**Cover**	**Excess (See note 1 on page 10)**
1 Cancellation (See note 3 on page 10, this section does not apply if **you** have chosen an "excluding cancellation" product)	20-21	**£2,000**	**£250** (£15 for loss of deposit)	**£5,000** (See note 4 on page 10)	**£75** (**£15** for loss of deposit)
2 Cutting your trip short	21-22	**£2,000**	**£250**	**£5,000** (See note 4 on page 10)	**£75**
3 Missed departure	22	**£750**	**Nil**	**£750**	**Nil**
4 Travel delay	23	**£20** for the first 12 hours **£10** for each 12 hours after up to **£300**	**Nil**	**£50** for the first 12 hours **£10** for each 12 hours after up to **£1,500**	**Nil**
Abandonment		**£2,000**	**£250**	**£5,000**	**£75**
5 Personal accident	23-24				
Death benefit (Aged 16 to 75)		**£15,000**	**Nil**	**£15,000**	**Nil**
Death benefit (Aged under 16 or over 75)		**£1,500**	**Nil**	**£5,000**	**Nil**
Permanent total disablement (aged 16 to 75)		**£25,000**	**Nil**	**£25,000**	**Nil**
Permanent total disablement (aged under 16 or over 75)		**Nil**	**N/A**	**Nil**	**N/A**
6 Medical emergency expenses repatriation and associated expenses	24-26	**£10,000,000**	**£250**	**£15,000,000**	**£75**
Medical inconvenience benefit		**£25** per day (whilst hospitalised)	**Nil**	**£25** per day (whilst hospitalised)	**Nil**
Loss of medication		**£300**	**£75**	**£300**	**£75**
Dental		**£350**	**£75**	**£350**	**£75**
Unused prepaid tours/activities		**£500**	**£75**	**£500**	**£75**
7 Personal property	26-28	Up to **£2,000**	**£75**	**£2,500**	**£75**
Single article, pair or set limit		**£200** (Except mobility aids)	**£75**	**£300** (Except mobility aids)	**£75**
Gadget and valuables limit		**£250**	**£75**	**£450**	**£75**
Prescription spectacles		**£300**	**£75**	**£300**	**£75**
Replacement keys		**£50**	**Nil**	**£50**	**Nil**
Mobility aids		**£500**	**£75**	**£2,500**	**£75**
Delayed baggage		**£150**	**Nil**	**£250**	**Nil**
Personal money:		Up to **£400**	**£75**	Up to **£400**	**£75**
Cash limit		**£250**	**£75**	**£250**	**£75**
Under 16 limit		Up to **£100** (Cash limited to **£50**)	**£50** (Cash **£25**)	Up to **£100** (Cash limited to **£50**)	**£50** (Cash **£25**)
Passport and travel docs		**£300**	**Nil**	**£500**	**Nil**
7b Gadget and valuables extension (See note 7 on page 10)					
Gadgets and valuables extension cover		**£2,500**	**Nil**	**£2,500**	**£75**
Single article, pair or set limit		**£1,000**		**£1,000**	
8 Personal liability	29	**£2,000,000**	**£75**	£2,000,000	**£75**
9 Home help or Nanny	29	**£300**	**Nil**	**£300**	**Nil**
10 Legal expenses	30-31	**£50,000** (All insured persons)	**Nil**	**£50,000** (All insured persons)	**Nil**
11 Scheduled airline failure	31-32	**Nil**	**N/A**	**Nil**	**N/A**

Summary of cover - Platinum

The maximum amount insured (for each person insured)

		Platinum	
Section	**Page**	**Cover**	**Excess**
1 Cancellation	20-21	**£5,000** (See note 4 on page 10)	**Nil**
2 Cutting your trip short	21-22	**£5,000** (See note 4 on page 10)	**Nil**
3 Missed departure	22	**£850**	**Nil**
4 Travel delay	23	**£60** for the first 6 hours **£20** for each 6 hours after up to **£1,500**	**Nil**
Abandonment		**£5,000**	**Nil**
5 Personal accident	23-24		
Death benefit (Aged 16 to 75)		**£15,000**	**Nil**
Death benefit (Aged under 16 or over 75)		**£5,000**	**Nil**
Permanent total disablement (aged under 16 to 75)		**£30,000**	**Nil**
Permanent total disablement (aged under 16 or over 75)		**Nil**	**N/A**
6 Medical emergency expenses repatriation and associated expenses	24-26	**Unlimited**	**Nil**
Medical inconvenience benefit		**£25** per day (whilst hospitalised)	**Nil**
Loss of medication		**£300**	**Nil**
Dental		**£350**	**Nil**
Unused prepaid tours/activities		**£500**	**Nil**
7 Personal property	26-28	Up to **£3,000**	**Nil**
Single article, pair or set limit		**£450** (Except mobility aids)	**Nil**
Gadget and valuables limit		**£500**	**Nil**
Prescription spectacles		**£300**	**Nil**
Replacement keys		**£50**	**Nil**
Mobility aids		**£2,500**	**Nil**
Delayed baggage		**£250**	**Nil**
Personal money:		Up to **£700**	**Nil**
Cash limit		**£500**	**Nil**
Under 16 limit		Up to **£100** (Cash limited to **£50**)	**Nil**
Passport and travel docs		**£500**	**Nil**
7b Gadget and valuables extension (See note 7 on page 10)			
Gadgets and valuables extension cover		**£2,500**	**£75**
Single article, pair or set limit		**£1,000**	
8 Personal liability	29	**£2,000,000**	**Nil**
9 Home help or Nanny	29	**£300**	**Nil**
10 Legal expenses	30-31	**£100,000** (All insured persons)	**Nil**
11 Scheduled airline failure	31-32	**£2,500**	**Nil**

Optional upgrades

(See note 7 below)

Section	Page	Sum insured: Cover	Sum insured: Excess
12 Natural Disaster cover	32-33		
12a Extended delayed departure cover		**£1,000**	See note 6 below
12b Extended missed departure cover		**£500**	See note 6 below
12c Extended accommodation cover		**£1,000**	See note 6 below
13 Golf cover	34-35		
13a Loss and hire of golf equipment			
Loss		**£750**	See note 6 below
Hire		**£75** per day up to **£375**	See note 6 below
Single article, pair or set limit		**£250**	See note 6 below
13b Loss of green fees		**£75 per day up to £375**	**Nil**
13c Hole-in-one!		**£100**	**Nil**
14 Cruise cover (not available on Gold)	35-36		
14a Missed port departure		**£1,000**	**£75**
14b Cabin confinement		**£100** per day up to **£1,000**	Nil
14c Itinerary change		**£100** per port up to **£500**	Nil
14d Unused excursions		**£500**	**£75**
14e Cruise interruption		**£1,000**	**£75**
15 Winter sports cover	37-38		
15a Ski equipment:		**£500**	See note 6 below
Single article limit		**£200**	See note 6 below
Ski hire		**£10 per day up to £150**	**Nil**
Delayed ski equipment		**£150**	**Nil**
15b Ski equipment		**£400**	See note 6 below
15c Piste closure		**£35 per day up to £350**	**Nil**
16 Car Hire Excess Waiver	39		
Collision damage excess waiver		Up to **£5,000**	**Nil**
Rental vehicle key cover		Up to **£500**	**Nil**

Note 1: You may have chosen to increase the excess (Gold only) or selected zero or double the excess (Gold Plus only) when **you** bought **your** policy (See Excesses on page 13) . This will be shown on **your** policy schedule.

Note 2: If **you** show **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) to the doctor or hospital when getting medical treatment in the European Union or any country where the card is valid, and **your** medical costs are reduced, the excess under section 6 - Medical and other expenses will not apply (See Reciprocal health agreements on page 17).

Note 3: If **you** have bought a policy that excludes cancellation cover, **you** will not be able to claim for any travel and accommodation costs, excursions, tours, and activities (as detailed in Section 1 Cancellation on pages 20 and 21) that **you** have paid for or agreed to pay for if **you** need to cancel **your** trip.

Note 4: You can buy extra cover for cancellation and cutting **your** trip short in amounts of £1,000, up to a maximum of £15,000 for Gold Plus and £25,000 for Platinum. Please check **your** level of cover on **your** policy schedule.

Note 5: The excess for Section 8 Personal liability applies per policy.

Note 6: The excess for these optional upgrades depends on the level of cover **you** have chosen (Gold or Gold Plus £75, Platinum Nil) and will be as shown under the relevant level of cover in the summary of cover on pages 8-9.

Note 7: These sections of cover apply only if **you** have paid the extra premium and they are listed on **your** policy schedule, except for Section 14, Cruise Cover, which is included with Platinum cover as standard.

Please check **your** level of cover on **your** policy schedule.

24 Hour medical emergency service included.

General policy information

Period of insurance

Your trip must start and end in **your** home country. Cover cannot begin after **you** have left **your** home country. The policy wording and any endorsement **we** issue form a contract between **you** and **us**, based on the information **you** provided during **your** application. This contract includes the schedule and this policy document.

You are not covered for any part of a trip that is scheduled to last longer than the number of days shown on your policy schedule (for single trip policies), or longer than the maximum trip length allowed for your level of cover (for annual multi-trip policies)

Please note: If unexpected events beyond **your** control happen which are covered by this policy, and **you** cannot finish **your** holiday within the insurance period on **your** schedule providing **you** return at the earliest opportunity, **we** will extend **your** cover for up to 30 days at no extra charge.

This policy is only valid for trips within your home country if you have pre-booked accommodation.

Cruises

This policy only covers Cruise trips if **you** have purchased the Platinum level of cover, or purchased Gold Plus and have paid the appropriate additional Cruise premium.

Please note: Cruise cover is not available with the Gold level of cover.

Winter sports

This policy only covers Winter sports if **you** have paid the approprate additional Winter sports premium.

Business trips

This policy does not cover Business trips.

For single trip insurance

This policy is not valid for trips longer than 12 months. Winter sports are covered for the entire trip if **you** have paid the required additional premium.

For annual multi-trip insurance

Destination	Age	Limit for each trip
USA, Canada, Mexico or the Caribbean	0-70	45 days
	71+	35 days
Anywhere else	Any age	45 days

The maximum total number of days you can be covered across all trips in a policy year is 183 days.

If **you** are aged 70 or under, **you** can extend **your** trip limit to either 50 or 55 days for an extra premium for travel to any destination.

If **you** are aged 71 or over, **you** can extend **your** trip limit to 50 or 55 days for an extra premium when travelling anywhere except to the USA, Canada, the Caribbean, or Mexico.

Cover under all sections, except Section 1 - Cancellation, only applies if the outward and return journeys take place within the start and end dates shown on the schedule of cover. Winter sports are limited to 17 days per policy year if **you** have paid the additional premium.

If **your** AllClear annual multi-trip policy renews during a trip:

- The total trip duration cannot exceed the trip limit shown on **your** latest policy schedule.
- The cover for any claims will depend on the terms of the policy in effect at the time of the event that resulted in a claim.

If your trip began before your AllClear insurance policy started, you won't have any cover for any part of the trip.

Section 1 - Cancellation cover

Cancellation cover starts as soon as the premium is paid or from the commencement date when the policy wording is issued. **We** cannot refund **your** premium after this date, except within the first 14 days of receiving the policy wording or before **you** travel (whichever is sooner). For annual multi-trip insurance, cancellation cover starts when **you** book the trip or on the start date shown on the schedule of cover, whichever is later.

Cover under remaining sections

Cover under all other sections applies for the duration of the booked trip, including travel from **your** home to the departure point and back afterward, not exceeding 36 hours each way. If **you** return home earlier than planned, cover ends when **you** get back to **your** home country.

Checking your documents are in order

You must check your policy documents. The pre-existing medical conditions you are covered for are listed in your policy schedule. If any information is incorrect, 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 when you receive your documentation. If the terms and conditions do not meet your requirements and you have not travelled or made a claim, you can ask AllClear for a full refund, within this period. To cancel your policy, contact us on 01708 339016.

If you want to cancel your policy outside of the 14-day cooling-off period or if a change to your policy means we cannot continue your cover, the following terms apply:

Single trip policies - If you have not travelled and are not claiming on the policy, you will receive a refund of 50% of the total premium paid. However, if the amount due is less than £25, no refund will be made.

General policy information
Continued from page 11

Annual multi -trip policies - If you have not made a claim (regardless of whether it was successful or not) and you confirm that there is no claim pending, you will receive a refund of 5% of the total premium paid for each full calendar month remaining on the policy from the cancellation date. However, if the amount due is less than £25, no refund will be made.

Annual multi-trip policies - If you tell us about a change in your health that means there is less risk, we will refund part of your premium. The amount we refund will depend on how much the risk has reduced and how much time is left on your policy. However, if the amount due back is less than £15, no refund will be made.

If you have travelled on a single trip policy or intend to claim, or have made a claim on either a single trip or annual multi-trip policy (regardless of whether it was successful or not), we will not refund any part of your premium.

We reserve the right to cancel this policy with 14 days' notice by recorded delivery to your last known address. We do not need to give prior notice or provide a refund in cases of fraud, suspected fraud, or deliberate or reckless misrepresentation.

General medical conditions

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

1) **Your** 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 get 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 conditions, confirming that **your** conditions have not changed or got worse, and stating that **you** are fit to travel.

Pre-existing medical conditions

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

We will not cover you for claims related to 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 exclude 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 cut short **your** trip.
- Been advised of a terminal illness.

We cannot cover undiagnosed conditions.

If you do not provide full and accurate information before you take out the insurance or when circumstances change, your cover could be invalid, and any claim may be rejected.

Terminal prognosis

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

Dialysis

You can obtain cover for trips if **you** require dialysis treatment while abroad providing the following conditions are met:

- The treatment is deemed necessary by a medical practitioner as routine treatment of **your** condition while on holiday.
- **Your** condition has been diagnosed, declared and covered on the policy.
- **You** are not going abroad solely for the purpose of receiving dialysis or a form of dialysis unavailable in your home country.
- **You** have been declared fit to travel by your general practitioner or specialist medical professional.

You must ensure that the facilities available in the area **you** are travelling to are of a high enough standard to safely provide dialysis treatment. **You** can do this by contacting Kidney Care UK on 01509 808668.

You can not claim for the cost of any complications that arise as a result of pre-booked dialysis treatment. **You** can not claim for the cost of any pre-booked dialysis treatment if **you** are unable to go on **your** trip as planned.

General policy information
Continued from page 12

Waiting lists
If **you** are on a waiting list for medical treatment or investigation, or have a scheduled procedure that, if moved forward or delayed, may cause **you** to cancel or cut short **your** journey, **we** will not cover these costs unless **you** have paid the additional premium for waiting list cover. If **you** believe **you** have paid for this cover, please check **your** documents to confirm.

This cover only applies to single trip policies and only where cancellation cover is included.

Change in state of health
You must inform us and consult with your medical practitioner if you or anyone else insured on this policy:

- **Develops a new condition.**
- **Experiences a change to an existing medical condition.**
- **Has their medication changed or amended.**

Contact the AllClear call centre on 01708 339029 as soon as possible and before you book or start your journey, or pay the balance or any further instalments for your journey. We have the right to change the premium, and/or amend, restrict, or cancel your cover under this policy.

Non-travelling relatives
You may have an immediate relative with a medical condition who is not travelling with **you**. If their health worsens significantly, **you** might need to cancel or cut short **your** journey.

Such claims are covered, subject to all other terms and conditions, if the relative's doctor can confirm that, at the time **you** booked **your** trip or purchased **your** policy, there was no substantial likelihood of the patient's condition worsening to the extent that **you** would need to cancel or cut short **your** journey. If the doctor will not confirm this, **your** claim is not covered. In the event of a claim, the doctor must complete the medical certificate on the claim form.

Travelling companion cancellation cover
This cover provides cover for cancellation and cutting **your** trip short for **your** travelling companions insured under another travel insurance provider if **your** pre-existing medical condition, which **we** have agreed to cover in writing, causes the cancellation. This cover applies only if the additional premium has been paid, as shown on **your** policy schedule.

Excesses
An excess is the first part of any claim that **you** have to pay. The excess applies to each insured person per claim, except for Section 8 'Personal Liability,' where it applies per policy. If **you** make a claim under more than one section for the same event, a maximum of two excesses per person will apply, and these will be the highest excesses payable.

If **you** pay an extra premium, **your** can choose to have zero excess, which removes all excesses except for medical claims related to amateur sporting and adventure activities (see pages 42-44) or winter sports activities (see page 37).

Zero excess must be selected at the time of purchase. If **you** choose zero excess after **your** policy has started, it will not apply to any incidents that have already happened or that **you** know are likely to result in a claim.

For a reduced premium, **your** policy can include an increased excess (Gold & Gold Plus only). Please check **your** policy schedule to confirm **your** chosen level of excess.

Auto Renewal
AllClear will automatically renew **your** policy at the expiry date using the payment details **you** provided, unless **you** tell us not to. If **we** cannot automatically renew **your** policy, **we** will contact **you** at least 21 days before it is due to expire to let **you** know. **You** must be a UK resident (as defined on page 16) 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.

If **you** become pregnant after buying this policy or booking **your** trip (whichever is later) and will be over 32 weeks pregnant for a single pregnancy (or 24 weeks pregnant for a multiple pregnancy) by **your** return date, **you** can claim for cancellation.

Cover is automatically provided under section 1 (Cancellation), section 2 (Cutting **your** trip short) and section 6 (Medical emergency expenses) for complications of pregnancy and childbirth that existed when **you** took out this policy or developed later, as long as **your** doctor and midwife are aware of **your** travel plans and that **you** are not travelling against medical advice.

Childbirth at or after the 32nd week for a single pregnancy (or 24th week for a multiple pregnancy) is not considered a complication and is not covered under any section of this policy.

Complications of pregnancy and childbirth are defined as:

General policy information
Continued from page 13

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, ferries, and cruise liners have their own restrictions for health and safety reasons.

You should check with them or any other mode of transport you plan to take before booking. You are not covered for claims arising from pregnancy if, at the time of checking in or boarding, you fail to meet the carrier's policy for pregnant women.

Conditions

CONDITIONS

1) Cover is only available for the entire duration of the booked trip. Cover cannot start after the journey has begun.

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

3) If your money, gadget and valuables or any items of baggage, are lost or stolen, you must notify the local police within 24 hours of discovery and get a copy of the police report. Failure to do so will result in your claim being denied.

4) No payment will be made under sections 1, 2, 5, 6, 9, 13B, 14B and 15B without appropriate medical certification.

5) In the event of a claim, **you** (or **your** legal representative) must provide **us** with all the information and documents **we** need at **your** (or their) own expense. If **you** make a medical claim, **you** may be asked to provide **your** medical practitioner's name so **we** can access **your** medical records.

This helps us and the treating medical practitioner to provide appropriate assistance and assess if cover applies. If **you** do not agree to this when requested, **we** will not process **your** claim.

6) In the event of a claim, if **we** require a medical examination, **you** must agree to it. In the event of death, **we** are entitled to a post-mortem examination at **our** expense.

7) You must take all reasonable steps to recover any lost or stolen item.

8) If **you** make a fraudulent claim, the insurer will not pay the claim and will cancel the policy from the date the claim was made. This means **you** will no longer be covered under the policy and cannot make any further claims. If **we** discover that a paid claim was fraudulent, **we** reserve the right to ask **you** to repay any claim amounts paid to **you** or a third party. In the event of fraud, **we** may cancel the contract and will not refund any premiums paid.

9) You must not make any payment, admit liability, offer or promise to make any payment without **our** written consent.

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

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

12) The terms of this insurance is based upon the information **you** provided to **us**. The policy contains conditions about the health of the people travelling. **You** must take reasonable care to answer all questions about their health honestly, accurately, and to the best of **your** knowledge. If **you** do not understand a question or do not know the answer, it is essential that **you** tell **us**. Once cover has been arranged, **you** must immediately notify **us** of any changes to the information provided. Failure to provide full and accurate information before **you** take out the insurance or when circumstances change could invalidate the cover and may result in **your** claim being rejected. **If you are declaring on behalf of another person, you must ensure you are fully aware of their medical history.**

13) 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.

14) 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. For example, claims for lost baggage which is later found, or for cancelled trips which are later refunded. These payments must be returned to **us** within one month of **you** becoming aware.

15) 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. However, this does not affect any right or remedy of a third party that exists or is available apart from that Act.

16) You must take all reasonable care to protect **yourself** and **your** property and act as if **you** are not insured.

17) We will not provide cover, make any payments, or provide any service or benefit to any insured person or other party if doing so would violate any relevant trade or economic sanctions law or regulation.

18) You must follow the advice and instructions of **our** medical advisers. Failure to do so may result in **your** 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 Europe, 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, 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 requires a stopover in an area not covered by the region on **your** schedule of cover, **your** policy automatically covers **you** for up to 24 hours in the stopover area for both **your** outward and return journeys.

If **your** cruise requires a stopover in an area not covered by the region on **your** schedule of cover, **your** policy also automatically covers **you** for up to 24 hours in the stopover area for both **your** outward and return journeys. Any destination listed on **your** cruise itinerary is not considered a stopover.

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, caused by external and visible means, and occurs at an identifiable time.

Baggage – **your** personal clothing and effects, suitcases, luggage and or similar items.

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 begins.
- Dependent on **you** or **your** partner (or in the case of grandchildren dependent on **you** or **your** partner or their parent(s)).

Civil Unrest - Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

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 page 13.

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.

Cutting your trip short – 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 severely disrupt infrastructure.

Excesses – see Excesses on page 13.

Fit to travel – Means that, considering **your** general state of health and any pre-existing medical conditions, **you** and **your** medical practitioner (if consulted) would reasonably expect **you** to be well enough to complete

Definitions

Continued from page 16

your trip without needing medical assistance or treatment. The following should be considered: where **you**'re going, how long **you**'ll be there, any sporting or adventure activities **you** plan to do, and the method of travel **you** will use.

Gadget and valuables – Mobile phones and mobile phone accessories, photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games),MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, laptops, tablet PC's (including iPads), netbook computers, binoculars, antiques, e-cigarettes and associated vapour liquids, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment, musical instruments.

Golf equipment – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

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

Home country – is:

- The United Kingdom, if **your** home is in this location; 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. This also includes work involving the use, maintenance, or repair of heavy electrical, mechanical, or hydraulic machinery. It does not include bar and restaurant staff, musicians and singers, or 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.

Money – Cash, travellers and other cheques.

Mobility aids – Wheelchair, motorised wheelchair, prosthetic limb, walking frame, walking stick or crutches.

Natural disasters - Wildfire, earthquake, tsunami, volcanic eruption, landslide, avalanche, cyclone, typhoon and/or tornado occurring in the area where the accommodation **you** are due to stay in during **your** trip is situated after this insurance was purchased and which damages the local transport infrastructure and/or such accommodation to the extent that access to or the availability of the accommodation is no longer possible or cannot be guaranteed.

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 12.

Public transport – any publically licensed vehicle, including but not limited to, aircraft, sea vessels, trains, buses or coaches, operating to a published timetable.

Redundancy – Any person declared redundant, who is under State Pension age and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski equipment – Skis (including bindings), ski boots, ski poles and snowboards.

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.

Unattended – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

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 of the last 12 months, have a permanent UK address and be registered with a UK General Practitioner.

We/us/our – Zurich Insurance Company Ltd.

You/your – Each insured person.

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 that exist between countries. When 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 get a Global Health Insurance Card (GHIC) before travel by completing an application form at www.ghic.org.uk. This allows UK residents and European citizens to benefit from health agreements between EU countries. A UK-issued EHIC card is still valid and accepted until it expires and can be used in place of a GHIC card.

If **you** are admitted to a public hospital, present **your** GHIC/EHIC to the hospital. If **you** cannot do so, **you** must cooperate with the medical assistance department to get 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 that applies under section 6 (Medical and other expenses) will be waived.

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 is for guidance purposes only and does not form part of the terms and conditions of **your** travel cover. The information is correct as of the date of production.

Foreign Commonwealth & Development Office (FCDO)

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

The World Health Organisation

The World Health Organization (WHO) provides up-to-date information and advice for travellers on health risks by country. If **you** have any concerns about health risks for **your** destination, please check with the WHO. To view information on the country or region **you** plan to travel to, visit the international travel and health pages on the WHO website at **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 line with with relevant 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– **Cancellation**

This section of cover does NOT apply if you have purchased Gold or Gold Plus Cover (Excluding Cancellation). Please refer to Note 3 in the summary of cover on page 10.

Please check your policy schedule to confirm the level of cover you have chosen.

YOU ARE COVERED ✓

For **your** share only, up to the amount shown in the summary of cover on pages 8 and 9, if **your** travel and accommodation arrangements, excursions, tours, and activities are cancelled before **your** departure from **your** home country (if this is **your** usual country of residence). This includes ski hire, ski school, and lift passes for winter sports trips, provided the appropriate additional premium has been paid. These must not have been used, and **you** must have paid for or agreed to pay for them. The cancellation must be necessary and unavoidable (and not because **you** are unwilling to start **your** trip as planned) due to:

1) Death or disability caused by bodily injury, illness, or quarantine (on the orders of the treating medical practitioner) of:

- **You**.
- Any person **you** plan to travel or stay with.
- An immediate relative of **yours** or of any person **you** plan to travel with.
- A close business associate of **yours**.

2) Being called for jury service or as a witness (but not as an expert witness or where **your** job would normally require **you** to attend court) in a Court of Law.

3) **Your** redundancy or the redundancy of any person **you** are planning to travel with, provided **we** are informed in writing as soon as **you** are notified and that **you** were not aware of any impending redundancy when this policy was issued.

4) **Your** home being made uninhabitable or **your** place of business being made unusable up to 14 days before the start of **your** trip due to:

- Fire.
- Lightning.
- Explosion.
- Earthquake.
- Subsidence.
- Storm.
- Flood.
- Falling trees.
- Riot or civil commotion.
- Malicious damage.
- Burst pipes.
- Impact by aircraft.

5) The police requesting **your** presence following a burglary or attempted burglary at **your** home or place of business.

6) **Your** passport, or the passport of any person **you** plan to travel with being stolen during the seven days before **your** departure date.

7) **Your** carer (if insured on this policy) having to cancel **their** journey with **you** due to one of the reasons stated above. If **you** wish to continue **your** journey, **we** will pay up to £1,000 in total for the costs of extra accommodation and transport to replace **your** original carer.

8) **You** or any person **you** are travelling with, who is a member of the armed forces, emergency services or administrative government employees, being ordered to return to duty.

9) **You** becoming pregnant after **we** have sold **you** this policy if it means that:

- At the return date of **your** trip, **you** will be more than 32 weeks pregnant for a single pregnancy or more than 24 weeks for a multiple pregnancy.
- At the date of departure on **your** outward journey, **you** will fail to meet the transport provider's policy for pregnant women.

10) Complications of pregnancy and childbirth.

11) The FCDO/WHO advice changing to advise against all or all but essential travel to **your** destination, other than for medical epidemic or pandemic or anything mentioned in the general exclusions.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9, unless **you** have paid the extra premium for zero excess. The excess applies to each trip **you** have booked, for each incident, and for each insured person.

3) Claims where you have not got a medical certificate from a medical practitioner confirming that cancelling the trip is medically necessary.

4) Claims arising from pregnancy if, at the time of checking in or boarding **your** flight, **you** fail to meet the airline's policy for pregnant women.

5) Any increased charges that may arise if **you** fail to notify **your** travel agent or tour operator immediately when it becomes necessary to cancel.

6) Cancelling **your** holiday due to restrictions implemented by any government or administration.

7) Claims where a stolen passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS).

8) Any air passenger duty (APD) charges made by a scheduled airline as a part of **your** booking, ATOL protection fees and any administration fees included in the cost of the flight booking or refund process.

Section 1– Cancellation

Continued from page 21

9) Cancelling **your** trip due to giving birth at or after the 32nd week for a single pregnancy or the 24th week for a multiple pregnancy.

10) Any claim due to a medical epidemic or pandemic, except for the cover provided for Coronavirus-related claims as specified on page 5.

11) Claims caused by a failure to get the required passport, visa or necessary travel documentation.

CONDITIONS

1) **You** must inform the carrier, holiday company, travel agent, or accommodation provider immediately if **you** know the trip will be cancelled to minimise **your** losses. If **you** do not notify them as soon as **you** find out **you** have to cancel the trip, **we** will only pay the cancellation charges that were due when **you** first knew **you** had to cancel.

2) Claims for cancellation must be supported by written confirmation or a cancellation invoice from the public transport carrier and/or accommodation provider and/or an unused travel ticket. Failure to provide this documentation may result in **your** claim being rejected.

Section 2 – **Cutting your trip short**

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 may be needed.

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on pages 8 and 9 for:

1) **Your** share only, of **your** travel and/or accommodation arrangements that have not been used and were paid for before **your** departure from **your** home country. This includes ski hire, ski school, and lift passes for winter sports trips (which do not have to be paid for before **your** departure) if **you**, or someone **you** are traveling with who is covered by this policy, have to cut **your** trip short and return home earlier than planned due to:

a) The death, severe injury or serious illness of:

- **You** or any person **you** are travelling with.
- An immediate relative of **yours** residing in **your** home country.
- A close business associate of **yours** residing in **your** home country.

b) Complications of pregnancy and childbirth.

c) **Your** home being made uninhabitable or **your** place of business being made unusable due to:

- Fire.
- Lightning.
- Explosion.
- Earthquake.
- Subsidence.
- Storm.
- Flood.
- Falling trees.
- Riot or civil commotion.
- Malicious damage.
- Burst pipes.
- Impact by aircraft.

d) The police requesting **your** presence following burglary or attempted a burglary at **your** home or place of business.

e) **You** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with.

These proportionate value of costs will be calculated from the date of return to **your** home country.

2) Reasonable additional travel costs **you** incur to return to **your** home country (economy class) earlier than planned for a reason stated in Benefit 1 of this section.

3) **Your** carer (if insured on this policy) having to cut their journey short with **you** due to one of the reasons stated in Benefit 1. If **you** wish to continue **your** journey, **we** will pay up to £1,000 in total for the costs of extra accommodation and transport to replace **your** original carer.

4) **You** or any person **you** are travelling with, who is a member of the armed forces, emergency services or administrative government employees being ordered to return to duty.

5) The FCDO/WHO advice changing to advise against all or all but essential travel to **your** destination, other than for medical epidemic or pandemic or anything mentioned in the general exclusions.

Section 2 – Cutting your trip short

Continued from page 22

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9, unless **you** have paid the extra premium for zero excess. The excess applies to each trip **you** have booked, for each incident, and for each insured person.

3) Claims that are not confirmed as medically necessary by Zurich Assist, and where you have not got a medical certificate from the attending medical practitioner abroad confirming it was necessary to cut the trip short.

4) Additional travelling costs incurred that are not authorised either by **us** or Zurich Assist, as detailed on page 6.

5) Claims where a stolen passport has not been reported to the necessary authorities, and got a written report.

6) Any claim due to childbirth occurring at or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy.

7) Cutting short **your** trip due to restrictions implemented by any government or administration.

8) Any claim due to medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specificed on page 5.

Zurich Assist only helps with early return home for medical reasons, not for the other reasons listed under this section of the policy.

Cover for cutting your trip short only applies 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 – **Missed departure**

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on pages 8 and 9 for additional accommodation (room only, not including food, drink and telephone costs) and travel costs necessarily incurred if **you** cannot reach the departure point of any part of **your** outward or final return journey that is due to commence within 36 hours after the scheduled departure date and time of the start of **your** outward or return journey, as a result of:

1) The failure of scheduled public transport due to poor weather conditions, a strike or industrial action.

2) An accident or breakdown of the vehicle **you** are traveling in (this does not include **your** vehicle running out of petrol, oil, or water, or having a flat tire, puncture, or flat battery).

3) An accident or breakdown occurring to another vehicle ahead of **you** on the road, causing an unexpected delay to the vehicle **you** are traveling in.

YOU ARE NOT COVERED ✗

1) For anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) If **you** did not allow enough time for **your** journey to meet the check-in time specified by the transport providers or agent.

3) If **you** are not travelling directly to the departure point.

4) Unless **you** get a letter from the public transport provider confirming that the service did not run on time.

5) Unless **you** get confirmation from the police or motoring authorities (eg. Highways Agency) verifying a major accident on a motorway that caused delays or closure.

6) For an accident or breakdown of the vehicle **you** are traveling in unless **you** provide a professional repairer's report.

Section 4 – **Travel delay and abandonment**

YOU ARE COVERED ✓

If the departure of **your** outward or return flight, sea crossing, coach or train from or to **your** home country is delayed by more than 24 hours beyond the time shown on **your** travel ticket due to:

1) Strike or industrial action (as long as **you** could not have reasonably expected this to affect **your** trip when **you** bought the policy),

2) Adverse weather conditions which are the underlying and continuing cause, or

3) Mechanical or electrical breakdown of the aircraft, coach, train or sea vessel,

If this happens, we will provide either:

a) Delayed Departure Benefit
A benefit of up to the amount shown in the Summary of Cover:

- For the first full 12 hours (Gold and Gold Plus) or 6 hours (Platinum) of delay, and
- For each additional full 12 hours (Gold and Gold Plus) or 6 hours (Platinum) after that,
- Up to a total maximum of £300 (Gold) or £1,500 (Gold Plus and Platinum).

This applies regardless of how many separate delay incidents occur during **your** trip.

b) Abandoning Your Trip
If **your** outward journey is delayed by more than 24 hours for one of the above reasons, and **you** choose not to continue with **your** trip, **you** can claim up to the amount shown in the Summary of Cover for:

- **Your** unused travel and accommodation costs that **you** have paid for or are contracted to pay.

YOU ARE NOT COVERED ✗

1) For anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9, unless **you** have paid the extra premium for zero excess. The excess applies to each trip **you** have booked, for each incident, and for each insured person (this only applies if **you** abandon the trip).

3) If **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time.

4) If **you** do not get written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay.

5) For any claims arising from the temporary or permanent withdrawal from service of the aircraft, coach, train, or sea vessel on the orders or recommendation of the Civil Aviation Authority, a Port Authority, or a similar body in any country.

6) For any claims arising from natural disasters unless this is shown on **your** policy schedule and the extra premium has been paid.

7) For any claim resulting from **you** missing a flight, ferry, ship, cruise ship, coach, or train that is not part of **your** outward or return journey.

This section only applies for delays in reaching your final international destination, and does not apply to trips that are solely within your home country.

Section 5 – **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 the accident, is the sole cause of **your** 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 and 9 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) is not expected to improve at the end of those 12 months, as determined by **our** medical advisor.

2) The permanent loss of use of one or more of **your** limbs, at or above the wrist or ankle; or

3) the 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 pages 8 and 9.

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 costs up to £5,000, 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:

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Loss of limb – The 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 – Total and irrecoverable loss of sight which is considered to have 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 46-47. General conditions on page 14 will also apply.

b) **Your** sickness, disease, physical or mental condition that is gradually worsening (this exclusion does not apply to other sections of the policy).

c) An injury that existed before the start of the trip (this exclusion does not apply to other sections of the policy).

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** participating in any sporting, adventure, or winter sports activity where personal accident cover is specifically excluded.

Section 6 – **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 and no public service available. We reserve the right to arrange a transfer from a private medical facility to a public medical facility when appropriate.

This section applies to:

a) Trips outside the United Kingdom.

b) Residents of the Channel Islands or Isle of Man visiting other parts of the United Kingdom.

c) Residents of other parts of the United Kingdom visiting the Channel Islands or Isle of Man.

d) Participation in a cruise solely within the United Kingdom.

Cover does not apply to other trips within the United Kingdom.

If you are admitted to hospital, or your outpatient treatment is likely to cost more than £350, you must call Zurich Assist as soon as possible. If you don't it could reduce the amount you can claim under this policy. Please refer to page 6.

If **you** are taken into the hospital or think **you** may need to come home early (be repatriated) or extend **your** journey due to illness or accident, **you** must notify the emergency assistance company immediately.

YOU ARE COVERED ✓

If during **your** trip, **you** become ill or are injured, up to the amount shown in the summary of cover on pages 8 and 9 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 travel costs (economy class) for **you** and one relative or friend who must stay with **you** or travel to be with **you** and accompany **you** home if **you** need 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 that cover is limited to a maximum of £2,000 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 the conveyance of the body or ashes to **your** home country (the cost of burial or cremation is not included); or

b) Local funeral costs abroad, limited to £5,000.

Section 6 – Medical emergency expenses

Continued from page 25

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

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

7) Up to £500 for the cost of pre-paid tours or activities, booked before **your** departure, which **you** were unable to use because **you** were hospitalised due to an illness or injury covered under Section 6 - Medical Emergency Expenses.

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

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 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9, unless **you** have paid the extra premium for zero excess. The excess applies to each trip **you** have booked, for each incident, and for each insured person.

3) For any costs **you** can recover under a national insurance scheme, a reciprocal health agreement, from another insurer, or from any other party who is legally responsible.

4) For any costs 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 that 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.

7) For the cost of any elective (non-emergency) treatment or surgery, including cosmetic surgery or exploratory tests, that are not directly related to the illness or injury which required **your** admittance to the hospital.

8) For any costs incurred following:

a) Your decision not to be moved 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 that are not considered medically necessary, and where receipts have not been provided.

12) For telephone costs.

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 start of the illness.

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

15) For treatment or costs in **your** home country.

16) For costs of more than £500 that **we** have not agreed to 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 costs which **you** or **your** dependents are not legally required to pay or which would not have applied if no cover 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 cost for similar services, medicines or supplies within the area where the cost is incurred, as long as those costs are reasonable. We will determine what usual, reasonable and customary costs 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 usually reimbursed for the same or comparable services, medicines or supplies in the locality.

e) The amount usually reimbursed 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) Any other factors we reasonably determine are appropriate

Section 7 – **Personal property**

YOU ARE COVERED ✓

1) Baggage

Up to the amount shown in the summary of cover on pages 8 and 9 for the value or repair of any of **your** own baggage (not hired, loaned or entrusted to **you** except mobility aids, hired, loaned or entrusted to **you** by the NHS or similar body), which is lost, stolen, damaged or destroyed (after accounting for wear and tear and depreciation). The maximum **we** will pay for the following items.

- £250 (Gold), £450 (Gold Plus) or £500 (Platinum) for all gadget and valuables in total
- £200 (Gold), £300 (Gold Plus) or £500 (Platinum) for single article limit – any one article, pair and/or set of articles (except mobility aids)
- £300 for all prescription spectacles (single article limit applies)
- £50 for replacement keys (house and/or car only)
- £500 (Gold) or £2,500 (Gold Plus and Platinum) for mobility aids, including the necessary costs to hire other mobility aids.

In the event of a claim for a pair or set of articles, we will only be responsible for the value of the part of the pair or set that is lost, stolen, damaged, or destroyed.

Please note: we reserve the right to apply an additional 10% reduction to any item claimed with a value over £100, following our standard reductions for age, wear and tear and loss of value, if you cannot prove ownership or provide proof of purchase (e.g., original receipts) when requested.

2) Delayed baggage

Up to the amounts shown in the summary of cover on pages 8 and 9 towards the cost of buying replacement necessities if **your** own baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Any amount we pay you under 2 (Delayed baggage) will be refunded to us if your baggage is found to be permanently lost.

3) Personal money

Up to the amounts shown in the summary of cover on pages 8 and 9 if **your** own money is lost or stolen while being carried on **your** person or left in a locked safety deposit box.

If you are aged under 16, claims under Personal money are limited to £100 in total (cash £50).

4) Property claims

These are settled on an indemnity basis – not on a "new for old" or replacement cost basis, unless otherwise stated in the policy.

5) Passport and travel documents

Up to the amount shown in the summary of cover on pages 8 and 9 if **your** passport is lost or stolen during a trip (as long as this is outside the country **you** departed from), **we** will pay:

a) Reasonable travel and accommodation costs necessarily incurred outside **your** home country to get a replacement of **your** lost or stolen passport or visa which has been lost or stolen outside **your** home country.

b) Reasonable additional public transport costs if **you** cannot make **your** pre-booked return flight home following the loss or theft of **your** passport within 24 hours of **your** scheduled departure; and

c) Any fees **you** must pay to get the replacement passport while **you** are outside **your** home country.

d) The pro-rata value of the original passport at the time it was lost; and

e) The replacement costs of any of the following items:

- Travel tickets
- Green Cards
- Visas
- Prepaid accommodation vouchers
- Prepaid car-hire vouchers
- Prepaid excursion vouchers that are lost, stolen, or

damaged during **your** trip. The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the maximum sum insured shown in the summary of cover on pages 8 and 9.

Section 7b

Gadgets and valuables extension

Cover under Section 7b extends the total policy limit for gadgets and valuables to the amount shown under Section 7b in the summary of cover. This applies only if you have chosen the optional gadgets and valuables cover upgrade before leaving your home area, have paid the appropriate additional premium, and it is shown on your policy schedule. Please see the definition of gadgets and valuables on page 16.

YOU ARE COVERED ✓

1) For a valuable item that **you** have lost, or that has been damaged or stolen during **your** trip. The maximum payment for any one item will be £1,000, with a total payment for all items of £2,500, after reductions for age, wear and tear, and loss of value. See Section Condition 2 for more information.

2) If **your** gadget is lost or stolen and used fraudulently, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill, up to a maximum of £1,000. This includes calls, messages, downloads, and data used from the time it was lost or stolen, up to 24 hours from the discovery of the incident.

3) For up to £100 towards the cost of hiring replacement gadgets while abroad if **your** personal gadget is stolen or damaged.

YOU ARE NOT COVERED FOR ✗

The following exclusions apply to section 7b:

1) The cost of any unauthorised calls, messages or data usage following the theft or accidental loss of **your** gadget unless the theft or loss has been reported to the Service Provider within 24 hours of discovery and proof that this was reported is provided to **us**, if requested.

2) Any claims for lost, stolen or damaged Mobile phones if the gadget has not been used after the date the insurance has been purchased, and during **your** trip.

CONDITIONS

The following conditions apply to section 7b:

1) **You** must keep any receipts for the temporary hire of replacement gadgets and be able to provide these, along with proof that **your** personal gadget was lost or stolen during **your** trip, if requested.

2) **Claims for mobile phones and tablets will be calculated as follows:**

Age	Amount we will pay
Up to 6 months old	Replacement cost as new
6 to 12 months old	Original purchase price less 20%
12 to 24 months old	Nearest equivalent replacement cost as new less 40%
24 to 36 months old	Nearest equivalent replacement cost as new less 60%
36 to 48 months old	Nearest equivalent replacement cost as new less 75%
Over 48 months old	Nearest equivalent replacement cost as new less 85%

Claims for Gadgets and Valuables other than mobile phones and tablets will only be calculated as follows:

Age	Amount we will pay
Up to 6 months old	Replacement cost as new
6 to 12 months old	Original purchase price less 20%
12 to 24 months old	Nearest equivalent replacement cost as new less 30%
24 to 36 months old	Nearest equivalent replacement cost as new less 45%
36 to 48 months old	Nearest equivalent replacement cost as new less 60%
Over 48 months old	Nearest equivalent replacement cost as new less 80%

YOU ARE NOT COVERED ✗

The following exclusions apply to both sections 7a and 7b:

1) For anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9, unless **you** have paid the extra premium for zero excess. The excess applies to each trip **you** have booked, for each incident, and for each insured person (doesn't apply to 2, Delayed baggage).

3) If you do not take reasonable care for the safety and supervision of your property.

4) For loss, destruction, damage, or theft of baggage, gadgets, valuables, mobility aids, or money left unattended in a public place or a place accessible to the general public.

Section 7 – Personal property

Continued from page 28

5) If, in the event of loss, burglary, or theft of baggage, gadgets, valuables, or money, **you** do not report it to the police within 24 hours and get a written police report.

6) If **your** baggage is lost, damaged, or delayed in transit, and **you** do not:

a) Notify the carrier (e.g., airline, shipping company) immediately and get a written carrier's report (or Property Irregularity Report in the case of an airline); or

b) Follow up in writing within 7 days to get a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to get one immediately.

7) For loss, destruction, damage, or theft:

a) From confiscation or detention by customs or other officials or authorities.

b) Of contact lenses, dentures, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, pictures, typewriters, sports gear while in use (other than ski equipment for winter sports trips where the appropriate premium has been paid), bicycles/pedal cycles of any kind, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, food or drink, satellite navigation systems (GPS) and/or accessories, Personal Digital Assistants (PDAs and/or accessories).

c) Due to wear and tear, denting or scratching, moth or vermin.

d) Of gadgets, valuables, and/or money left as checked-in baggage.

8) For mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in.

9) For gadget and valuables stolen from an unattended vehicle or **your** accommodation's courtesy storage facility.

10) For gadget and valuables which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation.

11) For baggage stolen from:

a) An unattended vehicle, unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and covered so it was not visible from outside the vehicle.

b) An unattended vehicle (other than motor caravans) left between the hours of 9 pm and 9 am

12) For the cost of replacement locks.

13) For baggage left unattended in **your** accommodation unless the accommodation is locked.

14) For theft claims unless there is evidence of force or forced entry.

15) For items used in connection with **your** job or profession.

16) For the cost of replacing downloaded content or the cost of retaking images or reinstating data stored on any item insured under this section.

17) For any items shipped as freight.

18) For the loss of **your** passport or travel documents unless they are either:

a) Stored in a locked safety deposit box or locked safe, or locked in **your** accommodation;

b) In the care of **your** accommodation provider; or

c) Carried on **your** person.

20) Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring and damage caused by leaking powder or fluid in **your** baggage.

21) Any claim for jewellery (other than wedding rings) **you** lose while swimming or participating in sports and other leisure activities.

CONDITIONS

Special conditions that apply to both sections 7A and 7B:

If your passport is lost, stolen, or damaged, you must report it to the consular representative within 24 hours of discovery and get written notification from the consular or police confirming the date it was lost or stolen and the date you received a replacement passport.

Baggage lost by a carrier will only be considered lost after 21 days have passed since the loss was reported.

Section 8 – **Personal liability**

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on pages 8 and 9 for **your** legal expenses and legal liability for damages caused by an accident that happened during the trip, leading to a claim made against **you** for:

1) Accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**.

2) Loss of or damage to any property that does not belong to **you** or is not in **your** charge or control, or that of any member of **your** family, household, or employee.

3) Damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9 unless **you** have paid the extra premium for zero excess.

3) Fines imposed by a Court of Law or other relevant bodies.

4) Claims resulting from:

a) Participating in any winter sports activity unless **you** have paid the appropriate additional premium, and it is shown on **your** policy schedule.

b) Participating in any sporting, adventure, or winter sports activity where personal liability cover is specifically excluded in the list of sporting and adventure activities.

c) Any agreement unless the liability would have existed without that agreement.

d) Owning, handling, or looking after any animal.

e) Owning or using:

- A firearm.
- A horse-drawn or motorized vehicle.
- A waterborne, motorized, mechanical, or towed vehicle, including e-bikes and e-scooters, (except manually propelled watercraft).
- An aircraft of any description, including unpowered flight.

f) The occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings.

g) The carrying out of any trade or profession including medical negligence claims.

h) Any deliberate act.

i) Infecting any other person with any infectious illness, virus, or disease.

5) Liability covered under any other insurance policy.

If you are using a mechanical or motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.

Section 9 – **Home help or nanny**

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on pages 8 and 9 in total for the cost of home help services or a registered nanny in **your** home country, if **you** receive written advice from a doctor that **you** must go into hospital or stay in bed immediately after being repatriated during **your** journey.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the general exclusions on pages 46-47. General conditions on page 14 will also apply.

2) Any claim:

a) Which does not directly relate to the accident or illness that happened during **your** journey.

b) That the emergency assistance company has not authorised.

c) Where **you** needed home help or a registered nanny before **you** began **your** journey.

Section 10 – **Legal expenses**

YOU ARE COVERED ✓

Up to the limits specified in the table of benefits for legal costs to pursue a civil action for compensation if someone else causes **your** bodily injury, illness or death.

Where there are two or more insured persons insured by this policy, the maximum amount **we** will pay for all such claims will not exceed double the amount shown in the table of benefits.

Definition for this section

The following additional key word or phrase has the same meaning wherever it appears in this section. This definition applies to this section only.

Suitably qualified person - The person appointed by Zurich Insurance Company Ltd or by **you**, in line with Section Condition 2, to assess and handle **your** legal expenses claim. If appointed by us, the suitably qualified person will handle only legal expenses claims related to policies issued by us or Zurich Group companies.

CONDITIONS

1) Unless **you** have made a nomination in line with Section Condition 2 below, **we** or **our** suitably qualified person will decide when **your** legal case cannot be usefully pursued further.

2) If **you** do not want **our** suitably qualified person to assess whether **your** claim can be pursued, **you** can nominate **your** own suitably qualified person by sending us their name and address. **You** must confirm either:

- That the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed, or
- That **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.

3) When a claim is accepted, if appropriate, **we** will appoint a suitably qualified person to act on **your** behalf unless **you** have nominated **your** own suitably qualified person in line with section condition 4 below.

4) **You** can nominate a suitably qualified person in the following situations:

a) If there is a conflict of interest.

b) If it is necessary to start court proceedings and they are being issued within the United Kingdom.

c) If **you** are unhappy with **our** suitably qualified person.

You must provide the name and address of the person **you** nominate and confirm either:

- That the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed, or
- That **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.

5) If **we** do not agree to **your** choice of suitably qualified person under section condition 2 or 4 above, **you** may choose another suitably qualified person.

6) If there is still a disagreement with regard to the suitably qualified person **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.

7) If **you** have not notified **us** of a nominated suitably qualified person in line with section condition 2 and/or section condition 4 **we** will be free to choose a suitably qualified person.

8) When **we** appoint a suitably qualified person to represent **you**, the appointment will be in line with **our** standard terms of appointment.

9) **We** will have direct access to the suitably qualified person, who will provide us with any information or opinion on **your** claim upon request.

10) **You** must co-operate fully with **us** and the suitably qualified person and must keep **us** up to date with the progress of the claim.

11) At **our** request, **you** must give the suitably qualified person any instructions that **we** require.

12) **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court.

13) If **you** do not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses.

14) No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.

15) If **you**:

a) Settle a claim or withdraw a claim without **our** prior agreement.

b) Do not give suitable instructions to the suitably qualified person.

c) Dismiss a suitably qualified person without **our** prior consent (**our** consent will not be withheld without good reason),

The cover **we** provide will end immediately, and **we** will be entitled to reclaim any costs and expenses **we** have incurred from **you**.

16) **You** must take every available step to recover costs and expenses that **we** have to pay and must pay us any costs and expenses that are recovered.

17) **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any indemnity paid under this policy, including **our** legal costs and other related expenses. **You** must provide any assistance **we** reasonably require, and any amount recovered shall belong to us.

Claims evidence

We will require the following evidence at **your** own expense, where relevant

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information related to **your** claim under this section that **we** may ask **you** for.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) Any claim where, in **our** opinion or the opinion of the suitably qualified person appointed by **us** there is insufficient prospect of success in geting reasonable compensation.

3) Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, us, Zurich Assist or their agents, someone **you** were travelling with, a person related to **you**, or another insured person.

4) Legal costs and expenses incurred before **we** have given written acceptance of the case.

5) Any claim where the legal costs and expenses are likely to exceed the anticipated compensation amount.

6) Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).

7) Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.

8) Legal costs and expenses incurred if an action is brought in more than one country.

9) Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each insured person.

10) Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.

11) Costs of any appeal.

12) Claims by **you** other than in **your** private capacity.

Section 11 – **Scheduled airline failure**

The following section only applies if you have purchased the Platinum level of cover.

YOU ARE COVERED ✓

Up to the amounts shown in the summary of cover on page 9 for each insured person named on the airline ticket for either:

1) Financial failure of the scheduled airline before **your** trip has started: The amount **you** have already paid to the scheduled airline for **your** unused flight ticket (which is not recoverable by any other means).

OR

2) Financial failure of the scheduled airline after **your** trip has started:

a) The additional cost of a one way trip (of a similar standard to that which **you** had already booked) to replace the original flight arrangements, if no other alternative means of travel have been offered.

OR

b) The pro rata amount **you** have already paid to the scheduled airline for **your** unused flight ticket for **your** original return flight to the United Kingdom (which is not recoverable by any other means)

Whichever is the greater.

CONDITIONS –

1) **You** should first attempt to get a refund from the airline, **your** credit or debit card provider, or ATOL if **you** purchased through a travel agent or a third party.

2) **You** should contact us as soon as **you** know of any reason to make a claim.

3) If **you** claim for either event 1; or 2. b) any refund **you** have received for **your** original, unused return flight will be taken away from **our** settlement.

4) **Your** must submit **your** claim within six months after the airline has become insolvent. Claims will not be considered after this period.

5) **You** can only claim under one of the following sections for the same event, not both: Section 11 – Scheduled Airline Failure or Section 4 – Travel Delay and Abandonment.

YOU ARE NOT COVERED FOR ✗

1) For anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) For any loss related to charter flight tickets booked as part of a package holiday or flight tickets not on a scheduled airline.

Section 11 – Scheduled airline failure

Continued from page 32

3) For any scheduled flights that were not booked in the United Kingdom before departure.

4) For any costs resulting from the insolvency of:

a) Any scheduled airline that is already insolvent, that **you** know is likely to become insolvent, or whose potential insolvency has been announced in the UK on television, news bulletins, or in the media at the time **you** purchased this insurance or booked any trip, whichever is earlier.

b) Any scheduled airline that is bonded or insured elsewhere (including if the bond is insufficient to meet the claim).

5) For the financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight.

6) For any loss which can be recovered by other legal means or for which a third party is liable.

Section 12 – **Natural disaster cover**

This section of cover only applies if you have paid the appropriate additional Natural Disaster cover premium, and it is shown on your policy schedule.

This extension, and therefore cover under Sections 12A, 12B, and 12C, specifically and only applies in the event of travel disruption caused either directly or indirectly by a natural disaster (see definition on page 16).

You can only claim under Section 12A or Section 12B for the same event, not both. If the same costs, charges, or expenses are also covered under any other section of the policy, you can only claim these under one section for the same event.

Section 12A
Extended delayed departure cover

YOU ARE COVERED ✓

1) If the scheduled public transport **you** are booked on is cancelled or delayed, causing **your** departure to be delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom, to **your** overseas destination, or on the return journey to **your** home, **we** will pay **you** £20 for the first full 12 hours of delay and £10 for each additional 12 hours, up to a maximum of £100. This is intended to help cover the cost of telephone calls, meals, and refreshments purchased during the delay, provided **you** eventually continue the trip; or

2) If **you** choose to abandon **your** trip because the alternative transport to **your** overseas destination offered by the public transport operator was not suitable, **we** will pay **you** up to £1,000 for any irrecoverable unused accommodation and travel costs (and other prepaid charges) that **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

a) The scheduled public transport **you** were booked to travel on from the United Kingdom being cancelled or delayed for more than 12 hours; or

b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

Section 12B
Extended missed departure cover

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 10 for suitable additional accommodation (room only) and travel costs necessarily incurred in reaching **your** overseas destination and/or in returning to the United Kingdom as a result of:

1) The public transport **you** were booked to travel on being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off.

2) The failure of other scheduled public transport; or

3) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours, and the alternative transport offered by the scheduled public transport operator was not suitable.

The amount payable will be calculated after deducting the refund on your ticket(s) and any compensation from the public transport operator.

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Section 12C

Extended accommodation cover

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 10 for either:

1) Any irrecoverable unused accommodation costs (and other pre-paid charges **you** have paid or are contracted to pay) because **you** were not able to travel and use **your** booked accommodation; or

2) Reasonable additional accommodation and transport costs incurred:

a) Up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any time during the trip because **you** cannot use **your** booked accommodation; or

b) with the prior authorisation of the 24-hour emergency service to repatriate **you** to **your** home if it becomes necessary to cut short **your** trip.

Sections 12A, 12B and 12C

Extended delayed departure, missed departure and accommodation covers

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess shown in the summary of cover on pages 10.

3) The cost of Airport Passenger Duty and any other refundable taxes.

4) Any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporarily or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to or from which **you** are travelling.

5) Any claim relating to your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.

6) Any costs for normal day-to-day living, such as food and drink, that **you** would have expected to pay during **your** trip.

CONDITIONS

Special conditions which apply to sections 12A, 12B and 12C.

We will require **you** to get/provide at **your** own expense, where relevant:

1) Written confirmation from the scheduled public transport operator (or their handling agents) of the number of hours of delay or involuntarily denied boarding and the reason for these, along with details of any alternative transport offered.

2) Written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

3) You must meet the terms of the contract of the scheduled public transport operator and seek financial compensation, assistance, or a refund of your ticket from them, in line with the terms and/or (where relevant) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation, or long delay of flights.

4) Written confirmation from the scheduled public transport operator or accommodation provider that reimbursement will not be provided.

Section 13 – **Golf cover**

The following sections of cover only apply if you have paid the appropriate additional Golf cover premium.

Section 13A
Loss and hire of golf equipment

YOU ARE COVERED FOR ✓

1) Loss of golf equipment:
Up to £750 for the repair or replacement value of **your** own golf equipment (after deducting for wear, tear and depreciation) or hired golf equipment, if they are lost, stolen, or damaged during **your** trip. The maximum amount for any one item is £250.

2) Hire of golf equipment:
£75 per day, up to a maximum of £375, for the reasonable cost of hiring replacement golf equipment due to the accidental loss, theft, or damage of **your** own golf equipment during the period of insurance.

Please note: we reserve the right to apply an additional 10% reduction to any item claimed with a value over £100, following our standard reductions for age, wear and tear and loss of value, if you cannot prove ownership or provide proof of purchase (e.g. original receipts).

YOU ARE NOT COVERED ✗

1) For anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on page 10, unless **you** have paid the extra premium for zero excess. The excess applies to each trip **you** have booked, for each incident, and for each insured person.

3) If **you** do not report the loss, burglary, or theft of **your** own or hired golf equipment to the police within 24 hours and do not get a written police report.

4) If **your** own or **your** hired golf equipment is lost, damaged or delayed in transit if **you** do not.

a) Notify the carrier (i.e. airline, shipping company etc.) immediately and get a written Carrier's Report (or Property Irregularity Report in the case of an airline) or,

b) Follow up in writing within seven days to get a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to get one immediately.

5) For loss, destruction, damage or theft due to confiscation or detention by customs or other officials or authorities.

6) For **your** own or hired golf equipment stolen from:

a) An unattended vehicle unless it was in the rear boot or luggage area of the vehicle and covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forced and violent entry.

b) An unattended vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am.

7) For golf equipment or documents left unattended in a public place.

8) For any golf equipment **you** lose or that is stolen or damaged when it is shipped as freight or under a bill of lading (when **you** have to send **your** luggage as cargo rather than as **your** personal baggage).

Section 13B
Loss of green fees

YOU ARE COVERED ✓

Up to £75 per day, with a maximum of £375 in total, for the unused portion of **your** green fees costs that were paid for or contracted to be paid for before **your** trip began. This applies if **you** do not cut the trip short but are certified by a medical practitioner as being unable to play golf and use the golf facilities due to a serious injury or illness occurring during the trip, and there is confirmation that no refund is available for the unused green fees.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) Claims that are not confirmed as medically necessary by Zurich Assist and where **you** have not got a medical certificate from the attending medical practitioner abroad confirming that **you** are unable to play golf and unable to use the golf facilities.

3) Anything mentioned under **You** ARE NOT COVERED of section 6 – Medical emergency expenses.

Section 13C
Hole in one

YOU ARE COVERED ✓

For a benefit of £100 if **you** complete a hole in one stroke gross excluding handicap during any organised game on any golf course.

This benefit will only be payable once in any game.

YOU ARE NOT COVERED FOR ✗

1) If **you** are not a member of a recognised golf club affiliated with National Golfing Union and and do not hold an official National Golfing Union Handicap.

Section 13 – Golf cover

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2) If **your** scorecard is not signed by **your** playing partner(s), who must be members of a National Golfing Union.

3) If the golf course where the hole-in-one is scored is not affiliated with the Golfing Union of the country in which it is located.

4) If **your** score card is not countersigned by the secretary of the club at which the hole in one was scored.

5) For anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

CONDITIONS

1) You must get a written report from the golf club secretary confirming the competition details, countersigned by your playing partner, along with the original certified scorecard.

2) You must keep receipts from the golf club for costs incurred immediately following your hole-in-one, as these will help substantiate your claim.

Section 14 – **Cruise cover**

The following sections are not available on the Gold level of cover and only apply if you have paid the appropriate additional Cruise cover premium on the Gold Plus level of cover. This section is included as standard if you have chosen our Platinum cover.

Section 14A
Missed port departure

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 10 for reasonable additional accommodation (room only) and travel costs necessarily incurred to join **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship on which **you** are booked for the initial international journey of **your** trip as a result of:

1) The failure of scheduled public transport.

2) An accident to or breakdown of the vehicle in which **you** are travelling.

3) An accident or breakdown occurring ahead of **you** on a motorway or dual carriageway that causes an unexpected delay to the vehicle **you** are travelling; or

4) Strike, industrial action or adverse weather conditions.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess shown in the summary of cover on page 10 unless **you** have paid the extra premium for zero excess.

3) Claims arising directly or indirectly from:

a) Strike, industrial action, or air traffic control delay that existed or was publicly declared by the date **you** purchased this insurance or the date **your** trip was booked, whichever is later

b) An accident or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided.

c) Breakdown of any vehicle **you** are traveling in if **you** own the vehicle and it has not been properly serviced and maintained according to the manufacturer's instructions; or

d) Withdrawal from service (temporarily or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.

4) Additional costs incurred if **your** planned arrival time at the port is less than three hours before the sailing departure time when **you** are traveling independently and not as part of an integrated cruise package.

5) Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.

CONDITIONS

1) In the event of a claim arising from any delay due to traffic congestion you must get written confirmation from the Police or emergency breakdown services detailing the location, reason for and duration of the delay.

2) You must allow enough time for the scheduled public transport or other transport to arrive on schedule and take you to the departure point.

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Section 14B
Cabin confinement

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 10 for each 24-hour period **you** are confined to **your** cabin by the ship's medical officer for medical reasons during the trip.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) Any confinement to your cabin that has not been confirmed in writing by the ships medical officer.

Section 14C
Itinerary change

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 10 for each missed port if a scheduled port visit is cancelled after departure due to situations such as adverse weather or timetable restrictions. The cruise operator must confirm this in writing, stating the reason for the missed port.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was known at the time that the insurance was purchased.

3) Your failure to attend the excursion according to **your** itinerary.

4) Claims arising when **your** ship cannot disembark passengers due to a scheduled tender operation failure.

Section 14D
Unused excursions

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 10 for the cost of pre-booked excursions **you** were unable to use because **you** were confined to **your** cabin due to illness or injury covered under Section 6 - Medical Emergency Expenses.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess shown in the summary of cover on page 10 unless **you** have paid the extra premium for zero excess.

Section 14E
Cruise interruption

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 10 for additional travel costs incurred to reach the next port in order to re-join the cruise, following **your** temporary illness requiring hospital treatment on dry land.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess shown in the summary of cover on page 10 unless **you** have paid the extra premium for zero excess.

3) Claims where less than 25% of the trip duration remains.

CONDITIONS

1) Before arranging any additional travel, you must contact us for approval and assistance with any travel arrangements. You must also get a medical certificate from the attending medical practitioner to confirm the details of your unforeseen illness or injury.

2) If satisfactory medical evidence is not provided to substantiate that the claim is due to your unforeseen illness or injury when you request our assistance with an interruption claim, we will make all necessary arrangements at your cost. We will arrange for appropriate reimbursement as soon as the claim has been validated.

❄ Section 15 – **Winter sports cover**

The following sections of cover only apply if you have paid the additional Winter sports cover premium.

The following activities are classified as winter sports activities:

- Cross country skiing (on recognised paths)
- Dry skiing
- Inner tubing (in snow)
- Mono skiing (on Snow)
- Off piste skiing
- Skiing
- Sledging/Husky Sledging (Driving or as a passenger)
- Sleigh rides
- Snow boarding
- Snow mobile
- Snow shoeing
- Tobogganing

Section 15A
Ski equipment

YOU ARE COVERED ✓

1) Ski equipment

a) Up to the amount shown in the summary of cover on page 10 for the value or repair of **your** own ski equipment (after accounting for wear and tear and depreciation) or hired ski equipment, if they are lost, stolen or damaged during **your** trip.

Claims for owned ski equipment will be calculated as follows:

Up to **12 months** old **85%** of purchase price
Up to **24 months** old **65%** of purchase price
Up to **36 months** old **45%** of purchase price
Up to **48 months** old **30%** of purchase price
Up to **60 months** old **20%** of purchase price
Over **60 months** old **0%**

b) If **you** lose **your** ski lift pass or it is stolen, **we** will reimburse **you** for the unused portion of the pass, based on its value at the time it was lost or stolen, up to a maximum of £500.

2) Ski hire

For £10 per day, up to a maximum of £150 total, for the reasonable cost of hiring replacement ski equipment due to the accidental loss, theft, or damage of **your** own ski equipment during the insurance period.

3) Delayed ski equipment

Up to £150 towards the cost of hiring replacement ski equipment necessities, if **your** own ski equipment is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED ✗

1) For anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on page 10, unless **you** have paid the extra premium for zero excess. The excess applies to each trip **you** have booked, for each incident, and for each insured person.

3) If **you** do not get a written police report within 24 hours of discovering the event of loss, burglary or theft of **your** own or **your** hired ski equipment.

4) If **your** own or **your** hired ski equipment is lost, damaged or delayed in transit, if **you** do not:

a) Notify the carrier (e.g., airline, shipping company) immediately and get a written carriers report (or Property Irregularity Report in the case of an airline) or,

b) follow up in writing within 7 days to get a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to get one immediately.

5) For loss, destruction, damage or theft due to confiscation or detention by customs or other officials or authorities.

6) For **your** own or **your** hired ski equipment stolen from an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so it was not visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forced and violent entry.

7) If **you** lose **your** lift pass or it is stolen, and **you** do not provide proof that **you** owned the original lift pass and proof of the replacement lift pass **you** bought in the resort.

8) For any winter sports equipment **you** left unattended in a public place, unless the claim is for skis, poles or snowboards, and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.

9) For any winter sports equipment that is lost or damaged by people it was not designed for.

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Section 15B

Ski pack

YOU ARE COVERED ✓

Up to a maximum of £400 in total for the unused portion of **your** ski pack costs that were paid for or contracted to be paid for before **your** trip began. This applies if **you** do not cut the trip short but are certified by a medical practitioner in the resort as being unable to ski and unable to use the ski pack facilities due to a serious injury or illness occurring during the trip, and there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) The excess as shown in the summary of cover on page 10, unless **you** have paid the extra premium for zero excess. The excess applies to each trip **you** have booked, for each incident, and for each insured person.

3) Claims that are not confirmed as medically necessary by Zurich Assist and where **you** have not got a medical certificate from the attending medical practitioner abroad confirming that **you** are unable to ski and unable to use the ski pack facilities.

4) Anything mentioned under **You** ARE NOT COVERED of section 6 – Medical emergency expenses.

Section 15C

Piste closure

This section only applies between 1st December and 15th April if **you** are travelling to the Northern hemisphere, or between 1st May and 30th September if **you** are travelling to the Southern hemisphere.

YOU ARE COVERED ✓

If there is a lack of snow at **your** resort and it closes, preventing **you** from skiing:

1) For a benefit of £35 per day towards the costs **you** have to pay to travel to another resort; or

2) For the amount shown in the summary of cover for each full day **you** are unable to ski, up to a maximum of £350, if **your** resort remains closed and no other resort is available, for as long as these conditions exist at the resort. This cover is limited to the pre-booked period of insurance for **your** trip.

YOU ARE NOT COVERED FOR ✗

1) Anything mentioned in the General exclusions on pages 46-47. General conditions on page 14 will also apply.

2) Claims where **you** have not got confirmation of resort closure from the local representative.

3) Claims where not all skiing facilities are completely closed.

4) Claims where the lack of snow conditions were known or publicly available when **you** purchased this policy or booked **your** trip.

5) For claims where the holiday resort **you** are staying at is not at least 1000 metres above sea level.

Section 16 – **Car Hire Excess Waiver**

This section only applies if **you** have paid the appropriate extra premium and it is shown on **your** policy schedule.

Definitions for this section

The following key words or phrases have the same meaning wherever they appear in this section.

These definitions apply to this section only:

Rental company - A company that is fully licensed by the relevant regulatory authority in the country, state, or local area where it operates and rents out vehicles for a fee.

Keys - Keys and key fobs used to lock and unlock the rental vehicle.

Accidental damage - A sudden, unexpected, and specific event that happens at a clear time and place, causing physical damage to the insured rental vehicle.

YOU ARE COVERED ✓

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

1) Reimbursement of the **accidental damage** or theft excess applied to **your** car hire insurance if the rental vehicle is stolen, damaged, or involved in an accident during the rental period.

2) The cost of replacing rental car **keys** if they are lost, stolen, or damaged during the rental period. This includes any necessary costs for replacing locks or for a locksmith to gain access to the vehicle.

YOU ARE NOT COVERED FOR ✗

You are not covered for claims resulting from or relating to:

1) Not following the terms of **your** rental agreement;

2) Any person under the age of 21;

3) Vehicle theft unless a written police report is provided;

4) Any claim where receipts and invoices are not provided.

5) Any claim involving a locksmith who is not approved by the rental company;

6) Anything mentioned in the general exclusions on pages 46-47.



Complaints procedure

Amateur sporting and adventure activities

General exclusions

Complaints procedure

While **we** strive to maintain the highest service standards, if the service **you** receive falls below **your** expectations, please contact AllClear using the details below to share **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 quickly. If possible, AllClear will call **you** within three working days to try to resolve the issue. If not, AllClear will record the details of **your** complaint and assign a complaints handler who will conduct a full investigation and contact **you** in writing.

AllClear follow the Financial Conduct Authority guidelines for complaints handling. A copy of AllClear's complaints procedure is available upon request.

For complaints following a claim notification

If **your** complaint is about a claim, **we** will refer **you** to **our** partner who handles **our** claims. Alternatively, **you** can find their contact details in any correspondence **we** or **our** representatives have sent **you** (such as a claim acknowledgment 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 during **your** trip, provided:
a) **You** wear appropriate safety equipment, clothing, and headgear.
b) **you** take the necessary safety precautions appropriate to the activity.

Activity Holidays

An activity holiday is a trip where the main purpose is to take part in a specific activity. Activities marked "No" in the "Activity holiday" column are only covered if they are not the main reason for **your** trip.

The following special conditions apply where shown:
1) **You** are accompanied by an experienced and/or suitable qualified instructor or guide.
2) **You** are adequately supervised, participating in an organised event, session or excursion.
3) **You** are using natural or purpose-built facilities approved 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 & Personal liability	Activity holiday
Abseiling	2, 3	No	No
Amateur athletics		Yes	Yes
Archaeological digging		Yes	Yes
Archery	2	No	No
Badminton		Yes	Yes
Ballooning (Hot Air) as a fare paying passenger	2	No	No
Banana boat rides (Beach activity)		No	No
Baseball		Yes	No
Basket ball		Yes	No
BOSS (Breathing Observation Submersible Scooter)	1, 2	No	No
Bouldering (up to 4m with a crash mat)	2	Yes	No
Bowls		Yes	Yes
Boxing training (non-contact)		No	No
Bridge walking		Yes	No
Bungee jumping (max 3 jumps)	1, 2, 3	No	No
Canopy walking	2, 3	No	No
Camel riding or trekking		No	No
Canoeing (Up to grade 3 river and including lake, loch and canal water)		Yes	No
Catamaran sailing (European waters only)	1	No	No
Cave tubing	2, 3	Yes	No
Clay pigeon shooting	1, 3	No	No
Climbing wall	2	Yes	No
Conservation or charity work (under 3m, hand tools only)		No	Yes
Cricket		Yes	No
Curling		Yes	No
Cycle touring		No	Yes
Cycling (incidental, excluding BMX/Mountain biking)		Yes	No
Deep sea fishing	2	No	No
Dinghy sailing inside territorial waters		No	No
Dragon boating		No	No
Dune bashing	2, 3	No	No
Elephant riding or trekking	2	No	No
Falconry	2	No	No
Fell running		Yes	Yes

Amateur sporting and adventure activities

Continued from page 43

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

Amateur sporting and adventure activities

Continued from page 44

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

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 the booking any individual trip.

2) **You** will not be covered for any claims under section 1 - Cancellation and section 2 - Cutting **your** trip short that result directly or indirectly from any medical condition **you** knew about at the time of taking out this insurance or when booking a trip, and that affects:

- An immediate relative who is not travelling and is not insured under this policy, except for the cover detailed under "Non-travelling relatives" on page 12.
- Someone travelling with **you** who is not insured under this policy.
- A close business associate; or
- A person **you** plan to stay with on **your** trip.

3) a) Any loss for property that is more specifically insured or any claim that would be recoverable under any other insurance, if this policy did not exist.

b) Any costs that are recoverable elsewhere, such as from a tour operator, holiday company, or credit card provider.

c) Any loss incurred because **you** refused a reasonable alternative from **your** accommodation provider, public transport carrier, or other service provider.

4) Any medical condition **you** have not disclosed to us, as outlined in the Medical Health Disclosure Requirements on page 12.

5) 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) Traveling against the advice of **your** medical practitioner or Zurich Assist.

6) **You** drinking too much alcohol, as evidenced by:

a) A medical practitioner stating that **your** alcohol consumption caused or contributed to **your** injury or illness.

b) The results of a blood test showing that **your** blood alcohol level exceeds 0.19% (approximately four pints of beer or four 175ml glasses of wine).

c) A third-party witness report stating that **you** notably impaired **your** faculties and/or judgment.

d) **Your** own admission or the description of events **you** provided on the claim form.

7) Alcohol abuse or alcohol dependency, as evidenced by:

a) **Your** medical records or the opinion of **your** medical practitioner; or

b) The opinion of an independent medical practitioner.

This exclusion does not apply if **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), provided **you** have not been consuming alcohol against the advice of **your** general practitioner.

8) Substance abuse, drug abuse (whether over-the-counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances.

9) **You** being compulsorily detained as a psychiatric patient in a hospital or other medical facility because **you** did not take the prescribed medication for **your** pre-existing medical condition. (This exclusion applies in all cases, whether or not the premium has been paid to cover a pre-existing medical condition).

10) **Your** suicide or attempted suicide or deliberate action which puts **you** at risk of death, injury, illness or disability. This includes (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.

11) **Your** unlawful actions or any criminal proceedings made against **you** under the authority of the customs and/or government of any country.

12) Business trips.

13) **Your** manual work of any kind, unless it is for voluntary charity or conservation work as listed under the sporting and adventure activities on pages 42-44.

14) **You** engaging in:

a) Professional entertaining, sporting, or adventure activities.

b) Amateur sporting or adventure activities unless listed on pages 42-44.

c) Racing, speed, or endurance tests.

15) 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.

16) 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 fulfill their duty due to bankruptcy, liquidation, error, omission or default. This does not apply to section 11, scheduled airline failure.

17) a) **You** driving any car or motorcycle unless **you** hold the equivalent and appropriate valid license in the UK for that category of vehicle.

b) **You** driving or riding a motorcycle unless **you** are wearing a crash helmet.

General exclusions from your policy
Continued from page 46

c) **You** traveling in a vehicle unless **you** are wearing a seatbelt (where available).

18) Any other loss related to the event **you** are claiming for unless **we** specifically provide cover for it under this policy.

19) Any payment **you** would have normally made during **your** travels if nothing had gone wrong.

20) **You** participating in winter sports unless listed on page 37 and the appropriate additional premium has been paid.

21) A natural disaster, unless this cover is listed on **your** policy schedule and the appropriate premium has been paid.

22) **You** participating in a cruise, unless this cover is listed on **your** policy schedule and **you** have paid the appropriate premium.

23) **You** being denied boarding on a flight, train, sea vessel, coach, or bus due to abusive behavior or being deemed unfit to travel by the carrier.

24) Any part of a trip that is a one-way journey, or scheduled to last longer than the number of days shown on **your** policy schedule (for single trip policies), or longer than the maximum trip length allowed for **your** level of cover (for annual multi-trip policies).

25) Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance costs or fees).

26) **You** not getting the required vaccinations or not undertaking the recommended preventative treatment (e.g., taking a course of malaria tablets) unless medically unable to.

27) A medical epidemic or pandemic, with the exception of the coronavirus cover detailed on page 5.

28) Coronavirus, unless:

- **You** are up to date with coronavirus vaccinations as recommended by the UK NHS (if unsure, please check with **your** medical practitioner), or **you** were medically unable to receive the vaccinations as evidenced by **your** medical records.
- **You** are traveling 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 **you** need to cancel **your** trip because **you** or a member of **your** family or traveling party:
    - Are medically diagnosed with coronavirus within 14 days of **your** planned departure date following completion and analysis of a UK government-approved test, as certified by a medical practitioner or an independent authority (e.g., private testing service); or
    - Are in quarantine on the date **you** are due to start **your** trip, on the orders of a treating medical practitioner due to coronavirus, suspected coronavirus, or exposure to someone diagnosed with coronavirus.
  - Section 2: If **you** need to cut **your** trip short and return home earlier than planned due to the hospitalisation or death of an immediate relative who contracted coronavirus.
  - Section 6: If **you** contract coronavirus during **your** trip and need medical treatment.
  - Section 6: If **you** have to extend **your** trip due to contracting coronavirus or being quarantined on the orders of a treating medical practitioner due to coronavirus, suspected coronavirus, or exposure to someone diagnosed with coronavirus, cover for additional travel and accommodation costs is limited to £2,000.

The general conditions and exclusions, as well as exclusions for Sections 1, 2, and 6, still apply. No other cover applies for claims caused by or related to coronavirus.

29) War or hostilities, civil unrest or any similar event.

30) Terrorism, meaning any act, including but not limited to the use or planned use of force or violence, and/or the threat by any person or group, whether acting alone or on behalf of 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 create fear among any section of the public. This exclusion does not apply to:

a) Section 5: 'Personal Accident'.

b) Section 6: 'Medical Emergency Expenses, Repatriation, and Associated Expenses'.

c) Section 6: 'Medical Inconvenience Benefit'.

However, this exclusion does apply to all sections of cover if nuclear, chemical, or biological weapons, devices, or agents are used.

31) Cyber terrorism.

32) Travel, accommodation, excursion, or other costs for any person not insured on this policy, even if **you** have paid those costs on their behalf.

33) Currency exchanges or fluctuations.

34) Any search and rescue costs.

35) **You** taking part in a league or competition.

36) 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.

37) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

38) Any trips where **you** usually require a carer to assist with daily activities but do not travel with a carer who can provide assistance throughout the trip and does not require a carer themselves.

Thank you for being part of the AllClear community.

Over 3.5 million travellers just like you have protected themselves and their trip with our **award-winning** Travel Insurance[1].

We believe everyone deserves the right to travel with peace of mind.

Our mission is to help anyone with pre-existing medical conditions to get Travel Insurance they want and need.



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All medical conditions covered

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