

**IMPORTANT NOTICE - ADDENDUM
SIGNIFICANT CHANGES TO BLACK 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.blacktravelinsurance.co.uk or on 01708 339 016

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



Important contact information

Emergency & general contact numbers

Before you leave



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

Telephone the Black call centre 01708 339 016



If you need to cancel your trip:

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

When you are away



If you need emergency assistance while abroad:

Telephone Zurich Assist

UK 0203 467 4122

Outside UK +44 (0)203 467 4122



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

How to make a claim



If you need to make a claim:

To submit your claim online, go to:

www.submit-claim.com

If your query relates to an existing claim, please call us on 0800 011 3135

(See page 6 for full details)

Welcome...

Thank you for choosing Black Travel Insurance.

We believe that everyone deserves the right to travel. Therefore, we have developed this travel insurance policy for your peace of mind.

To help you navigate this document, we have used colour coding and icons to highlight key information for you.

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

You must read the insurance policy carefully. This policy is available only to individuals who are 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 your home country.

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

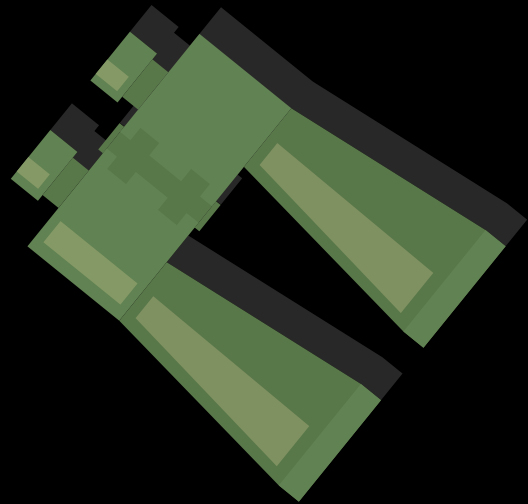
Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of **our** regulation by the Prudential Regulation Authority are available from **us** on request.

Our firm reference number is 959113.

Black 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. Black Travel Insurance is administered by AllClear Insurance Services Limited, registered in England No. 04255112. Registered Office: AllClear House, 1 Redwing Court, Ashton Road, Romford, RM3 8QQ. Authorised and Regulated by the Financial Conduct Authority firm reference number 311244. AllClear is a registered trade mark.

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

IMPORTANT INFORMATION



IMPORTANT INFORMATION

Coronavirus and FCDO/WHO travel advice

Coronavirus Cover

This policy only provides cover for Coronavirus related claims if:

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

If you meet both of these requirements, your Black 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: Curtailment

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. Black 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.

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, 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:

- 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.

Your Black 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 - Curtailment: If the advice changes after **your** trip has started.

Important things to remember

Before you go

1) Making your declarations – Taking reasonable care

Be careful when giving us information. 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/Black. 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 (ensure **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 Accommodation

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/Black. Submitting **your** claim online is the fastest and easiest way to process it.
- If **you** need to discuss an existing claim or do not have internet access, call the claims helpline at 0800 011 3135 and mention Black 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 obtained 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% deduction to any item claimed with a value over £100, following our standard deductions 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


The maximum amount insured (for each person insured)


Cover	Page	Premier	Excess (See Note 1 on page 9)	Premier Plus	Excess (See Note 1 on page 9)
		Cover		Cover	
1 Cancellation	19-20	£1,500	£275 (£15 for loss of deposit)	£3,000	£85 (£15 for loss of deposit)
2 Cutting your trip short	20-21	£1,500	£275	£3,000 Additional cover can be purchased on Premier Plus cover only in increments of £1,000 up to a maximum £25,000	£85
3 Missed departure	21	£750	Nil	£750	Nil
4 Travel delay	21-22	£20 for the first 12 hours £10 for each 12 hours after up to £100	Nil	£20 for the first 12 hours £10 for each 12 hours after up to £100	Nil
Abandonment		Up to £1,500	£275	Up to £3,000	£85
5 Personal accident	22				
Death		£15,000	Nil	£15,000	Nil
Permanent total disablement		£25,000	Nil	£25,000	Nil
If you are aged under 16 or over 75 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,500 and the permanent total disablement benefit will not apply.					
6 Medical emergency expenses repatriation and associated expenses	23-24	£12,000,000	£275	Unlimited	£85
Medical inconvenience benefit		£25 per day (while hospitalised)	Nil	£25 per day (while hospitalised)	Nil
Loss of medication		£300	£75	£300	£75
7 Personal property	24-27	Up to £1,500	£75	Up to £2,000	£75
Single article limit		£200 (except mobility aids)	£75	£200 (except mobility aids)	£75
Gadgets and valuables limit		£250	£75	£250	£75
Prescription spectacles		£300	£75	£300	£75
Replacement keys		£50	Nil	£50	Nil
Mobility aids		£2,000	£75	£5,000	£75
Delayed baggage		£100	Nil	£100	Nil
Personal money		Up to £400 (cash limited to £250)	£50	Up to £400 (cash limited to £250)	£50
Under 16 limit		Up to £100 (cash limited to £50)	£25	Up to £100 (cash limited to £50)	£25
Passport and travel docs		£300	Nil	£300	Nil
7b Gadget and valuables extension (See note 3 on page 9)					
Gadgets and valuables extension cover		£2,500	Nil	£2,500	Nil
Single article, pair or set limit		£1,000		£1,000	
8 Personal liability	27	£2,000,000	£75 (See Note 2 on page 9)	£2,000,000	£75 (See Note 2 on page 9)
9 Home help or nanny	28	£300	Nil	£300	Nil
10 Legal expenses	28-29	£25,000 (maximum £50,000 all insured persons)	Nil	£25,000 (maximum £50,000 all insured persons)	Nil
11 Scheduled airline failure	30	£2,500	Nil	£2,500	Nil


SUMMARY OF COVER


The maximum amount insured (for each person insured)

Cover	Page	Premier		Premier Plus	
		Cover	Excess (See Note 1)	Cover	Excess (See Note 1)
 12 NATURAL DISASTER COVER	30-32				
12A Extended delayed departure cover		£1,000	£50	£1,000	£50
12B Extended missed departure cover		£500	£50	£500	£50
12C Extended accommodation cover		£1,000	£50	£1,000	£50
 13 GOLF COVER	32-33				
13A Golf equipment					
Loss		£750	£75	£750	£75
Hire		£75 Per day up to £375	£75	£75 Per day up to £375	£75
Single article limit		£250	£75	£250	£75
13B Loss of green fees		£75 per day up to £375	Nil	£75 per day up to £375	Nil
13C Hole-in-one!		£100	Nil	£100	Nil
 14 CRUISE COVER	33-35				
14A Missed port departure		No cover		£1,000	£75
14B Cabin confinement		No cover		£100 per day up to £1,000	Nil
14C Itinerary change		No cover		£100 per port up to £500	Nil
14D Unused excursions		No cover		£500	£75
14E Cruise interruption		No cover		£1,000	£75
 15 WINTER SPORTS COVER	35-36				
15A Ski equipment		£500	£75	£500	£75
Single article limit		£200	£75	£200	£75
Ski hire		£10 Per day up to £150	Nil	£10 Per day up to £150	Nil
Delayed ski equipment		£150	Nil	£150	Nil
15B Ski pack		£400	£75	£400	£75
15C Piste closure		£35 Per day up to £350	Nil	£35 Per day up to £350	Nil

 This section of cover is included only if **you** have paid the extra Natural disaster cover premium and it is shown on **your** policy schedule.

 This section of cover is included only if **you** have paid the extra Golf cover premium and it is shown on **your** policy schedule.

 This section of cover is only applicable if **you** have purchased Premier Plus cover, paid the extra Cruise premium and it is shown on **your** policy schedule.

 This section of cover is included only if **you** have paid the extra Winter sports premium and it is shown on **your** policy schedule.

We also provide waiting list cover and travelling companion cover provided **you** have paid the extra premium and it is shown on the policy schedule. See General policy information on pages 11 and 12 for more information on these covers.

Note 1: 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 2: The excess for Section 8 Personal liability applies per policy.

Note 3: Section 7b - Gadget and valuables extension only applies if **you** have paid the extra premium and this is shown on **your** policy schedule.

Please check **your** level of cover.

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, **we** will extend **your** cover for up to 30 days at no extra charge providing **you** return at the earliest opportunity.

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

Cruises

This policy only covers Cruise trips if **you** have purchased Premier Plus cover and have paid the extra Cruise premium.

Winter sports

This policy only covers Winter sports if **you** have paid the appropriate 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	
		Premier	Premier Plus
USA, Canada, Mexico or the Caribbean	0-70	30 days	45 days
	71+	30 days	35 days
Anywhere else	Any age	30 days	45 days

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** Black 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 Black 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 home to the departure point and back home 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 Black call centre on 01708 339016.

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 Black for a full refund. 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.

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.

GENERAL POLICY INFORMATION

Continued from page 10

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 you for any medical condition or disability (pre-existing or otherwise) if:

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

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

Pre-existing medical conditions

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

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

We cannot provide cover for some conditions and 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:

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

- Been advised of a terminal illness.

We are unable to cover undiagnosed conditions.

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 Black call centre on 01708 339016.

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.

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.
- Experiences a change in medication.

GENERAL POLICY INFORMATION



Continued from page 11

Contact the Black call centre on 01708 339016 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 cancellation and curtailment protection 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.

Auto Renewal

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

Complications of pregnancy and childbirth are defined as:

Toxaemia – toxins in the blood.

Gestational diabetes – diabetes arising as a result of pregnancy.

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

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

Ectopic pregnancy – a pregnancy that develops outside of the uterus.

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

Post-partum haemorrhage – excessive bleeding following childbirth.

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

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

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 comply with the carrier's policy for pregnant women.

CONDITIONS



CONDITIONS

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



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



3) If your money, gadgets and valuables or any items of baggage, are lost or stolen, you must notify the local police within 24 hours of discovery and obtain 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 article.

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 written consent from us.

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

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

12) The terms of this insurance is based upon the information provided by you to us. The policy contains conditions relating to health of the people travelling. You must take reasonable care to answer all questions 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 but this does not affect any right or remedy of a third party which 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 applicable 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 and from 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

Definitions

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

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

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

Business trip – a trip primarily for business purposes.

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

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

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 12.

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

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

Curtail/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 cause severe disruption of infrastructure).

Excesses – see **Excesses** on page 12.

Fit to travel – Means that, considering **your** general state of health and any pre-existing medical conditions, **you** and **your** medical practitioner (if consulted)

DEFINITIONS

Continued from page 14

would reasonably expect **you** to be well enough to complete **your** trip without needing medical assistance or treatment. This includes considering where **you** are going, how long **you** will 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:

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

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

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

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

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

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

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 11.

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 which exist between countries. Where medical expenses are reduced using a reciprocal health agreement the excess will be reduced to nil under this section.

European Union

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

You must obtain 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 obtain one.

If your GHIC / EHIC is presented to the treating doctor or hospital when receiving medical treatment within the European Union and Switzerland and the medical costs are reduced, the policy excess applicable under section 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.

www.gov.uk/foreign-travel-advice

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 applicable data protection laws.

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

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

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

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

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

How you can contact us

If **you** have any questions or queries about how **we** use **your** data, or require a paper copy of the statement, **you** can contact **us** via:

gbz.general.data.protection@uk.zurich.com or alternatively contact **our** Data Protection Officer at

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

YOUR COVER

what you are covered for



what you are not covered for



Section 1 – Cancellation

YOU ARE COVERED

For **you** share only, up to the amount shown in the summary of cover on pages 8 and 9, if **you** travel and accommodation arrangements, excursions, tours, and activities are canceled 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 extra 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) The 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 burglary or attempted burglary at **your** home or place of business.
- 6) **Your** passport, or the passport of any person **you** are intending 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 comply with 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 42 and 43. General conditions on page 13 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person.

 3) Claims where **you** have not obtained 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 comply with 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.

9) Cancelling **your** trip due to having given birth in or after the 32nd week for a single pregnancy or 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) Failure to obtain the required passport, visa or necessary travel documentation.

Section 1– Cancellation

Continued from page 19



CONDITIONS

1) **You** must inform the carrier, holiday company, travel agent, or accommodation provider immediately if **you** know the trip will be canceled 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:
 - i) **You** or any person **you** are travelling with.
 - ii) An immediate relative of **yours** resident in **your** home country.
 - iii) A close business associate of **yours** resident 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 burglary at **your** home or place of business.

3) **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 expenses **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.

YOU ARE NOT COVERED FOR

1) Anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person.

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

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

5) Claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained.

Section 2 – Cutting your trip short

Continued from page 20

6) Any claim due to childbirth occurring in 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 specified 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.

Cutting your trip short is only applicable if you return to your home country earlier than planned.

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

Section 3 – 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 expenses) and travel expenses necessarily incurred if **you** cannot reach the departure point of any part of **your** outward or final return journey which is due to commence within 36 hours after the 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 42 and 43. General conditions on page 13 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 proceeding 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** obtain 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 ✓

- 1) For a benefit of up to the amount shown in the summary of cover table for the first full 12 hours **you** are delayed, and up to the amount shown in the summary of cover table for each additional full 12 hours **you** are delayed after that, up to a maximum of £100, regardless of the number of incidents of delay; or
- 2) Up to the amount shown in the summary of cover for **your** travel and accommodation which has not been used and which **you** have been paid or been contracted to pay for if **you** abandon the trip (on the outward journey only) after the first full 24 hours.

If **your** outward or return flights, sea crossing, coach or train departure to or from **your** home country are delayed for more than 24 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) Strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause).
- b) Adverse weather conditions if these are the underlying and continuing cause.
- c) Mechanical breakdown or electrical breakdown of the aircraft, coach, train or sea vessel.

Section 4 – Travel delay and abandonment

Continued from page 21

YOU ARE NOT COVERED

- 1) For anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.
- 2) For the excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person (this is only applicable 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 obtain 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 shown on **you** 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 at your final international departure point to or from your home country, and does not apply to trips only 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) 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 expenses up to £1,500 and the permanent total disablement benefit will not apply.

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



The following definitions apply specifically to this section:

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

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

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

YOU ARE NOT COVERED

- 1) For any claims for death, loss or disablement caused directly or indirectly by:
 - a) Anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 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 expenses (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.
- 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 expenses abroad, limited to £1,500.
- 5) For reasonable cattery or kennel costs you have to pay if for medical reasons you cannot return home as planned for medical reasons.



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.

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

7) Up to £500 for the cost of pre-paid tours 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 42 and 43. General conditions on page 13 will also apply.
- 2) For the excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that you have booked, for each and every 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 expenses incurred for illness, injury, or treatment required as a result of:
 - a) Surgery or medical treatment which, in the opinion of the attending doctor and the Zurich Assist doctor, can be reasonably delayed until your return to your home country.
 - b) Medication and/or treatment which, at the time of departure, is known to be required or to be continued outside your home country.
- 5) For preventative treatment which can be delayed until your return to your home country.
- 6) For claims that are not confirmed as medically necessary by the attending doctor or Zurich Assist.
- 7) For the cost of any elective (non-emergency) treatment or surgery, including cosmetic surgery or exploratory tests, which are not directly related to the illness or injury which necessitated your admittance into hospital.
- 8) For any expenses incurred following:
 - a) Your decision not to be 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.

Section 6 – Medical emergency expenses

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

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

11) For taxi fares not considered medically necessary, and where receipts have not been provided.

12) For telephone expenses.

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

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

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

16) For costs of more than £500 which we have not agreed beforehand.

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

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

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



CONDITIONS

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

Usual, reasonable and necessary means the most common cost for similar services, medicines or supplies within the area in which the cost is incurred, so 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 for all gadgets and valuables in total.
- £200 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).
- £5,000 Premier Plus cover and £2,000 Premier cover 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% deduction to any item claimed with a value over £100, following our standard deductions 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.

Section 7 – Personal property

Continued from page 24

2) Delayed baggage

Up to £100 (as detailed 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 proves to be permanently lost.

3) Personal money

Up to £400 (cash limited to £250, as detailed 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 overall (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 expenses necessarily incurred outside **your** home country to obtain 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** are unable to make **your** pre booked return flight home following the loss or theft of **your** passport within 24 hours of **your** pre booked return flight home; and
- c) Any fees payable specifically for **you** to obtain the replacement passport itself while **you** are outside **your** home country.
- d) The pro rata value of the original passport at the time of loss; 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 **you** lose or 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 amount shown under the maximum sum insured 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 deductions 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 is used fraudulently we will reimburse **you** for the costs upon receipt of **your** itemised bill, up to a maximum value of £1000. This includes calls, messages, downloads, and data made / used from the time it was lost or stolen up to a maximum of 24 hours from discovery of the incident.
- 3) For up to £100 towards the cost of hiring replacement gadgets while abroad if **your** own 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 of the gadget 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.

Section 7 – Personal property

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2) Claims for 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 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 42 and 43. General conditions on page 13 will also apply.
- 2) For the excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that you have booked, each and every incident and for each insured person (not applicable to 2, Delayed baggage).
- 3) If you do not exercise reasonable care for the safety and supervision of your property.
- 4) For loss, destruction, damage or theft of baggage, gadgets and valuables, mobility aids or money left unattended in a public place, or a place to which members of the general public have access.

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 obtain 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 obtain 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 obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain 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 gadgets and valuables stolen from an unattended vehicle or in **your** accommodation's courtesy storage facility.

10) For gadgets 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 which **you** have left unattended in **your** accommodation unless the accommodation is locked.

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

Section 7 – Personal property

Continued from page 26

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.

19) Any baggage or personal belongings that are stolen from **your** vehicle roof rack.

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 taking part 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 obtain 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 which were caused by an accident that happened during the trip, and leads 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 which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee.

3) 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.

YOU ARE NOT COVERED FOR

1) Anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.

2) The excess as shown in the summary of cover on pages 8 and 9.

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/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** get written advice from a doctor that **you** have to 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 42 and 43. General conditions on page 13 will also apply.
- 2) Any claim:
 - a) Which does not directly relate to the accident or illness, that happened during **your** journey.
 - b) Which 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 the level of cover **you** have selected) 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, then the maximum amount **we** will pay for all such claims shall 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 accordance 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 accordance 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 accordance 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) Where **you** have not notified **us** of a nominated suitably qualified person in accordance with section condition 2 and/or section condition 4 **we** will be free to choose a suitably qualified person.

Section 10 – Legal expenses

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- 8) When we appoint a suitably qualified person to represent you, the appointment will be in accordance 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 relating 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 42 and 43. General conditions on page 13 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 obtaining 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 that can be 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

YOU ARE COVERED ✓

Up to the amounts shown in the summary of cover on page 8 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 **you** have been offered no other alternative means of travel.

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 attempt to obtain a refund in the first instance from either 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 deducted from **our** settlement.

4) **Your** claim must be submitted up to 6 months after the airline has become insolvent, claims will not be considered after this period.

5) **You** can only claim under one of either Section 11 – Scheduled airline failure or Section 4 – Travel delay and abandonment for the same event, not both.

YOU ARE NOT COVERED FOR ✗

1) For anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.

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

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

4) For any costs resulting from the insolvency of:

a) Any scheduled airline which is already insolvent or where **you** know that they are likely to become insolvent or where the prospect of their becoming insolvent has been announced in the UK on television, news bulletins or in the media, at the time **you** purchased this insurance or at the time of booking any trip.

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 does not apply to trips that are solely within your home country and 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 canceled 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

Section 12 – Natural disaster cover

Continued from page 30

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 canceled 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 pages 8 and 9 for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the United Kingdom as a result of:

1) The public transport on which **you** were booked to travel 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.

Section 12C

Extended accommodation cover

YOU ARE COVERED ✓

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

1) Any irrecoverable unused accommodation costs (and other pre-paid charges which **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 24hr 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 42 and 43. General conditions on page 13 will also apply.

2) The excess shown in the summary of cover on pages 8 and 9.

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 (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/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 obtain/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 together with details of any alternative transport offered.

2) Written confirmation from the provider of the accommodation (or their administrators), the local

Section 12 – Natural disaster cover

Continued from page 31

Police or relevant authority that **you** could not use **your** accommodation and the reason for this.



3) You must comply with 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 accordance with the terms and/or (where applicable) 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/accommodation provider that reimbursement will not be provided.

Section 13 – Golf cover

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

Section 13A

Loss and hire of golf equipment

YOU ARE COVERED ✓

1) Loss of golf equipment

Up to £750 for the repair or replacement value of **your** own golf equipment (after deducting for wear and 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

For £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% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts).

YOU ARE NOT COVERED ✗

1) For anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.

2) For the excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that **you have booked, for each and every incident and for each insured person.**

3) If in the event of loss, burglary or theft of **your own or **your** hired golf equipment, **you** do not report this to the police within 24 hours, and do not obtain 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 obtain 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 obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you are unable to obtain one immediately.****

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

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

a) An unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is 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 forcible 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) Golf equipment or documents **you have left unattended in a public place.**

8) 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 curtail the trip 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.

Section 13 – Golf cover

Continued from page 32

YOU ARE NOT COVERED FOR

- 1) Anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.
- 2) Claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming 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

- 1) If **you** are not a member of a recognised golf club affiliated to the National Golfing Union and hold an official National Golfing Union Handicap.
- 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 has been scored.
- 5) For anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.

CONDITIONS

- 1) You must obtain 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 expenses incurred immediately following your hole-in-one, as these will help substantiate your claim.

Section 14 – Cruise cover

 This section of cover is only applicable if you have purchased Premier Plus Cover and you have paid the extra Cruise premium.

Section 14A

Missed port departure

YOU ARE COVERED

Up to the amount shown in the summary of cover on pages 8 and 9 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining **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 to travel on 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 which causes an unexpected delay to the vehicle in which **you** are travelling; or
- 4) 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.

YOU ARE NOT COVERED FOR

- 1) Anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.
- 2) The excess shown in the summary of cover on pages 8 and 9.
- 3) Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **you** or the date **your** trip was booked whichever is the later.

Section 14 – Cruise cover

Continued from page 33

- b) An accident to 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 (temporary 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 expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package.
- 5) Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.



CONDITIONS

- 1) In the event of a claim arising from any delay arising from traffic congestion you must obtain written confirmation from the Police or emergency breakdown services of 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.

Section 14B

Cabin confinement

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 9 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 42 and 43. General conditions on page 13 will also apply.
- 2) Any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer.



Section 14C

Itinerary change

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 9 for each missed port if a scheduled port visit is canceled 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 42 and 43. General conditions on page 13 will also apply.
- 2) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
- 3) **Your** failure to attend the excursion as per **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 pages 8 and 9 for the cost of pre-booked excursions, which **you** were unable to use as a direct result of **you** being confined to **your** cabin due to illness or injury which is covered under section 6 - Medical emergency expenses.

YOU ARE NOT COVERED FOR ✗

- 1) Anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.
- 2) The excess shown in the summary of cover on pages 8 and 9.

Section 14E

Cruise interruption

YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on pages 8 and 9 for additional travel expenses 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 42 and 43. General conditions on page 13 will also apply.
- 2) The excess shown in the summary of cover on pages 8 and 9.
- 3) Claims where less than 25% of the trip duration remains.

Section 14 – Cruise cover

Continued from page 34



CONDITIONS

1) Before arranging any additional travel, you must contact us for approval and assistance with any travel arrangements. You must also obtain 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 extra Winter sports cover premium.

The following activities are those that we classify 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.
- 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 pages 8 and 9 for the value or repair of **your** own ski equipment (after making proper allowance 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 only 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 42 and 43. General conditions on page 13 will also apply.

2) For the excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that you have booked, each and every incident and for each insured person (not applicable to 2 and 3 above).

3) If you do not obtain a written police report within 24 hours of the discovery in 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 (ie. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline); or

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

Section 15 – Winter sports cover

Continued from page 35

- 5) For loss, destruction, damage or theft from 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 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 forcible 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 about skis, poles or snowboards, 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.

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 curtail the trip 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 42 and 43. General conditions on page 13 will also apply.
- 2) The excess as shown in the summary of cover on pages 8 and 9. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person.
- 3) Claims that are not confirmed as medically necessary by Zurich Assist and where **you** have not obtained 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 1 December and 15 April if **you** are travelling to the Northern hemisphere or between 1 May and 30 September if **you** are travelling to the Southern hemisphere.

YOU ARE COVERED ✓

- 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.

If there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing:

YOU ARE NOT COVERED FOR ✗

- 1) Anything mentioned in the General exclusions on pages 42 and 43. General conditions on page 13 will also apply.
- 2) Claims where **you** have not obtained confirmation of resort closure from the local representative.
- 3) Claims where not all skiing facilities are totally 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 where **you** are staying is not at least 1,000 metres above sea level.

COMPLAINTS PROCEDURE

AMATEUR SPORTING AND HAZARDOUS ACTIVITIES



COMPLAINTS PROCEDURE

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

For complaints about the sale of your policy

Please contact Black Complaints at the below address:

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

Telephone:
01708 339102

Postal address:
**Black Complaints
1 Redwing Court
Ashton Road
Romford
Essex RM3 8QQ**

Email:
complaints@blacktravelinsurance.co.uk

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

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

For complaints following a claim notification

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

If you are still not satisfied

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

The Financial Ombudsman Service

**Exchange Tower
London E14 9SR
Phone: 0800 023 4567**

E-mail:
complaint.info@financial-ombudsman.org.uk

Website:
www.financial-ombudsman.org.uk

AMATEUR SPORTING & ADVENTURE ACTIVITIES

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

- a) You wear appropriate safety equipment/clothing/headgear; and
- b) You take necessary safety precautions as appropriate to the activity.

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.

Conditions

- 1) You are accompanied by an experienced and/or suitable qualified instructor or guide.
- 2) You are adequately supervised, taking part in an organised event, session or excursion.
- 3) You are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.

If the activity you wish to partake in is not listed please contact the Black call centre on 01708 339 016.

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
Abseiling	2, 3	No	
Amateur athletics		Yes	Yes
Archaeological digging		Yes	Yes
Archery	2	No	No
Badminton		Yes	Yes
Balloonning (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 3m with a crash mat)	2	Yes	No
Bowls		Yes	Yes
Boxing training (non-contact)		No	No
Bridge walking		Yes	No
Bungee jumping (max 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 m, 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 & adventure activities

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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 ,000m)		Yes	Yes
Hobie catting (European waters only)	1,	No	No
Hockey		No	No
Horse Riding (not jumping)	,	No	No
Horse trekking (under ,000m)		No	No
Husky sledge driving	2	No	No
Ice skating	, 3	Yes	No
Indoor climbing	1, 3	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	3	Yes	No
Kite buggying		No	No
Kite surfing (over water)		No	No
Kayaking (in calm waters)		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
Pedaloos		Yes	No
Polo		No	No
Pony trekking	2	No	No
Racket ball		Yes	No
Rambling (under ,000m)		Yes	Yes
Refereeing (amateur basis)		Yes	No
Rifle range	2, 3	No	No
River tubing		Yes	No

Amateur sporting & adventure activities

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Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
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 0 metres deep	1	Yes	No
Scuba diving - Qualified British Sub Aqua Club, BSAC or equivalent - up to 0 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 ,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 &)	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 prior to the booking of 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, with the exception of the cover detailed under "Non-travelling relatives" on pages 11 and 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 11.

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 would include (but is not limited to) balcony jumping or climbing, jumping or diving from piers, walls, buildings, or cliffs unless **you** were trying to save human life or **your** life is in danger.

11) **Your** unlawful action 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 for voluntary charity or conservation work as listed under the sporting and adventure activities on pages 39 to 41.

14) **You** engaging in:

a) Professional entertaining, sporting, or adventure activities.

b) Amateur sporting or adventure activities unless listed on pages 39-41.

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 carry out their duty due to bankruptcy, liquidation, error, omission or default.

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.

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

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

General exclusions from your policy

Continued from page 42

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 35 and the extra premium has been paid.

21) A natural disaster, unless the cover is shown 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 expenses 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 expenses 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:

- Section 5: 'Personal Accident'.
- Section 6: 'Medical Emergency Expenses, Repatriation, and Associated Expenses'.
- 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) 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.

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

Emergency & general contact numbers

If you need emergency assistance while abroad:

Telephone Zurich Assist

UK **0203 467 4122**
Outside UK **+44 (0) 203 467 4122**
24 hour helpline Quote reference Black

If you need to make a claim:

Telephone **0800 011 3135**
Visit **www.submit-claim.com**

If you need to talk about your policy:

Telephone the Black call centre **01708 339 016**

