



# Your AllClear Silver Medical Expenses and Personal Accident Travel Insurance Policy

## Before you travel

### Check your policy

Check that your medical conditions have been declared correctly.

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

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

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

### Health and Safety

Check vaccination & health requirements for your destination.

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

Make a note of local emergency numbers.



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

**Call: 01708 339 059**



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

➤ [Gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

➤ [Who.int](https://www.who.int)



For 24/7 emergency medical assistance while abroad

**Call: +44 (0)203 467 4122**



To submit a non-emergency claim, visit:

**[submit-claim.com/allclear](https://submit-claim.com/allclear)**

## During your trip

### Emergency assistance and claims

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

Claims under all other sections can be submitted online.

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

# Welcome...

Thank you for choosing AllClear 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 outlines the events that are covered and those that are excluded. General conditions and exclusions apply to all sections of the policy. Any event not specifically stated as covered or explicitly 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.

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

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



# Important information

# Important Information

## Coronavirus and FCDO/WHO travel advice

### Coronavirus Cover

This policy only provides cover for Coronavirus related claims if:

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



**If you meet both of these requirements, your AllClear travel insurance policy will provide cover under the following section:**

### Section 1: Emergency Medical Expenses

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

### Important notes



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

### Travelling to a country or area against Foreign Commonwealth and Development Office or 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 provide cover for Personal accident claims that are not caused by or related to Coronavirus, as usual during **your** trip (subject to policy terms, conditions and exclusions).
- **Your** policy will not 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](http://www.gov.uk)
  - Travel advice - [www.who.int](http://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 or WHO advice

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

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

**Your** AllClear travel insurance policy will provide cover under:

- **Section 2** - Curtailment associated with medical emergency (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) 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** offer **you** **our** 24-hour worldwide assistance service relating to the sections of cover that apply for the level of cover **you** have selected.

**We** arrange access to the following services:

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

### 1) To Submit a Claim:

- Visit [www.submit-claim.com/allclear](http://www.submit-claim.com/allclear). 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 AllClear Travel Insurance. The phone lines are open Monday to Friday, 9 am to 5:30 pm (excluding bank holidays).
- Notify us within 30 days of **your** trip ending about any incident that might lead to a claim.

### 2) Required Documents:

- **You** will need to provide:
  - **Your** original policy and policy schedule.
  - Booking confirmation.
  - All original travel booking receipts.
  - All original medical receipts.
  - A medical report showing the condition(s) for which **you** received treatment.
  - Police reports (must be 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 12 for details.

**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](mailto:enquiries@fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)



# Your policy

# Summary of cover

The maximum amount insured  
(for each person insured)

## What you need to know

This policy only covers:

- Personal accident
- Emergency medical treatment
- Repatriation (getting **you** home) and related costs

It does not cover:

- Cancelling **your** trip
- Delays to **your** travel
- Loss or damage to **your** belongings

Any other benefits often included in standard travel insurance policies

Please make sure this level of cover is right for **you** before **you** travel.

Section	Page	SILVER	
		Cover	Excess*
<b>1 Medical emergency expenses repatriation and associated expenses</b> Medical inconvenience benefit  Loss of medication Dental Unused prepaid tours/activities	18-19	<b>£5,000,000</b>  <b>£25</b> per day (whilst hospitalised) <b>£300</b> <b>£350</b> <b>£500</b>	<b>£500</b>  <b>Nil</b>  <b>£100</b> <b>£100</b> <b>£100</b>
<b>2 Cutting your trip short associated with medical emergency</b>	20	<b>£2,000</b>	<b>£250</b>
<b>3 Personal accident</b> Death Permanent total disablement  If <b>you</b> 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.	21	<b>£15,000</b> <b>£25,000</b>	<b>Nil</b> <b>Nil</b>

**\*Note:** 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 1 - Medical and other expenses will not apply (See Reciprocal health agreements on page 15).

# 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 does not cover cruises.**

## Business trips

This policy does not cover Business trips.

## For single trip insurance

This policy is not valid for trips longer than 12 months.

## For annual multi-trip insurance

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

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

## The cover under all 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 AllClear call centre on 01708 339059.**



## Cancelling this policy

### Your right to cancel - 'Cooling off period'

**You have a 14-day 'cooling off' period from when you receive your documentation. If the terms and**

**conditions do not meet your requirements and you have not travelled or made a claim, you can ask AllClear for a full refund. 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.

**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 conditions,

## General policy information

Continued from page 9

confirming that **you** conditions have not changed or worsened, and stating that **you** are fit to travel.



### Pre-existing medical conditions

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

**We will not cover you for claims 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, in the last two years:

- Taken any prescribed medication or received medical treatment or advice at a hospital, clinic, GP surgery, or via remote consultation 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 AllClear call centre on 01708 339059.

### 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.



### 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.

**Contact the AllClear call centre on 01708 339059 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.**

### Excesses

An excess is the first part of any claim that **you** have to pay. The excess applies to each insured person per claim. 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

AllClear will automatically renew **your** policy at the expiry date using the payment details **you** provided, unless **you** tell us not to. If **we** cannot automatically renew **your** policy, **we** will contact **you** at least 21 days before it is due to expire to let **you** know. **You** must be a UK resident (as defined on page 14) at the time of renewal.

### Continuous Payment Authority

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

### Travelling when pregnant

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

Cover is automatically provided under section 1, Medical emergency expenses and section 2, Cutting

## General policy information

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

Complications of pregnancy and childbirth are defined as:

**Toxaemia** – toxins in the blood

**Gestational diabetes** – diabetes arising as a result of pregnancy

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

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

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

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

**Post-partum haemorrhage** – excessive bleeding following childbirth

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

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

**Hyperemesis gravidarum** – excessive vomiting as a result of pregnancy

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

**Stillbirth**

**Miscarriage**

**Emergency caesarean section**

**A termination needed for medical reasons**

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



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

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

**4)** In the event of a claim, **you** (or **your** legal representative) must 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.

**5)** 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.

**6)** 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.

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

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

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

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

**You** must take reasonable care to answer all questions 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.**

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

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

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

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

**15)** **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.

**16)** **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.

# Definitions

## Definitions

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

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

**Business trip** – a trip primarily for business purposes.

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

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

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

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

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

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

**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 10.

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

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

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

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

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

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

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

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

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

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

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

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

**United Kingdom resident** – **you** must have resided in the UK (as defined above) for no less than 6 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 costs 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](http://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 1 (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.

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## 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](http://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](http://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](http://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](http://www.caa.co.uk). **You** should also refer to the terms and conditions of the airline **you** are travelling with for information.

**We** are not responsible for the content of other websites.

# Data Protection Statement

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

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

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

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

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

A full copy of **our** data protection statement can be viewed via [www.zurich.co.uk/dataprotection](http://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](mailto:gbz.general.data.protection@uk.zurich.com) or alternatively contact **our** Data Protection Officer at

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



# Your cover

# Section 1 – Medical emergency expenses



**This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement 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.

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 page 8 for costs incurred outside **your** home country:

- 1) For usual reasonable and necessary medical and surgical treatment as prescribed by a medical practitioner. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350.
- 2) For reasonable and necessary additional accommodation (room only) and 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.



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

- 3) For loss of medication, limited to £300.
- 4) In the event of death:

a) For the conveyance of the body or ashes to **your** home country (the cost of burial or cremation is not included); or

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

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

6) Up to £25 for each 24 hour period that **you** are in hospital as an 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 1 - 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 27 and 28. General conditions on page 12 will also apply.

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

3) For any 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.

## Section 1 – Medical emergency expenses

Continued from page 18

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

- 1) The level of skill, extent of training, and experience required to perform the procedure or service.
- 2) The length of time required to perform the procedure or services as compared to the length of time required to perform other similar services.
- 3) The severity or nature of the illness or bodily injury being treated.
- 4) The amount usually reimbursed for the same or comparable services, medicines or supplies in the locality.
- 5) The amount usually reimbursed for the same or comparable services, medicines or supplies in other parts of the country.
- 6) The cost to the medical provider of providing the service, medicine or supply.
- 7) Any other factors we reasonably determine are appropriate.

## Section 2 – Cutting your trip short for Medical Emergency

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


### YOU ARE COVERED

Up to £2,000 for:

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

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

### YOU ARE NOT COVERED FOR

- 1) Anything mentioned in the General exclusions on pages 27 and 28. General conditions on page 12 will also apply.
- 2) The excess as shown in the summary of cover on page 8. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person.
- 3)  **Claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip.**
- 4) Additional travelling costs incurred which are not authorised either by **us** or Zurich Assist, as detailed on page 6.
- 6) Any claim due to childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy.
- 8) Any claim due to medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specified on page 5.

 **Zurich Assist only helps with early return home for medical reasons.**

**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 – 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 page 8 for one of the following:

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



**If you are aged under 16 or over 75 at the time of the accident the death benefit will be limited to funeral and other costs 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 27 and 28. General conditions on page 12 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 or adventure activity where personal accident cover is specifically excluded.



**Complaints procedure**

**Amateur sporting and  
adventure activities**

**General exclusions**

# Complaints procedure

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

## For complaints about the sale of your policy

Please contact AllClear at the below address:

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

Telephone:  
**01708 339001**

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

Email:  
**complaints@allclearinsurance.com**

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

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

## For complaints following a claim notification

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

## If you are still not satisfied

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

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

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

Website:  
**www.financial-ombudsman.org.uk**

# Amateur sporting and adventure activities

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

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

## 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 AllClear call centre on 01708 339059.

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

## Amateur sporting and adventure activities

Continued from page 24

Activity	Special conditions	Cover for Personal accident	Activity holiday
Fell walking		Yes	Yes
Fishing		Yes	Yes
Football (soccer not American football)		No	No
Gaelic football		No	No
Go karting (up to 120cc)	2	No	No
Golf		Yes	Yes
Heptathlon		Yes	No
Hiking (on recognised routes, under 3,000m)		Yes	Yes
Hobie catting (European waters only)	1,	No	No
Hockey		No	No
Horse Riding (not jumping)	,	No	No
Horse trekking (under 3,000m)		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 up to and including 125cc (not racing, not off-road riding, must hold equivalent UK licence)		No	No
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 3,000m)		Yes	Yes
Refereeing (amateur basis)		Yes	No

## Amateur sporting and adventure activities

Continued from page 25

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

# General exclusions from your policy

## YOU ARE NOT COVERED



For any claim resulting from or relating to:

- 1)** A known event including any events announced in the UK on television, news bulletins or in the media, or any circumstances that **you** were aware of at the time **you** purchased this insurance and/or prior to the booking of any individual trip.
- 2) 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.
- 3)** Any medical condition **you** have not disclosed to us, as outlined in the Medical Health Disclosure Requirements on page 10.
- 4) You** either:
  - a)** Deliberately not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
  - b)** Not following the advice of a medical practitioner or Zurich Assist.
  - c)** **you** travelling against the advice of **your** medical practitioner or Zurich Assist.
- 5) You** drinking too much alcohol, 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.
- 6)** 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.

- 7)** Substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances.
- 8) You** being compulsorily detained as a psychiatric patient in a hospital or other medical facility 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).
- 9) Your** suicide or attempted suicide or deliberate action which puts **you** at risk of death, injury, illness or disability, this would include (but is not limited to) balcony jumping or climbing, jumping or diving from piers, walls, buildings, or cliffs unless **you** were trying to save human life or **your** life is in danger.
- 10) Your** unlawful action or any criminal proceedings made against **you** under the authority of the customs and/or government of any country.
- 11)** Business trips.
- 12) Your** manual work of any kind unless for voluntary charity or conservation work as listed under the sporting and adventure activities on pages 24 to 26.
- 13) You** engaging in:
  - a)** Professional entertaining, sporting, or adventure activities.
  - b)** Amateur sporting or adventure activities unless listed on pages 24 to 26.
  - c)** Racing, speed, or endurance tests.
- 14) a)** Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
- b)** Air travel within 24 hours of scuba diving.
- 15)** any tour operator, travel agent, accommodation provider, public transport carrier or other provider of any service forming part of the booked trip being unable or unwilling to carry out their duty due to bankruptcy, liquidation, error, omission or default.
- 16) a) You** driving any car or motorcycle unless **you** hold the equivalent and appropriate valid license in the UK for that category of vehicle.
- b) You** driving or riding a motorcycle unless **you** are wearing a crash helmet.

## General exclusions from your policy

Continued from page 27

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

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

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

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

**20)** 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).

**21) You** participating in a cruise.

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

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

**24)** A medical epidemic or pandemic, with the exception of the Coronavirus cover detailed on page 5.

**25)** Coronavirus, unless:

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

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

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

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

### Please note that:

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

**26)** War or hostilities, civil unrest or any similar event.

**27)** Terrorism, meaning any act, including but not limited to the use or planned use of force or violence, and/or the threat by any person or group, whether acting alone or on behalf of any organisation or government, committed for political, religious, ideological, or similar purposes, including the intention to influence any government and/or the public, or to create fear among any section of the public. This exclusion does not apply to:

**a)** Section 1: 'Medical Emergency Expenses, Repatriation, and Associated Expenses'.

**b)** Section 3: 'Personal accident'.

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

**28)** Cyber terrorism.

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

**30)** Currency exchanges or fluctuations.

**31)** Any search and rescue costs.

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

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

**34)** Any trips 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.

AllClear<sup>TM</sup> 

## 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 AllClear

If you need to make a claim:

Telephone: **0800 011 3135**

Visit: **[www.submit-claim.com/allclear](http://www.submit-claim.com/allclear)**

If you need to talk about your policy:

Telephone the AllClear Call Centre: **01708 339 059**

<https://trading.ageuk.org.uk/insurance/travel-insurance/>