

# Packed and ready to go

Your Travel  
Insurance Policy



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# 1. Policy Information

## About your contract of insurance

This policy wording and the **policy certificate** form a contract of insurance between the underwriters, Collinson Insurance, and those people specified on **your policy certificate** and must be read together. Please check **your policy certificate** carefully to ensure the cover **you** have purchased meets **your** needs. This contract is only valid when **you** have a valid **policy certificate** and have paid the appropriate premium. Any questions **you** have on cover can be checked online under the Frequently Asked Questions section available at [www.postoffice.co.uk/travel-insurance](http://www.postoffice.co.uk/travel-insurance) or **you** can talk to a customer services agent on 0330 123 3690.

Both **we** and **you** are entitled to choose the law applicable to the insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This policy is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register at: [www.fca.org.uk](http://www.fca.org.uk)

The Gadget Upgrade section of cover is administered by Taurus Insurance Services Limited, an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

## Cancelling or amending your policy

Please tell **us** as soon as **you** are aware that **your** policy does not meet **your** needs. **You** may cancel within 14 days of the receipt of **your** documentation providing **you** have not started a **trip**, made a claim, or intend to make a claim and we will give **you** a full refund. If **you** cancel outside of the 14-day cooling-off period, no premium will be refunded. For Annual Multi-trip policies the cancellation period is extended up to the start date of the policy, even if this is over 14 days from the date **you** receive **your** documentation.

However, discretion may be exercised in exceptional circumstances to provide a refund for unused cover, those exceptional circumstances being bereavement

or an unexpected change to **your** policy resulting in **us** being unable to continue covering **you**, providing **you** have not made a claim on the policy or are intending to make a claim. The unused premium will be calculated on a sliding scale basis as follows:

### Refund scale outside the 14-day cooling off period for exceptional circumstances only

#### 1. Single-trip Policies Before Travel

75% refund

No refund can be given once a **trip** has started.

#### 2. Annual Multi-trip Policies

Number of months policy was live before cancellation	% Refund
1 month	75%
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	25%
7 months	20%
8 months	15%
9 months	10%
10 months	5%
11 months	0%
12 months	0%

**We** may cancel **your** policy by giving **you** 14 days' notice in writing. If this happens, **we** will refund the unused premium in line with the above scale and advise **you** the reason for the cancellation. Reasons can be (but not limited to) **you** failing to pay the full and correct premium, if you register for flight delay assistance more than eight times per policy, or if **you** do not meet the Medical Health Requirements or residential eligibility.

Once **your** policy has been cancelled **your** cover will end and **you** will not be able to make a claim.

## Fraud

If a claim is found to be fraudulent in any way, including use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost.

Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the Police or the appropriate authorities of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, **we** may seek to recover such external costs or expenses from **you**.

## Residential eligibility

To be eligible to purchase this policy **your** home address must be in the **UK** and **you** must be registered with a General Practitioner in the **UK**.

## Renewing Annual Multi-trip policies

Where possible we will renew **your** policy automatically to avoid any unintended break in **your** policy cover. **We** will write to **you** approximately three weeks before **your** policy is due to expire to provide **you** with details of the new premium and any changes to the policy terms and conditions. If **you** are still eligible and happy with the renewal information, **you** do not need to contact **us** further. Payment will be taken from the original credit/debit card one week before the renewal date. **We** will remind **you** to tell **us** about any changes to **your** personal circumstances, including any new or changes to existing medical conditions. If **you** do not want **us** to automatically renew **your** policy, **you** can turn it off at any point during the policy term. **You** can do this in **your** online account or by calling customer services. Once payment has been taken **you** can still cancel the policy and obtain a full refund, provided **you** contact **us** within 14 days from the date **you** receive the policy documentation and **you** have not made or are intending to make a claim under the renewed policy. Refunds for the unused portion of premium outside the 14-day cooling off period are only available for exceptional circumstances. Policies can be renewed during a **trip**, however, **we** advise **you** avoid this where possible so that **you** have continuous cover in place.

## Purchasing after your trip has started

If **you** are travelling solely within the **UK**, **you** cannot purchase a policy after **you** leave **home** to start the **trip**. If **you** are travelling outside the **UK**, then it is possible to purchase a policy up to the point **you** board **your** transportation for **your** international departure. However, cover for Cancellation of **your** trip is not available and if **you** are aware of a reason to make a claim at the time of purchase, **your** claim will not be covered.

## Automatic policy extensions

If **you** are unable to return **home** as planned due to a reason covered by this policy, **your** cover will automatically extend until **you** are able to return **home** or until **you** are admitted to a hospital or medical facility in the **UK**.

When **your** return is delayed by an insured reason other than a medical emergency, cover is only extended until travel arrangements can be made to return **home**. All cover will end under this policy if **you** choose not to return **home** as soon as **you** are able to.

## When cover starts and ends

### Single-trip

From the time of buying this insurance to the time **you** leave **home** to start **your** **trip**, cover is only available under Cancelling **Your Trip**. Once **you** leave **home** to start the **trip**, Cancellation cover ends, and all other sections of the policy begin.

Cover under all sections of the policy apart from Cancelling **Your Trip** ends:

- At midnight on the end date shown on **your** **policy certificate** even if **you** have not returned **home**. Or
- When **you** return to **your** **home** address in the **UK** even if this is before **your** booked return date. Or
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you** **home** under Section 9 Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your** **trip** is due to end.

### Annual Multi-trip

Cover under Cancelling **Your Trip** is effective from the start date of **your** policy period as shown on **your** **policy certificate** or when **you** book a trip, depending on which happens last. Once **you** leave **home** to start the **trip**, Cancellation cover for that **trip** ends, while cover under all other sections of the policy begins. If **you** have multiple **trips** booked, Cancellation cover is effective until **you** leave **home** to start each **trip**. If a booked **trip** falls after the date **your** policy is due to renew, **you** must pay the premium to renew **your** policy for cover to continue.

Cover under all sections of the policy apart from Cancelling **Your Trip** ends:

- At midnight on the end date shown on **your** **policy certificate** even if **you** have not returned **home**. Or
- At midnight of the day **you** reach the policy maximum **trip** duration. Or
- When **you** return to **your** **home** address in the **UK** even if this is before **your** booked return date. Or
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you** **home** under Section 9 Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your** **trip** is due to end.

## Backpacker Policies (Economy cover only)

**You** are entitled to three return visits to **your home country**, up to a maximum of 7 days on each occasion before **your** intended return date shown on **your policy certificate**. All benefits are suspended on this policy from the time **you** arrive in **your home country** and will only resume once **you** exit the international arrival point at **your** overseas destination. In the event that **we** medically repatriate **you** back to **your home country** under Section B “Medical Sections of Cover”, or if **we** require **you** to return home early for medical reasons then all cover under this policy will cease for any further travel. No refund will be given for the unused portion of the policy.

## Declaring existing medical conditions

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past. Please review the [Medical Health Requirements](#) and ensure **you** answer the Medical Screening questions fully and accurately for everyone insured on the policy.

## Sums insured and excesses

Each section of the policy has a limit on the amount **we** will pay, for each **insured person** called the [sum insured](#). The amount **we** pay up to varies by level of cover (Premier, Standard and Economy). Some sections of cover are not available under Economy. Claims under most sections of the policy will be subject to an excess, which also varies by level of cover. The sums insured, inner limits and excess amount for each section are set out in the [Table of Benefits](#). Please check the Table of Benefits against **your policy certificate** to ensure the level of cover **you** have purchased meets **your** needs.

Excesses apply for each claim logged with **us**, for each section of the policy **you** are claiming under and for each **insured person** who is making a claim. When **we** are settling a claim directly with **you**, **we** will deduct the excess from the claim payment before **you** receive it. Where **we** are settling claims directly with a medical provider or other supplier, **you** will be responsible for paying **us** the excess.

## Upgrades

The following upgrades are available to be purchased for an additional premium:

1. Cruise Cover
2. Excess Waiver Cover
3. Gadget Cover
4. Trip Disruption (Including Covid-19, Natural Catastrophe, Terrorism and Airspace Disruption)
5. Winter Sports Cover

## Covered area

The area **you** have selected to buy confirms the country/location **your** policy is valid for. Cover under this policy is not valid if **you** travel to an area that is higher than the area **you** purchased. For example, if **you** have purchased a policy to area 2. Europe, but **you** travel to area 4. Worldwide. It is important to check the area of cover on **your policy certificate**.

### 1. UK

Great Britain, Northern Ireland, The Isle of Man, The Channel Islands.

### 2. Europe 1

**UK** and Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corsica, Croatia, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Ukraine, Vatican City.

### 3. Europe 2

**UK, Europe 1**, and Cape Verde, Cyprus, Greece, Spain including Balearic and Canary Islands, Turkey.

### 4. Worldwide 1

All countries worldwide [excluding](#) the United States, Canada, Bermuda, Greenland, the Caribbean, Thailand and Mexico.

### 5. Worldwide

All countries worldwide.

Please note Europe 1 and Europe 2 are combined into one area, as Europe under Annual Multi-trip Policies.

## Trip and age limits

### Single-trip

The maximum **trip** duration **you** can purchase varies by age as follows:

Age at date of starting the policy	Maximum Trip Duration (For policies sold in-branch, age limits may vary and trip durations are limited to 90 days)
Up to 70	365 days
71 - 75	90 days
76 - 110	31 days

### Annual Multi-trip

Maximum age for Annual Multi-trip policies is 75.

Level of Cover	Maximum Trip Duration
Economy, Standard and Premier	31 days for each <b>trip</b> is included in the cover. This can be increased to 45 or 60 days if <b>you</b> pay an additional premium.
Winter sports	17 days per year when <b>you</b> buy the Winter Sports upgrade. Maximum age is 70 years on date of purchase.

### Backpacker

Maximum age is 60 years on date of purchase.

Level of Cover	Maximum Trip Duration
Economy Only Backpacker	Up to a maximum of 18 months in duration.

## UK cover

For Annual Multi-trip policies **you** must have booked and paid for 1 night's accommodation or **your** stay must be at least 100 miles from **your home**, or **you** must have at least 1 sea crossing for **UK** cover to apply. Not all sections of cover apply if **your trip** is solely within the **UK**.

No Trip Disruption upgrade cover, for **UK** Single-trip policies.

There is no cover under the optional upgrade Trip Disruption (including Covid-19, Terrorism, Natural Catastrophe, Airspace Disruption) for **UK** Single-trip policies.

For Annual Multi-trips, If **you** have purchased the Trip Disruption upgrade, cover for UK-only trips is only available under “Cancelling Your Trip” and “Cutting Short Your Trip”.

For **trips** solely taken in the **UK** the following sections will apply:

### Trip disruption

Cancelling Your Trip  
Cutting Short Your Trip

### Medical cover

Medical Repatriation, excluding Medical Expenses  
Additional Travel and Accommodation Costs  
Hospital Benefit  
Repatriation of Remains

### Personal belongings

Personal Baggage  
Money and Travel Documents

## Other

Personal Accident  
Personal Liability

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if **we** are unable to meet **our** obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

## Traveller type

### Individual

A person who is stated on the Policy Certificate and who has paid the appropriate premium.

### Young Person

A person under the age of 18 who is travelling without their parents, foster parents, grandparents or legal guardian and has paid the appropriate premium.

### Couple

A person and their husband, wife, civil partner or common law partner who is residing with them stated on the **Policy Certificate** and who has paid the appropriate premium.

### Family

A person and their husband, wife, civil partner or common law partner and their dependent, adopted or fostered children or grandchildren who are aged under 18. The appropriate premium must have been paid.

### Single Parent Family

One person and their dependent, adopted or fostered children or grandchildren who are aged under 18. The appropriate premium must have been paid.

### Note

For Family and Single Parent Family policies: If **you** are divorced or separated and **your** children do not live with **you** they can still be covered under **your** Family or Single Parent Family policy. Annual Multi-trip: The adult(s) and the children are also insured to travel on their own, however children must be accompanied by a responsible adult.

### Travelling Companion not insured with us

Any costs or expenses for a person not insured by this policy. For example, if **you** pay for someone else's accommodation and have to cancel the **trip**. **You** won't be able to claim for 'the person who **you** are travelling with' accommodation costs.

## 2. Medical health requirements

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past. If **you** answer “Yes” to any of the Medical Screening Questions, **you** must contact **us** and answer a series of further questions regarding **your** health to determine if **we** can provide cover. **You** may have to pay an additional premium for **your** conditions to be covered. If **you** do not wish to pay the additional premium, **we** will not be able to sell **you** a policy.

### Eligibility

We cannot offer cover under the following circumstances:

- If **you** have been diagnosed with a terminal illness.
- If **you** have an undiagnosed medical condition, or a medical condition where **you** are awaiting the diagnosis or awaiting any referrals, consultations, tests or results.
- If **you** are travelling intending to receive medical treatment.
- If **you** are travelling against the advice of a **medical practitioner** or would be travelling against advice if **you** asked for it.

### Screening Criteria

If **you** are only declaring any of the following **you** do not need to contact **us** to answer further questions

- Coughs, colds, Influenza (flu) where **you** have not required any treatment for any complications, such as pneumonia, and have not required any hospital admission.
- Covid-19 if **you** have not required hospital admission.
- Any contraceptive device/treatment.
- You have only had one course of antibiotic treatment in the 12 months prior to purchasing this policy and **you** are not taking any antibiotics when **you** are travelling.
- Any national routine checks e.g. well-woman/ well-man, that do not result in a diagnosis of any kind or require further reviews or investigations.

### Medical screening questions

All questions must be answered in full and accurately. If **you** have medical conditions to declare, and **you** fail to contact **us** or answer accurately then **you** are at risk of:

- **Your** claim being declined, and **your** premium being retained, and
- Losing any cover under this policy, or
- **Your** claim not being paid in full.

Please be aware if **you** are answering medical screening questions on behalf of another person to be insured on this policy **you** must be as aware of their full medical record, including any medications they are currently taking and any treatment they are undergoing, as if they are **your** own.

**Q1.** Have **you** been prescribed medication in the last 2 years whether **you** are taking it or not?

This includes tablets (including morphine-based painkillers), inhalers or injections.

**Q2.** Do **you** currently routinely visit a GP, hospital or clinic for check-ups/consultations or treatments? This includes annual reviews or reviews once every 2 years for a condition.

**Q3.** Are **you** visited by a doctor or nurse, or carer for check-ups or treatment (including dressings being changed)?

**Q4.** Have **you** been admitted into hospital or undergone surgery in the last 2 years?

**Q5.** Have **you** received treatment for heart, stroke, or respiratory-related illness in the last 2 years?

**Q6.** Are **you** currently waiting for any results of tests/investigations or awaiting any consultations or referrals or on any waiting lists?



If **you** answer “YES” to any of these questions, please contact **our** medical screening service on 0330 123 3690.

### Changes in your health after you have purchased or renewed a policy

If **you** experience a change in health such as a new or increased medication, any referral for tests or specialist appointment, or a new diagnosis/ course of treatment at any time after **you** bought or renewed a policy, **you** need to re-check whether **you** now answer “yes” to one or more of the Medical Screening Questions and if **you** do, contact **us** to check **your** cover. This includes when **you** receive the results of tests/investigations (see Q6 of Medical Screening). **We** reserve the right to alter the terms of this insurance based on **your** health changing mid-term. Following **your** medical screening **we** will tell **you** either:

- That **you** can continue to be covered at no additional cost; or
- To continue to be covered **you** will need to pay an additional premium; or
- **We** cannot continue to cover **you**. If **we** cannot cover **you**, **we** can refer **you** to the [Travel Insurance Directory](http://www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory) at [www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory](http://www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory) or call 0800 138 7777.

If **you** have already purchased or renewed **your** policy and **you** have contacted **us** to advise a change in **your** health and do not wish to pay the additional premium, or if **we** can no longer provide cover, **you** may either:

- Submit a claim under cancellation of **your trip**, for consideration; or
- Ask **us** to cancel **your** policy so **you** can arrange cover elsewhere. If **you** cancel **your** policy, **we** will refund the unused cover, if **you** have not made or are planning to make a claim.

### Indirectly related claims

This policy does not cover claims that are directly or indirectly related to an undeclared or incorrectly declared medical condition. An indirectly related medical condition means a medical problem that is more likely to happen because of another medical problem **you** already have. For example, if **you**:

- have high blood pressure, high cholesterol, or diabetes, **you** are more likely to have a heart attack or a stroke.
- suffer from asthma (diagnosed over 50), chronic obstructive pulmonary disease, or other lung disease, **you** are more likely to get a chest infection.
- have or have had cancer, **you** are more likely to suffer from a secondary cancer.

### Pregnancy

Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be more than 28 weeks pregnant by the time **your trip** is due to start (or 24 weeks for multiple births) and a **medical practitioner** or midwife confirms that **you** are fit to travel.

If **you** are confirmed not fit to travel, or if **you** will be more than 28 weeks pregnant at the start of **your trip** (24 weeks for multiple births), **you** can make a claim under “Cancelling **Your Trip**” provided **you** purchased this policy/booked a **trip** before **you** were aware **you** would not be able to travel.

# 3. Making a claim

First, check **your** policy certificate and the appropriate section of **your** policy wording to make sure that what **you** are claiming for is covered. **You** can set up a claim online or by telephone, **you** must ensure that **you** have all relevant documents and any receipts, please see section 4. Claims evidence below.

- Online [postoffice.claimhere.co.uk](https://postoffice.claimhere.co.uk)
- Telephone 0333 333 9702

All claims must be submitted within 60 days of **your** return from **your** trip. **You** must assist us in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automated Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

Claims and assistance services are administered by Collinson Insurance Services Ltd.

### 24-hour Emergency Medical Assistance

**You** must contact the medical emergency service once **you** know **you** will be in a medical facility overnight:

- Telephone +44 (0) 208 865 3074

### Gadget Upgrade Claims

If **you** have purchased the gadget upgrade and need to make a claim.

Please contact:

#### Taurus Insurance Services Limited:

- Telephone +44 (0) 330 020 0024
- Email [postoffice.tiga@taurus.gi](mailto:postoffice.tiga@taurus.gi)

or;

Read the claims guide and complete the claim form at <https://tiga.taurus.claims/>

# 4. Claims evidence

Before a **claim** can be paid, **you** may be asked to provide supporting documentation to validate cover and the circumstances of the loss. The table on the next page sets out what documentation **you** may be asked to provide. Depending on the details of each claim **we** may ask for additional supporting documentation to that listed on the next page.

Section(s)	Documentation
All sections	<ul style="list-style-type: none"> <li>• <b>Policy Certificate.</b></li> <li>• Proof that <b>you</b> booked travel and accommodation, such as a booking invoice.</li> </ul>
Cancelling your trip, Cutting short your trip, Emergency Medical Expenses and Medical Repatriation	<ul style="list-style-type: none"> <li>• Confirmation of all cancellation(s) including any refunds already given.</li> <li>• Medical reports/medical certificate/lateral flow test if claiming for Covid-19.</li> <li>• Booking terms and conditions.</li> <li>• Death certificates.</li> <li>• Invoices and receipts for <b>your</b> expenses.</li> <li>• Receipts or confirmation of any payments <b>you</b> have made.</li> <li>• Written confirmation from appropriate authority of length and place of compulsory quarantine for Covid-19.</li> <li>• A letter from <b>your</b> employer proving <b>your</b> redundancy.</li> <li>• A Police report for any lost/stolen <b>travel documents</b>.</li> </ul>
Delay and Abandonment	<ul style="list-style-type: none"> <li>• Written confirmation from the carrier stating the period of and reason for any delay.</li> <li>• Receipts confirming additional transport costs.</li> </ul>
Substitute Accommodation	<ul style="list-style-type: none"> <li>• Evidence from <b>your</b> original accommodation provider of the length and reason for closure of the accommodation.</li> <li>• Evidence of additional costs <b>you</b> have incurred.</li> </ul>
Missed Departure (UK and Outside the UK)	<ul style="list-style-type: none"> <li>• Police or motoring authorities report stating any delay and the cause.</li> <li>• Evidence of vehicle recovery or repair.</li> <li>• Evidence of the costs of additional accommodation and transport.</li> </ul>
Unexpected Costs for Covid Testing or Hotel Quarantine	<ul style="list-style-type: none"> <li>• Proof of <b>your</b> additional costs for Covid-19 testing and/or quarantining.</li> </ul>
Personal Baggage and Baggage Delay, Personal Money, Travel Documents and Gadgets	<ul style="list-style-type: none"> <li>• Police report or written report from travel provider detailing <b>your</b> reported loss.</li> <li>• Police report for any lost/stolen item(s).</li> <li>• Property irregularity report from an airline.</li> <li>• Written confirmation from the airline or travel company stating the length of delay.</li> <li>• Proof of ownership and value of items claimed for such as receipts.</li> <li>• Claims for loss or theft of mobile phones <b>we</b> will ask for proof the service provider has been contacted and asked to discontinue the service.</li> <li>• Evidence of withdrawal of bank notes or currency.</li> </ul>

## 5. General conditions

The following conditions apply to all sections of the wording:

1. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers given change after the policy was purchased, **you** must notify **us** of this change.
2. **You** must pay the excess shown in the [Table of Benefits](#) (unless **you** have paid an additional premium to waive the excess)
3. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
4. **We** can request specific information to assess **your** claim; see Page 11 where **we** have set out what documentation **we** will ask **you** to provide. **We** are entitled to ask for any further evidence not listed on Page 11 if required due to the circumstances of **your** claim at **your** own cost.
5. If a claim is found to be fraudulent in any way, including use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the Police or other appropriate authorities of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, **we** may seek to recover such external costs or expenses from **you**.
6. **You** must not make any payment, admit liability, offer, or promise to make any payment without written consent from **us**.
7. **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 another party.
8. If at the time of any incident, loss, or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
9. **You** must assist **us** in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
10. **You** must follow the Important Information where listed under individual sections of the policy.

## 6. General definitions

The words listed below when shown in bold text will always have the meaning set out below.

### Home

The address where **you** live in the United Kingdom, Channel Islands, or Isle of Man and where **you** are registered with a General Practitioner.

### Home Country

The United Kingdom, Channel Islands, or the Isle of Man.

### Immediate Relative

**Your** mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law, sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

### Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or to a travelling companion or is anyone **you** are intending to stay with.

### Policy Certificate

The document issued by **us** which sets out the names of the **insured persons**, area of cover, level of cover, type of policy, period of insurance, additional cover options and any other important information and terms used to confirm the correct cover is in place when a claim is made.

### Public Transport/Transport/Transportation

A company operating under a licence to carry passengers, working to a published timetable and/or published fares. This includes but is not necessarily limited to airlines, taxi firms, coach, ferry, and rail operators.

### Travelling Companion

The person **you** have booked to travel with on the **trip** but not insured on the same travel insurance policy and their **immediate relative**.

### Trip

A single journey that begins and ends in the United Kingdom, starting when **you** leave **your home** address to travel to **your departure point** to begin **your** journey. The start and end dates when cover under all sections of this policy applies (except for

Cancelling Your Trip), are detailed on **your policy certificate** for Single-trip policies or in the case of Annual Multi-trip policies, is the duration limit of each single journey taken in a 12-month period.

In certain circumstances cover will cease at a different time to the stated end date on **your policy certificate** or **your** stated duration limit. For clarification, cover under **your trip** ends:

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**, unless **you** have purchased an Annual Multi-trip policy and **you** renew **your** policy while on **your trip** (**your** total **trip** duration including the renewed policy cannot exceed the maximum limit). This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- For Annual Multi-trip policies, at midnight of the day **you** reach **your** stated maximum policy **trip** duration; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Section 9 Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

### War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.

### We/Us/Our

Collinson Insurance.

### You/Your/Insured Person

Each person named on the **Policy Certificate**.

### UK

**Your home country** and place of residence as stated in the [Residential Eligibility](#).

# 7. Table of Benefits

Section	Economy	Excess	Standard	Excess	Premier	Excess
<b>Trip Disruption Sections of Cover – available as standard</b>						
Canceling your trip	£1,000	£125	£3,000	£99	£5,000	£50
Missed Departure from the UK	N/A	N/A	£750	£99	£1,500	£50
<b>Delay and Abandonment</b>						
Delay (per 4 hours/max)	N/A	N/A	£30/£90	Nil	£50/£150	Nil
Abandonment	N/A	N/A	£3,000	£99	£5,000	£50
Additional Transport	N/A	N/A	£450	£99	£550	£50
Cutting Short your trip	£1,000	£125	£3,000	£99	£5,000	£50
Substitute Accommodation	£750	£125	£1,000	£99	£1,500	£50
Missed Departure and Connections Outside the UK	N/A	N/A	£750	£99	£1,500	£50
Flight Delay Assistance Plus	N/A	N/A	N/A	Nil	£25/Lounge voucher	Nil
<b>Trip Disruption – (Including Covid-19, Terrorism, Natural Catastrophe and Air Space Disruption) Optional extra, cover available for an additional premium</b>						
Canceling your trip	£1,000	£125	£3,000	£99	£5,000	£50
Missed Departure from the UK	£500	£125	£750	£99	£1,500	£50
<b>Delay and Abandonment</b>						
Delay (per 4 hours/max)	£20/£60	Nil	£30/£90	Nil	£30/£150	Nil
Abandonment	£1,000	£125	£3,000	£99	£5,000	£50
Additional Transport	£350	£125	£450	£99	£550	£50
Cutting Short your trip	£1,000	£125	£3,000	£99	£5,000	£50
Substitute Accommodation	£750	£125	£1,000	£99	£1,500	£50
Missed Departure and Connections Outside the UK	£500	£125	£750	£99	£1,500	£50
Additional daily benefit (per day/max)	£50/£500	£125	£75/£750	£99	£100/£1,000	£50

Section	Economy	Excess	Standard	Excess	Premier	Excess
<b>Trip Disruption – (Including Covid-19, Terrorism, Natural Catastrophe and Air Space Disruption) continued</b>						
Change in Covid Testing/ Quarantine Requirements During the Trip	£500	£125	£750	£99	£1,500	£50
Additional Covid-19 test Benefit	£150	Nil	£200	Nil	£250	Nil
<b>Medical Sections of Cover – available as standard</b>						
Medical Assistance Plus#	3 appointments per person/ per trip	Nil	3 appointments per person/ per trip	Nil	3 appointments per person/ per trip	Nil
Emergency Medical Expenses and Medical Repatriation	£5 million	£125	£10 million	£99	£15 million	£50
Emergency Dental Treatment	£250	£125	£350	£99	£500	£50
UK prescriptions	N/A	N/A	£50	Nil	£50	Nil
Physiotherapy/ Chiropractic care in the UK	N/A	N/A	£300	Nil	£300	Nil
Additional Accommodation and Travelling Expenses	£2,000	£125	£2,000	£99	£2,000	£50
Hospital Benefit (per complete 24 hours of inpatient treatment/ maximum)	£15/£150	Nil	£25/£300	Nil	£40/£500	Nil
Mugging Benefit (per complete 24 hours of inpatient treatment/ maximum)	Nil	Nil	£25/£500	Nil	£25/£500	Nil
Overseas Funeral Costs or Repatriation of remains	£7,500	£125	£10,000	£99	£12,500	£50

#Cover is only available for **trips** taken outside of the **UK**. Three separate medical events per policy and for each medical event up to three appointments per person listed on the policy.

Section	Economy	Excess	Standard	Excess	Premier	Excess
<b>Personal Belongings Sections of Cover – available as standard</b>						
Personal Baggage	£1,500	£125	£2,000	£99	£3,000	£50
Single Item Limit	£150	Nil	£250	Nil	£400	Nil
Valuables Limit	£150	Nil	£250	Nil	£400	Nil
Money and Travel Documents	£250	£125	£350	£99	£500	£50
Cash Limit	£250	£125	£350	£99	£500 <sup>a</sup>	£50
Baggage Delay – Outward Journey (per day/max)	N/A	N/A	£50/£200	Nil	£75/£300	Nil
<b>Personal Accident, Personal Liability and Legal Sections – available as standard</b>						
Personal Accident						
Permanent Total Disablement	£10,000	Nil	£15,000	Nil	£20,000	Nil
Loss of one or more limbs or loss of sight in one or both eyes	£10,000	Nil	£15,000	Nil	£20,000	Nil
Death Benefit (18-65)	£10,000	Nil	£15,000	Nil	£20,000	Nil
Death Benefit (under 18)	£2,000	Nil	£2,000	Nil	£2,000	Nil
Death Benefit (over 65)	£1,000	Nil	£1,000	Nil	£1,000	Nil
Personal Liability	£2 million	£125	£2 million	£99	£2 million	£50
Legal	£25,000	£125	£25,000	£99	£25,000	£50
<b>Winter Sports – Optional* extra cover, available for an additional premium</b>						
<b>Winter Sports Upgrade</b>						
Ski Equipment	£500	£125	£500	£99	£1,000	£50
Ski Pack (incl. Ski Pass)	£300	£125	£300	£99	£400	£50
Ski Hire (per day/max)	£25/£250	Nil	£25/£250	Nil	£50/£500	Nil
Piste Closure (per day/max)	£25/£250	Nil	£25/£250	Nil	£50/£500	Nil
Avalanche Cover	Up to £150	Nil	Up to £250	Nil	Up to £350	Nil

Section	Economy	Excess	Standard	Excess	Premier	Excess
<b>Cruise Cover – Optional* extra cover, available for an additional premium</b>						
<b>Cruise Cover Upgrade</b>						
Missed Departure and Missed Connection	£1,000	£125	£1,000	£99	£1,000	£50
Missed Port (per port/max) <sup>1</sup>	£50/£150	Nil	£75/£225	Nil	£100/£300	Nil
Missed Port with excursions (per port/max) <sup>2</sup>	£250/£750	Nil	£300/£900	Nil	£350/£1,050	Nil
Cruise Interruption	£1,000	Nil	£1,000	Nil	£1,000	Nil
Evening Dress Hire	£75	Nil	£75	Nil	£75	Nil
Cabin Confinement (per day/max)	£50/£500	Nil	£50/£500	Nil	£50/£500	Nil
Unused Excursions	Up to £500	Nil	Up to £500	Nil	Up to £500	Nil
Increased Personal Belongings <sup>#</sup>	£1,500	£125	£2,000	£99	£2,500	£50
<b>Gadgets Upgrade – Optional extra cover, available for an additional premium</b>						
Gadget Upgrade	£2,000	£125	£2,000	£99	£2,000	£50
<b>Optional extra cover available for an additional premium</b>						
Excess Waiver	Available		Available		Available	
Trip Extension	45/60 days		45/60 days		45/60 days	

\*Winter sports and Cruise cover optional extras are a mandatory requirement if **your trip** involves any winter sports or a cruise.

<sup>a</sup>Limit is increased to £750 if foreign currency is purchased through Post Office (Post Office Travel Money Cards included).

<sup>#</sup>This benefit will be in addition to the Personal Baggage limit.

<sup>1</sup>Missed port (per port/max) – can be claimed for each port **you** miss up to the maximum limits per person.

<sup>2</sup>If **you** miss a port where **you** have pre-booked excursions, **you** can claim for the unused pre-booked excursions where no refund has been given by the operator or the missed port benefit; **you** cannot claim for both.

# 8. Trip disruption sections of cover

This policy offers cover if **your trip** is disrupted by one of the events listed in each section under “What is Covered”.

**You** can pay an additional premium and upgrade the base Trip Disruption Cover to include the following:

1. Trip Disruption (including Covid-19, Terrorism, Natural Catastrophe and Airspace Disruption).

## Important information

- **Where to go first for a refund when cancelling your trip.** This policy is designed to provide a refund of **your unused travel and accommodation costs**, at the point **we** are satisfied that these expenses cannot be refunded elsewhere. If **your trip** has been booked or paid for via one or more of the following, **you** must contact them to discuss a refund before claiming from **us**:

- A Tour Operator.
- An Airline.
- Any other travel, accommodation, or service provider.
- Credit or debit card provider or other payment providers such as PayPal.

If **you** are unable to obtain a refund at first (**we** consider vouchers as **you** receiving a refund) and **we** assess that **your travel provider** is legally obliged to refund **you**, **we** will ask **you** to make a reasonable attempt to pursue payment from them before **we** consider **your** claim.

- **Compensation while travelling.** Regulations exist to assist and compensate **you** when delays occur with **air travel**. Regulation EU261 for example offers protection when **you** are travelling on a European-based airline or with any airline in Europe. Please approach **your** airline as soon as **you** are aware of a delay impacting **your** flight. If **you** miss **your** departure, have problems connecting or need to cut **your trip** short, **you** should also check with **your travel provider** (if **you** booked with a tour operator the Package Travel Directive, in most circumstances offers **you** financial/non-financial assistance) to discuss if they will arrange and compensate **you** for onward travel.

- **Essential Travel/Foreign, Commonwealth and Development Office (FCDO) travel advisories.** From time to time the FCDO will advise to only undertake **essential** travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO’s advice, **we** will only cover a claim if the cause is not linked to the reason for the advice. This limitation applies even if **you** have purchased an optional trip disruption upgrade. **You** may be able to travel with full cover if we authorise in writing that **your trip** is essential before **you** depart. Should **you** like to request this, please email [travelinsurancefeedback@postoffice.co.uk](mailto:travelinsurancefeedback@postoffice.co.uk). Please note there is **no cover** under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below). If the FCDO have advised against **all** travel to **your** destination, there is **no cover** under this policy apart from Cancelling Your Trip.
- **Knowing your trip would be disrupted.** There is no cover if **you** bought this policy or booked **your trip** (whichever is last) when **you** were aware **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** after the FCDO announce against travelling to **your** destination or after the media announce air traffic control are striking at the time **you** will be travelling.
- **Government restrictions.** Apart from Cancelling Your Trip base section, there is **no cover** under this policy where the claim is the result of a regulation, or action of a government restricting travel such as locking down an area, outlawing travel, shutting borders or revoking visas. This exclusion applies regardless of such restrictions not being in place at the time **you** booked the **trip**. This does not include governments putting health checks or medical testing requirements in place. Please refer to the exclusions listed under each section.
- No Trip Disruption upgrade cover, for UK Single-trip policies.

There is no cover under the optional upgrade Trip Disruption (including Covid-19, Terrorism, Natural Catastrophe, Air Space Disruption) for UK Single-trip policies.

For Annual Multi-trips, if **you** have purchased the Trip Disruption upgrade, cover for UK-only trips is only available under “Cancelling Your Trip” and “Cutting Short Your Trip”.

## Trip disruption definitions

The following list of definitions apply specifically to the Trip Disruption sections of cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

### 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.

### Event date

The point in time a **natural catastrophe** or **terrorism event** occurred as reported in the media or announced by a government, as determined by **us**.

### Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

### Natural Catastrophe

Volcanic activity, volcanic ash, earthquake, tsunami, hurricane, cyclone, flooding of more than 50 square km, wildfire of more than 50 square km.

### Pandemic

An epidemic occurring worldwide, or over a very wide area which crosses international boundaries.

### Terrorism Event

An event that has been declared a **terrorism event** by the **UK** government or by the government of the country where the event happened, not including a terrorist attack that involves the use of nuclear, chemical, or biological devices or **cyber terrorism**.

### Travel and Accommodation Costs

The following costs that have been paid or are contracted to pay; which include accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, administration fees, change fees, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, kennel and cattery fees up to £250, car hire, and airport hotel.

### Travel Provider

Accommodation provider, airline, cruise operator, ferry operator, hotel, online travel aggregator, travel agent, train operator, tour operator, package travel provider.

## Trip disruption exclusions

The following apply to all Trip Disruption sections of cover.

**You** are not covered for the following:

1. Unused **Travel and accommodation** costs that **you** can get refunded from another source.
2. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
3. Any claim caused by an **epidemic** or **pandemic**, (apart from some cover for Covid-19 as set out in the sections to follow).
4. Claims which are the result of **you** not obtaining a visa or a visa being withdrawn.
5. **You** not wanting to go on or continue with the **trip**.
6. Where applicable, the excess for each section.
7. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or proof of vaccinations.
8. More than the maximum sum insured for each section. See the [Table of Benefits](#).
9. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel.
11. The insolvency of any **travel provider** or failure to provide a service due to an inability to trade.
12. Anything not listed under “What is covered” under each section.
13. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
14. Any claim caused by **Cyber Terrorism**.
15. Any claim arising from radioactive contamination, the use of, or a threat to use any nuclear device, chemical or biological weapon.
16. Any claim arising from **war** and **war**-like activities whether declared or not.

## Cancelling your trip

Available on Economy, Standard and Premier

### Description of Cover

Cover applies before **you** leave **home** to start **your trip**. We will pay up to the [sum insured](#) for unused **travel and accommodation costs** when **you** are unexpectedly forced to cancel due to one of the reasons listed under "What is Covered".

### Important information

- **Telling your travel and accommodation provider you need to cancel.** You must tell **your travel provider** as soon as **you** know **you** must cancel. If **you** delay, the cancellation charges may increase, and **we** will not cover the additional charges. If **you** are claiming following a diagnosis from a **medical practitioner**, **you** should contact **your travel provider** within 7 days of being made aware that cancellation is necessary.

- **Health of non-travelling people.** You may have to cancel due to the poor health of an **immediate relative of yours** or of **your travelling companion(s)** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:
  - The non-insured party was not seriously ill in hospital or receiving palliative care and
  - There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.
- **Vouchers, credit notes and reward points.** **Trips** already refunded by a voucher or credit note cannot be claimed while still valid. For **trips** paid by reward points **we** will pay the face value of the points not the advertised value of a **trip**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>The death, injury, or illness of:                             <ol style="list-style-type: none"> <li><b>You</b></li> <li>An <b>immediate relative</b></li> <li>A <b>travelling companion</b> or their <b>immediate relative</b></li> <li>A person <b>you</b> are planning to stay with</li> </ol> </li> <li>A <b>medical practitioner</b> advises against travel due to <b>your</b> or <b>your travelling companion's</b> underlying health conditions, including pregnancy.</li> <li>Discovering that <b>you</b> or <b>your travelling companion</b> are pregnant after the date <b>you</b> bought this policy or after the date the <b>trip</b> was booked (whichever <b>you</b> did last). The booked return date must be after <b>you</b> will be 28 weeks pregnant (24 weeks for a multiple birth).</li> <li><b>You</b> are called for jury service or as a witness in a court of law, but not as an expert witness or if <b>your</b> employment would normally require <b>you</b> to attend court.</li> <li><b>You</b> are made involuntarily redundant, provided <b>you</b> qualify for redundancy payment under current <b>UK</b> legislation.</li> <li><b>You</b> are a member of the Armed Forces, Police, Fire, or a certified medical professional and <b>you</b> must stay in <b>your home country</b> because <b>your</b> leave is cancelled, or <b>you</b> must remain on official duty abroad.</li> <li><b>Your home</b> is damaged and unsafe to leave within 7 days of the start of <b>your trip</b>, as confirmed by an emergency service.</li> </ol>	<ol style="list-style-type: none"> <li>Claims for illness or injury where a medical certificate has not been obtained from a <b>medical practitioner</b> confirming it was necessary to cancel the <b>trip</b>.</li> <li>A claim for an existing medical condition suffered by <b>you</b> unless <b>we</b> have been told of the condition and accepted cover in writing (please see <a href="#">Medical Health Requirements</a> on Page 8).</li> <li>Air passenger duty (which can be reclaimed by <b>you</b> through <b>your</b> travel agent, tour operator or airline).</li> <li>Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of <b>your trip</b>.</li> <li>Alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by <b>your</b> medical records or the opinion of a <b>medical practitioner</b>.</li> <li>If <b>you</b> are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug.</li> <li>Claims if <b>you</b> purchase this policy or book a <b>trip</b> after <b>you</b> test positive for COVID-19 and this led to <b>your</b> illness/hospitalisation.</li> <li>Claims when self-isolation is not mandated by a <b>medical practitioner</b>, the NHS, or any <b>UK</b> government body.</li> </ol>

✓ What is Covered <i>cont</i>	✗ What is Not Covered <i>cont</i>
<ol style="list-style-type: none"> <li><b>Yours</b> or <b>your travelling companion's</b> passport, visa or any other document that is required to leave the <b>UK</b> are stolen within 7 days of when <b>you</b> are due to depart from the <b>UK</b> and <b>you</b> are unable to replace them before departure.</li> <li><b>You</b> are confirmed unable to participate in a pre-planned and pre-paid activity by a <b>medical practitioner</b>, provided the activity is the main purpose of <b>your trip</b>.</li> <li>Up to 7 days before the certificated departure of <b>your trip</b> the Foreign, Commonwealth and Development Office advise against all or all but essential travel to an area <b>you</b> are travelling to due to a reason other than Covid-19, provided there are no other <b>UK</b> government(s) travel restrictions in place.</li> <li>Within 14 days of the start of <b>your trip</b>, <b>you</b> test positive for Covid-19 and self-isolation is required by a <b>medical practitioner</b>, the NHS, or any <b>UK</b> government body.</li> <li><b>You</b> are certified as too ill to travel due to Covid-19 by a <b>medical practitioner</b>.</li> <li>Within 14 days of the start of <b>your trip</b>, <b>you</b>, <b>a travelling companion</b>, or the person <b>you</b> are staying with are required by a <b>medical practitioner</b>, a <b>UK</b> government body or health authority to self-isolate due to Covid-19.</li> </ol>	<ol style="list-style-type: none"> <li>Claims arising because a government has imposed travel restrictions in <b>your</b> home country or abroad that impact <b>your</b> travel plans. Such as, but not limited to: locking down geographical regions, making <b>your</b> travel illegal, revoking visas or closing borders. This excludes travel advice issued by the Foreign Commonwealth and Development Office.</li> <li>Claims under "What is Covered" point 10 where <b>you</b> purchased the policy or booked the <b>trip</b> (whichever <b>you</b> did last) after the Foreign, Commonwealth and Development Office advise against all or all but essential travel to <b>your</b> destination.</li> <li>The cost of Covid-19 tests.</li> <li>Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>

Canelling Your Trip can be upgraded to include the cover listed next if **you** pay an **additional premium**. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.

Cancelling Your Trip	
Optional upgrade for Trip Disruption (including Covid-19, Terrorism, Natural Catastrophe and Air Space Disruption)	
✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. A <b>natural catastrophe</b> or <b>terrorism event</b> occurs within 20 kilometres of <b>your</b> booked accommodation and <b>your trip</b> start date is within 14 days of the <b>event date</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims arising because a government has imposed travel restrictions to the geographical location <b>you</b> live in the <b>UK</b> or that impact <b>your trip</b>, such as, but not limited to; locking down geographical regions, making <b>your</b> travel illegal, revoking visas, or closing borders. This does not include an FCDO advisory against essential travel when that is the only restriction in place.</li> <li>2. Air passenger duty (which can be reclaimed by <b>you</b> through <b>your</b> travel agent, tour operator or airline).</li> <li>3. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of <b>your trip</b>.</li> <li>4. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</li> </ol>

## Missed departure from the UK

Available on Standard and Premier only

### Description of Cover

1. Additional **travel and accommodation costs** to get **you** to **your** destination if **you** are delayed on the way to **your** departure point in the **UK** and this causes **you** to miss pre-booked transportation. Or
2. If the only reasonable alternative **transport** means **you** will lose more than 50% of **your**

**trip, you** can claim for unused **travel and accommodation costs** under "[Cutting Short Your Trip](#)".

We will pay up to the [sum insured](#) if the reason for **you** missing **your** departure is listed under "What is Covered".

Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**. See "[compensation while travelling](#)".

If **you** have purchased the Cruise Upgrade cover is extended for missed departure from the **UK**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. Delay or cancellation of <b>public transport</b> due to: <ol style="list-style-type: none"> <li>a. Industrial action</li> <li>b. Bad weather not including anything listed as a <b>natural catastrophe</b></li> <li>c. The technical fault or breakdown of <b>public transport</b> when the fault or breakdown originated on the <b>public transport</b> <b>you</b> are travelling on. Including bird strikes.</li> <li>d. Shortage of crew</li> </ol> </li> <li>2. The vehicle <b>you</b> are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures.</li> <li>3. The flight <b>you</b> are travelling on is diverted.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making <b>your</b> travel illegal.</li> <li>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. Costs associated with repair or recovery of a vehicle.</li> <li>4. Delays caused by a <b>natural catastrophe</b>, or <b>terrorism event</b>.</li> </ol>

✓ What is Covered cont	✗ What is Not Covered cont
	<ol style="list-style-type: none"> <li>5. When airspace is closed.</li> <li>6. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>7. If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</li> <li>8. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</li> </ol>

Missed Departure from the UK can be upgraded to include the cover listed next if **you** pay an **additional premium**. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.

Missed Departure from the UK	
Optional upgrade for Trip Disruption (including Covid-19, Terrorism, Natural Catastrophe and Air Space Disruption)	
✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. Delay or cancellation of <b>public transport</b> due to <ol style="list-style-type: none"> <li>a. A <b>natural catastrophe</b>.</li> <li>b. A <b>terrorism event</b>.</li> <li>c. The presence of unauthorised, unmanned aircraft</li> <li>d. Air traffic control restrictions including airspace closure.</li> <li>e. Failure of air traffic control or airport computer systems, not including system failure caused by <b>cyber terrorism</b>.</li> <li>f. An event occurring at <b>your</b> departure point that causes its closure or evacuation.</li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making <b>your</b> travel illegal.</li> <li>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>4. If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless <b>we</b> provided cover in writing. See information on <a href="#">Essential Travel</a>.</li> <li>5. Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>

## Delay and abandonment

Available on Standard and Premier only

### Description of Cover

#### 1. Delay Benefit

Cover is in force for reasons listed below under “what is covered”. Delay benefit payments will apply to **your** whole trip, not each time you are delayed.

##### a) Leaving the UK

For costs **you** may incur while **you** are at **your** place of departure before **you** leave the UK, such as restaurant meals, refreshments or even additional accommodation. Once **you** have arrived at **your** departure point and have checked in (or attempted to check in), if the departure of **your** pre-booked public transport is delayed, this benefit will be awarded for each full 4 hours **your** transport is delayed up to the [sum insured](#).

##### b) Returning to the UK

For costs **you** may incur while **you** are abroad, such as restaurant meals, refreshments or even additional accommodation. If **your** pre-booked **public transport** is delayed or cancelled, this benefit will be awarded for each full 4 hours **your** transport is delayed up to the [sum insured](#).

Or, alternatively, **you** may wish to consider part (2) Additional transport costs.

**We are unable to pay twice under this section for 1. Delay benefit – “Returning to the UK” and 2. “Additional transport costs”.**

#### 2. Additional transport costs

If **you** are outside the **UK** and delayed by at least 24 hours beyond **your** original return date, **we** will pay up to the [sum insured](#) for additional transport costs to return **you home** when these are not paid by **your travel provider**. See information on [compensation while travelling](#).

#### 3. Abandonment

If **you** are on the outward leg of **your** journey from the **UK** and delayed by at least 12 hours, **you** can claim for unused **travel and accommodation costs** or;

If the only reasonable alternative transport means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under “Cutting short your trip”.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>Industrial action.</li> <li>Bad weather not including anything listed as a <b>natural catastrophe</b>.</li> <li>The technical fault or breakdown of <b>public transport</b> when the fault or breakdown originated on the <b>public transport</b> <b>you</b> are travelling on, including bird strikes.</li> <li>Shortage of crew.</li> </ol>	<ol style="list-style-type: none"> <li>Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making <b>your</b> travel illegal.</li> <li>When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>Delays caused by a <b>natural catastrophe</b> or a <b>terrorism event</b>.</li> <li>When airspace is closed.</li> <li><b>Trips</b> taken just within the <b>UK</b>.</li> <li>Claims also paid under Missed Departure.</li> <li>If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless <b>we</b> provided cover in writing. See information on <a href="#">Essential Travel</a>.</li> <li>Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>

*Delay and Abandonment can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.*

Delay and Abandonment		Optional upgrade for Trip Disruption (including Covid-19, Terrorism, Natural Catastrophe and Air Space Disruption)
✓ What is Covered	✗ What is Not Covered	
<ol style="list-style-type: none"> <li>A <b>natural catastrophe</b>.</li> <li>A <b>terrorism event</b>.</li> <li>The presence of unauthorised, unmanned aircraft.</li> <li>Air traffic control restrictions including airspace closure.</li> <li>Failure of air traffic control or airport computer systems, not including system failure caused by <b>cyber terrorism</b>.</li> <li>An event occurring at <b>your</b> departure point that causes its closure or evacuation.</li> </ol>	<ol style="list-style-type: none"> <li>Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making <b>your</b> travel illegal.</li> <li>When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li><b>Trips</b> taken just within the <b>UK</b>.</li> <li>Claims paid under Missed Departure.</li> <li>If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on <a href="#">Essential Travel</a>.</li> <li>Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</li> </ol>	

## Cutting short your trip

Available on Economy, Standard and Premier

### Description of Cover

If an emergency listed under “What is covered” forces **you** to end **your trip** earlier than **your** original return date, **we** will pay for the following:

- The unused part of **your travel and accommodation costs**
- Additional **travel and accommodation costs** necessary to get **you home** before **your** original return date.

Up to the [sum insured](#) for this section.

For claims to be valid **you** must contact **us** before making travel arrangements back to the **UK** so that **we** can authorise additional costs to return **home** early.

#### 1. Unused Trip Cost

The costs covered under this section must be pre-paid under contract before **your trip** begins.

**We** pay for each full 24-hour period not used from the time **you**:

- Start the return journey; or
- go into hospital as an inpatient; or

- are confirmed unable to participate in a pre-planned and pre-paid activity by a **medical practitioner**, provided the activity is the main purpose of **your trip**.

Where **we** are also paying under (2) “Additional costs to Return Home Early”, **we** will not pay for the cost of **your** unused return flight.

#### 2. Additional Costs to Return Home Early

**We** will pay necessary additional costs over and above the cost of **your** original return ticket, of the same class **you** were due to travel **home** on. There is no cover if **you** had not purchased a return fare at the time **you** cut short **your trip**, or if **your travel provider** transfers **your** original return ticket to a different flight. In the event that **we** are medically repatriating **you** and **you** have no pre-booked and paid return **trip**, the cost of an economy flight(s) will be deducted from **your** claim.

### Important information

- Health of non-travelling people.** **You** may have to cut short **your trip** due to the poor health of an **immediate relative**, **travelling companion** or someone **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:

- The non-insured party was not seriously ill in hospital or receiving palliative care and
- There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.
- **Vouchers, credit notes and reward points.**  
For **trips** paid by vouchers, credit notes or reward points **we** will pay the face value of the voucher/ points not the advertised value of a **trip**.

- **Contacting Us.** If **you** need to return **home** early **you** must contact **us** before **you** travel back (Telephone +44 (0) 208 865 3074) so that **we** can authorise any additional travel or accommodation expenses.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>The death, injury, or serious illness of:               <ol style="list-style-type: none"> <li><b>You</b></li> <li>An <b>immediate relative</b></li> <li>A <b>travelling companion</b> or their <b>immediate relative</b></li> <li>A person <b>you</b> are planning to stay with</li> </ol> </li> <li>An emergency service confirms <b>you</b> need to return <b>home</b> early due to an unexpected event happening while <b>you</b> were on <b>your trip</b> that has made <b>your home</b> unsafe to be left uninhabited.</li> <li><b>You</b> are a member of the Armed Forces, Police, Fire, or a certified medical professional and <b>your</b> leave is cancelled necessitating the end of <b>your trip</b>.</li> <li>During <b>your trip</b> the Foreign, Commonwealth and Development Office advise against all or all but essential travel to <b>your</b> destination for a reason other than Covid-19 and advise <b>trips</b> are cut short and <b>you</b> return to the <b>UK</b>.</li> </ol>	<ol style="list-style-type: none"> <li>Early return <b>home</b> claims when <b>we</b> did not authorise the travel arrangements.</li> <li>Claims where a medical certificate has not been obtained from the attending <b>medical practitioner</b> abroad confirming it was necessary to cut short the <b>trip</b>.</li> <li>A claim arising directly or indirectly from an existing medical condition suffered by <b>you</b> unless <b>we</b> have been told of the condition and accepted cover in writing (see Medical Health Requirements on page 8).</li> <li>Claims for death, illness or injury when <b>you</b> do not have a valid claim under Section 9 Emergency Medical Expenses.</li> <li>When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>Air passenger duty (which can be reclaimed by <b>you</b> through <b>your</b> travel agent, tour operator or airline).</li> <li>Any additional costs arising from <b>you</b> deciding to travel to any other destination other than <b>your home country</b></li> <li>Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of <b>your trip</b>.</li> <li>Claims if <b>you</b> purchase this policy or book a <b>trip</b> after <b>you</b> test positive for Covid-19 and this led to <b>your</b> illness/hospitalisation.</li> <li>If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See information on <a href="#">Essential Travel</a>.</li> <li>Claims under early return where <b>you</b> have not booked a return journey.</li> </ol>

✓ What is Covered cont	✗ What is Not Covered cont
	<ol style="list-style-type: none"> <li>Claims arising because a government has imposed travel restrictions in <b>your</b> home country or abroad that impact <b>your</b> travel plans. Such as, but not limited to: locking down geographical regions, making your travel illegal, revoking visas or closing borders. This excludes travel advice issued by the Foreign Commonwealth and Development Office.</li> <li>Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</li> </ol>

*Cutting Short Your Trip can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.*

Cutting Short Your Trip	
Optional upgrade for Trip Disruption (including Covid-19, Terrorism, Natural Catastrophe and Air Space Disruption)	
✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>If a <b>natural catastrophe</b> or <b>terrorism event</b> occurs within 20 kilometres of <b>your</b> accommodation during <b>your trip</b>.</li> <li>A <b>travelling companion</b> or a person <b>you</b> are staying with tests positive for Covid-19 and this necessitates <b>your</b> self-isolation abroad mandated by a <b>medical practitioner</b>, health authority or government body.</li> <li>Localised compulsory quarantine cover – the pre-booked accommodation <b>you</b> are staying in or the cruise ship <b>you</b> are travelling on is put into <b>compulsory quarantine</b> by a <b>medical practitioner</b> or health authority or government body, due to Covid-19. This cover does not apply if a government or government body such as a local health authority has locked down a wider geographical area than <b>your</b> booked accommodation.</li> <li>During <b>your trip</b>, the <b>UK</b> government changes quarantine requirements impacting <b>your</b> destination so that <b>you</b> are unexpectedly required to pay to quarantine in a place outside <b>your home</b> on <b>your</b> return to the <b>UK</b>. This cover applies if <b>you</b> cut short <b>your trip</b> and fly <b>home</b> before the quarantine restriction comes into force.</li> <li>During <b>your trip</b>, after <b>you</b> have left the <b>UK</b>, <b>you</b> test positive for Covid-19 and are advised self-isolation is required by a <b>medical practitioner</b>, health authority or government body.</li> </ol>	<ol style="list-style-type: none"> <li>Early return <b>home</b> claims when <b>we</b> did not authorise the travel arrangements.</li> <li>Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas or making <b>your</b> travel illegal. This does not include travel advice issued by the Foreign Commonwealth and Development Office.</li> <li>When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>Air passenger duty (which can be reclaimed by <b>you</b> through <b>your</b> travel agent, tour operator or airline).</li> <li>Any additional costs arising from <b>you</b> deciding to travel to any other destination other than <b>your home country</b>.</li> <li>Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of <b>your trip</b>.</li> <li>Claims under early return where <b>you</b> have not booked a return journey.</li> <li>Claims for additional accommodation costs incurred as a result of <b>you</b> having to self-isolate.</li> <li>If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</li> </ol>

✓ What is Covered <i>cont</i>	X What is Not Covered <i>cont</i>
	<p>10. The cost of a Covid-19 test.</p> <p>11. If <b>you</b> purchase this policy or book a <b>trip</b> after receiving a positive Covid-19 test result and this has led to <b>your</b> illness or requirement to self-isolate.</p> <p>12. Claims when self-isolation is not mandated by a <b>medical practitioner</b>, the NHS, or any government body.</p> <p>13. If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on <a href="#">Essential Travel</a>.</p> <p>14. The cost of quarantining in the <b>UK</b>.</p> <p>15. If when <b>you</b> booked the <b>trip</b> or purchased the insurance, there was a warning from the <b>UK</b> government that <b>your</b> destination could require <b>you</b> to quarantine outside <b>your home</b> when <b>you</b> return to the <b>UK</b> and <b>your trip</b> starts within 14 days.</p> <p>16. Claims for localised compulsory quarantine of less than 24 hours.</p> <p>17. Anything listed under the <a href="#">Trip Disruption Exclusions</a>.</p>

## Substitute accommodation

Available on Economy, Standard and Premier

### Description of Cover

This section covers additional accommodation costs if **you** are forced to move from **your** pre-booked

accommodation and into an alternative at the same destination. **Your** original accommodation must be uninhabitable for a reason listed under "What is Covered" for at least 24 hours. **We** will pay up to the [sum insured](#) for the same standard of accommodation as **you** originally booked when **your travel provider** does not supply an alternative.

✓ What is Covered	X What is Not Covered
<p>1. An outbreak of food poisoning at <b>your</b> accommodation that forces it to close.</p> <p>2. Fire or storm damage (not listed as a <b>natural catastrophe</b>).</p> <p>3. The following key services not being provided at <b>your</b> booked accommodation; electricity, water (including no hot water), insufficient hotel staff available due to industrial action.</p>	<p>1. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas or making <b>your</b> travel illegal. This does not include travel advice issued by the Foreign Commonwealth and Development Office.</p> <p>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</p> <p>3. Damage caused by <b>natural catastrophe</b> or a <b>terrorism event</b>.</p> <p>4. Costs that go above the standard of accommodation <b>you</b> originally booked</p> <p>5. <b>Trips</b> taken just within the <b>UK</b>.</p> <p>6. If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on <a href="#">Essential Travel</a>.</p> <p>7. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</p>

*Substitute Accommodation can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.*

**Substitute Accommodation** – optional upgrade for trip disruption (including Covid-19, terrorism, natural catastrophe and airspace closure)

✓ What is Covered	X What is Not Covered
<p>1. <b>Natural catastrophe.</b></p> <p>2. A <b>terrorism event.</b></p>	<p>1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.</p> <p>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</p> <p>3. Costs in excess of the standard of accommodation <b>you</b> originally booked.</p> <p>4. <b>Trips</b> taken just within the <b>UK</b>.</p> <p>5. If <b>you</b> travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on <a href="#">Essential Travel</a>.</p> <p>6. Anything listed under the "<a href="#">Trip Disruption Exclusions</a>".</p>

## Missed departure and connections outside the UK

Available on Standard and Premier only

### Description of Cover

This section covers:

1. Additional **travel and accommodation costs** and
2. The cost of essential prescription medication when **your** supply runs out.

If **you** miss pre-booked transportation due to an event listed under “What is Covered”, stranding **you** abroad. **We** will pay up to the [sum insured](#) which applies to **your trip** and not each time **your trip** is disrupted.

If **you** have paid the additional premium to upgrade **your** level of cover to include the “Trip Disruption (Including Covid-19, Terrorism, Natural Catastrophe and Air Space Disruption)”, in addition to the below, **we** will pay a daily benefit for each 24-hour period **you** are abroad beyond **your** original return date up to 10 days.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. Delay or cancellation of <b>public transport</b> due to:               <ol style="list-style-type: none"> <li>a. Industrial action</li> <li>b. Bad weather not including anything listed as a <b>natural catastrophe</b></li> <li>c. The technical fault or breakdown of <b>public transport</b> when the fault or breakdown originated on the <b>public transport</b> <b>you</b> are travelling on, including bird strikes.</li> <li>d. Shortage of crew</li> </ol> </li> <li>2. The vehicle <b>you</b> are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures.</li> <li>3. <b>Your</b> flight being diverted.</li> <li>4. Travel documents are lost or stolen whilst <b>you</b> are outside the <b>UK</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas or making <b>your</b> travel illegal. This does not include travel advice issued by the Foreign Commonwealth and Development Office.</li> <li>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. Costs associated with repair or recovery of a vehicle.</li> <li>4. Delays caused by <b>natural catastrophe</b> or <b>terrorism event</b> or airspace closure.</li> <li>5. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>6. Claims for the return journey when <b>you</b> have no return <b>trip</b> booked.</li> <li>7. If <b>you</b> travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on <a href="#">Essential Travel</a>.</li> <li>8. If <b>you</b> are making a claim under “What is covered” 4. <b>you</b> must have a valid claim under the Personal belongings section.</li> <li>9. Anything listed under the “<a href="#">Trip Disruption Exclusions</a>”.</li> </ol>

### Important information

- **Planning Your Connections.** **You** must plan to leave enough time between arriving at **your** connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your** transport provider. If **you** have purchased the [Cruise Upgrade](#) cover is extended to include each port on **your** cruise itinerary.
- **Return Journey.** For cover to apply on **your** return journey to the **UK**, **you** must have a return journey booked.
- **Compensation while travelling.** Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**.

*Missed Departure and Connections Outside the UK can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.*

**Missed Departure and Connections Outside the UK** – optional upgrade for trip disruption (including Covid-19, terrorism, natural catastrophe and airspace closure)

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. Delay or cancellation of <b>public transport</b> due to:               <ol style="list-style-type: none"> <li>a. A <b>natural catastrophe</b></li> <li>b. A <b>terrorism event</b></li> <li>c. The presence of unauthorised, unmanned aircraft</li> <li>d. Air traffic control restrictions including airspace closure</li> <li>e. Failure of air traffic control or airport computer systems, not including system failure caused by <b>cyber terrorism</b></li> <li>f. An event occurring at <b>your</b> departure point that causes its closure or evacuation</li> </ol> </li> </ol> <p><b>Covid-19</b></p> <ol style="list-style-type: none"> <li>1. <b>You</b>, a <b>travelling companion</b>, or a person <b>you</b> are staying with test positive for Covid-19 and this necessitates <b>your</b> self-isolation as mandated by a medical practitioner or government body.</li> <li>2. Localised compulsory quarantine cover – the hotel <b>you</b> have pre-booked to stay in or the cruise ship <b>you</b> are travelling on is put into compulsory quarantine by a <b>medical practitioner</b> or government body, due to Covid-19. This cover does not apply if a government or government body such as a local health authority has applied quarantine/travel restrictions to a wider geographical area than <b>your</b> booked accommodation.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas or making <b>your</b> travel illegal. This does not include travel advice issued by the Foreign Commonwealth and Development Office.</li> <li>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. <b>Trips</b> taken just within the <b>UK</b>.</li> <li>4. If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless <b>we</b> provided cover. See information on <a href="#">Essential Travel</a>.</li> <li>5. Claims for the return journey when <b>you</b> have no return <b>trip</b> booked.</li> <li>6. Anything listed under the “<a href="#">Trip Disruption Exclusions</a>”.</li> </ol> <p><b>Covid-19</b></p> <ol style="list-style-type: none"> <li>1. Claims under “What is covered” caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making <b>your</b> travel illegal.</li> <li>2. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>3. If <b>you</b> travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on <a href="#">Essential Travel</a>.</li> <li>4. Claims for the return journey when <b>you</b> have no return <b>trip</b> booked.</li> <li>5. Claims also paid under “Cutting Short Your Trip”.</li> <li>6. Anything listed under the “<a href="#">Trip Disruption Exclusions</a>”.</li> </ol>

## Change to Quarantine Requirements to Enter the UK

– this is only available if **you** have purchased the Trip Disruption upgrade and paid the **additional premium**. Check **your policy certificate** for confirmation of the upgrade **you** have purchased.

Available on Economy, Standard and Premier

### Description of Cover

This section covers specified additional costs up to the [sum insured](#) if during **your trip**, the **UK** government unexpectedly changes the Covid-19 testing or quarantine requirements applying to **your** destination impacting **your** entry back into the **UK**.

### Important information

- **Warning of change in requirements.** There is no cover if the **UK** government had warned the status for **your** destination could change at the time **you** booked **your trip** or purchased this policy, and **your trip** was due to start within 14 days.
- **Quarantine Accommodation.** This section will pay a contribution if **you** are unexpectedly mandated to quarantine in accommodation outside **your** home at **your** own cost. This cover only applies if **you** were unable to cut short **your trip** and get back to the **UK** before the change came into force.
- **During trip requirement.** There is no cover if the **UK** government changes the Covid-19 quarantine requirements before **your trip** starts.
- **Costs covered elsewhere.** There is no cover for costs covered by another source including **your** transport or accommodation provider.

**Change to Quarantine Requirements to Enter the UK** – optional upgrade for trip disruption (including Covid-19, terrorism, natural catastrophe and airspace closure)

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. Costs up to the <a href="#">sum insured</a> for mandatory quarantine accommodation when <b>you</b> return to the UK.</li> <li>2. The cost of Covid-19 tests required by the <b>UK</b> government that <b>you</b> were not liable for at the time <b>you</b> booked <b>your trip</b> or purchased this policy, whichever <b>you</b> did last.</li> </ol>	<ol style="list-style-type: none"> <li>1. Any additional costs other than those outlined under “What is Covered”.</li> <li>2. Costs <b>you</b> were aware of having to pay when <b>you</b> started <b>your trip</b>.</li> <li>3. Any costs if the government had issued a warning at the time <b>you</b> booked <b>your trip</b> or purchased the policy, and <b>your trip</b> is starting within 14 days.</li> <li>4. When <b>you</b> start <b>your trip</b> in the <b>UK</b> <b>you</b> are living in an area where travel has been restricted by the government and <b>you</b> are travelling against those restrictions.</li> <li>5. Costs covered elsewhere</li> <li>6. Claims if <b>you</b> have also been paid under “Cutting Short Your Trip”.</li> <li>7. <b>Trips</b> taken solely within the <b>UK</b>.</li> <li>8. Anything listed under the “<a href="#">Trip Disruption Exclusions</a>”.</li> </ol>

## Flight Delay Assistance Plus

Available on Premier

### Description of Cover

This section provides a benefit in the event that **your** scheduled flight is delayed by a minimum of two hours. Please check **your** policy certificate for the level of cover **you** have purchased.

For cover to apply **you** must register each and every flight via [www.postoffice.co.uk/travel-insurance/flight-delay-assistance](#). **You** will then be given the option of how **you** would like **your** claim to be paid. This will either be a monetary amount paid to **you** in a method clearly described to **you** at the point of registration, or, if **you** would prefer, an e-voucher for airport lounge access. **You** are unable to claim for both benefits.

### Important information

- **You** will be required to register **your** flight each time **you** travel via [www.postoffice.co.uk/travel-insurance/flight-delay-assistance](#)
- **You** will need to register each and every flight a minimum of 24 hours before the flight’s scheduled departure time.
- **You** can only register those named on the travel insurance certificate.
- Only eight flights in total may be registered within the policy period.
- **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this.
- Claims payments are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible.
- **Your** claims payment option is chosen at the point of registration by **you**. This is a monetary benefit or a lounge access voucher. If **you** have selected the monetary benefit the amount **you** will receive is detailed in the [Table of Benefits](#).
- In the event the airport lounge has exceeded their maximum capacity and are unable to accommodate **you**, please contact **us** for a replacement voucher that will be valid for six months.
- If **you** have selected the monetary benefit this is facilitated by PayPal. If **you** do not have a PayPal account linked to the email address **you** used for registration, PayPal will send **you** a link to register for an account.

Please note: The method to pay the monetary benefit to **you** is subject to change. The method will be clearly described to **you** at the point of registration. On completion of registration, **you** will be able to withdraw **your** payment.

If **you** have any queries please contact **our** customer service team.

Tel: 0203 725 1601

Email: [smartdelaysupport@collinsongroup.com](mailto:smartdelaysupport@collinsongroup.com)

## Flight Delay Assistance Plus exclusions

The following apply to all Flight Delay Assistance Plus sections of cover.

**You** are not covered for the following:

1. For any claim where **you** failed to register **your** flight with the registration platform.
2. For any claim where the flight was delayed before **you** successfully register.
3. For any claim for both benefits of an e-voucher and monetary benefit for the same delay.

## Flight Delay Assistance Plus definitions

### Registered Flight

A flight which has been registered a minimum of 24 hours before its scheduled departure time and where **you** have received confirmation via email.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. If <b>your</b> registered flight is delayed by, up to, or exceeding 2 hours.</li> </ol>	<ol style="list-style-type: none"> <li>1. Any flight that is delayed due to: <ol style="list-style-type: none"> <li>a. The use of nuclear, chemical, or biological weapons of mass destruction.</li> <li>b. <b>War</b> or a <b>terrorism event</b>.</li> <li>c. Any government imposing travel restrictions to the geographical location <b>you</b> live in or are travelling to such as, but not limited to; locking down geographical regions, making travel illegal, or closing borders regardless of when <b>you</b> registered the flight.</li> </ol> </li> <li>2. Any registered flight where the delay does not meet or exceed 2 hours.</li> <li>3. Any registered flight that is cancelled before a 2-hour delay is met.</li> <li>4. Anything listed in “<a href="#">Trip Disruption Exclusions</a>”.</li> </ol>

# 9. Medical sections of cover

The following sections provide cover when **you** are receiving emergency medical treatment because of the onset of an illness or injury during **your trip**.

Medical cover does not automatically apply when **you** take part in certain sports and activities.

If **you** are taking part in winter sports, **you** must purchase the [Winter Sports Upgrade](#). For other sports and activities please check the Sports and Activities section of this policy on page 53 to see if cover applies.

- **Medical health requirements.** This insurance does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or for conditions **you** experienced in the past. Please review the [Medical Health Requirements](#) on page 8.
- **Emergency Cover.** This policy is not private medical insurance; **we** cover treatment which cannot wait until **you** return home from **your trip**, with the aim of ensuring **you** are well enough to return to the **UK**, which may include cutting **your trip** short, or to continue **your trip** as planned.
- **Medical Treatment.** Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury. There is no cover if **you** test positive for a disease but require no medical treatment.
- **Essential Travel/Foreign, Commonwealth and Development Office (FCDO) travel advisories.** From time to time the FCDO will advise to only undertake essential travel to a particular destination. If **your trip** is not essential and **you** choose to travel despite the FCDO's advice, **we** will only cover a claim if the cause of that claim is not linked to the reason for the advice. This limitation applies even if **you** have purchased an optional trip disruption upgrade. **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below). If the FCDO have advised against all travel to **your** destination, there is no cover under this policy apart from Cancelling Your Trip.

- **Requirement to Contact Us.** **You** or someone acting on **your** behalf must contact **us** once **you** are aware **you** will be admitted as an inpatient for at least one night's stay. If **you** do not contact **us** as soon as **you** are aware of **your** admittance and this causes **our** costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **us** straight away. Additional transportation or accommodation costs are only covered when they are pre-authorised by **us**. Telephone number +44 (0) 208 865 3074.
- **Outpatient Treatment.** If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, MALTA, EGYPT, BULGARIA or TURKEY and need out-patient medical treatment please provide a copy of **your** policy documentation to the treating **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy entitlements. **You** will be asked to fill in a simple form to confirm the treatment. The **medical practitioner** will send the form to Global Excel together with the balance of the medical bill after deduction of the excess **you** may have paid to the **medical practitioner**. The **medical practitioner** can email these details to: [eu.client.cc@globalexceleurope.com](mailto:eu.client.cc@globalexceleurope.com)
- **Reciprocal Health Agreements. Europe:** If **you** are a United Kingdom resident **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a GHIC (Global Health Insurance Card) for yourself, partner, and any dependent children under the age of 16. **You** can apply online at [www.ghic.org.uk](http://www.ghic.org.uk). If **we** agree to pay for a medical expense which has been reduced by a value at least equivalent to the excess because **you** have used a GHIC, **we** will not deduct the excess under "Emergency Medical Expenses, and Medical Repatriation".

**Australia:** There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australia. If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)

## Medical definitions

The following list of definitions apply to all sections of the Medical Cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

### Manual Work

Work that is physical, including construction, installation, assembly and building work. Including working with domestic or wild animals, humanitarian, carer, or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians/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 a travelling companion or is anyone **you** are intending to stay with.

### Mugging

A physical attack on **you** which causes bodily injury and involves the attempted or actual theft by a person(s) not previously known to **you**.

## Medical exclusions

The following exclusions apply to all sections of the Medical Cover.

**You** are not covered for:

1. Where applicable, the excess.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Any claim relating directly or indirectly to an existing medical condition unless **you** have told **us** about the condition, and **we** have accepted cover in writing (see Medical Health Requirements on Page 8).

5. Any other loss, damage or additional expense resulting directly or indirectly from the cause of **your** claim, unless **we** provide cover under this insurance. For example, a claim for loss of earnings after **you** have been injured on a **trip** is not covered.
6. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.
7. Deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one of the following:
  - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
  - b. the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
  - c. a witness report from a third party or a Police incident report.
  - d. **your** own admission.
9. Medical claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**, unless screened and accepted by **us**.
10. When **you** are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
11. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
12. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
13. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.

14. Any claim arising as a result of **you** driving a motor car/motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full UK driving licence, or a valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. **You** must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.
15. Riding or use of quad bikes, ATVs, electronic scooters, e-bikes or Segways are not covered at any time.
16. Any claim caused by **you** undertaking **manual work**.
17. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
18. Any claim arising from taking part in winter sports unless **you** have purchased the [Winter Sports Upgrade](#).
19. Claims arising when **you** are taking part in a [sport or activity](#) that **we** do not cover.
20. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
21. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
22. Any claim where illness or injury arises due to radioactive contamination, the use of, release of, or threat to use any nuclear device, chemical, or biological weapon.
23. Any claim arising from **war** and **war-like** activities whether declared or not.

## Medical Assistance Plus

Available on Economy, Standard and Premier

### Description of Cover

#### 24/7 Outpatient treatment

In the event that **you** require outpatient treatment, **you** now have access to medical professionals in many locations around the world 24/7. Choose between video consultation, appointment at a clinic or a visit to **your** hotel room. All appointment charges will be covered by this travel insurance, so no need to fill out a claim form and no excess.

Simply arrange a consultation at **your** convenience.

**We** will send **you** an email 24 hours after purchase with a link to access the service. In addition **we** will send a SMS the day before **your** single **trip** or backpacker **trip** starts, and for Annual Multi-trip the day before **your** policy starts, with a direct link to access the service.

✓ What is Covered
<ol style="list-style-type: none"> <li>1. This service allows up to 3 separate medical events per policy and for each medical event up to 3 appointments per person listed on the policy.</li> </ol>
X What is Not Covered
<ol style="list-style-type: none"> <li>1. This service is not available for trips solely taken within the UK.</li> </ol>

### Important Information

- No prescription charges will apply if **your** appointment takes place at a clinic that has a dispensing chemist.
- If there is no dispensing chemist at the clinic, **you** will either be given a prescription, or the prescription will be sent to a chemist by the treating doctor and **you** will need to pay for medication and claim upon **your** return **home**.
- If **your** medical situation needs to be handed over from an outpatient case to an inpatient case and requires hospital admission, **you** will be handed over to **our** emergency medical assistance team in the **UK**. For any inpatient cases, no excess will be applicable.

## Emergency medical expenses and medical repatriation

Available on Economy, Standard and Premier

### Description of Cover

1. Emergency Medical Expenses  
This section covers medical expenses, up to the [sum insured](#), if during **your trip** abroad **you** become ill or suffer an injury and it is necessary to receive treatment from a **medical practitioner** as an inpatient or outpatient. Medical expenses incurred in the **UK** are not covered.

### 2. Medical Repatriation

If there is a valid claim under (1), this section provides cover up to the [sum insured](#) when **you** are not well enough to return **home** as planned or continue **your** journey as planned. If **you** choose not to follow **our** instructions to be repatriated **home** or to be moved to a medical facility in a different location, coverage under all sections of this policy will end. Costs must be pre-authorized by **us**; as soon as **you** are aware that **you** will be admitted as an inpatient for at least one night's stay **you**, or someone acting on **your** behalf, must contact **us**. In the event that **we** are medically repatriating **you** and **you** have no pre-booked and paid return trip, the cost of an economy flight(s) will be deducted from **your** claim.

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. Medical costs arising from treatment received as either an inpatient or outpatient.</li> <li>2. Medical repatriation or evacuation costs when arranged by <b>us</b>.</li> <li>3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility.</li> <li>4. Telephone charges that <b>you</b> incur contacting <b>us</b> up to a maximum of £50.</li> <li>5. Taxi fares, to and from a medical facility provided the reason for the journey is for <b>you</b> to receive medical treatment or collect prescribed medication up to £50.</li> <li>6. Emergency dental work for the relief of pain only up to the <a href="#">sum insured</a>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Any claim relating directly or indirectly to a pre-existing medical condition unless <b>you</b> have told <b>us</b> about the condition, and <b>we</b> have accepted cover in writing (see Medical Health Requirements on page 8).</li> <li>2. Any costs when <b>you</b> are travelling against the advice of a <b>medical practitioner</b> (or would be travelling against the advice of a <b>medical practitioner</b> had <b>you</b> asked for advice).</li> <li>3. Any costs which in the opinion of the treating <b>medical practitioner</b> or in <b>our</b> opinion are not medically necessary or can be delayed until <b>your</b> return to <b>your home country</b>. If the treating <b>medical practitioner's</b> opinion is not the same as <b>our</b> doctor's opinion, then <b>our</b> doctor's opinion takes priority.</li> <li>4. Additional costs incurred if <b>you</b> choose not to follow <b>our</b> repatriation plan.</li> <li>5. If <b>you</b> have been diagnosed with a terminal illness before starting the <b>trip</b>.</li> <li>6. A private room unless approved by <b>us</b> and <b>we</b> agree this is medically necessary.</li> <li>7. Medication and/or treatment which at the time <b>you</b> started the <b>trip</b> <b>you</b> knew would be needed.</li> <li>8. The cost of Covid-19 tests.</li> <li>9. Any claim arising from anyone not taking prescribed medication correctly or not managing a condition correctly.</li> <li>10. Any costs where <b>you</b> are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that <b>you</b> will need treatment, tests, or investigations.</li> </ol>

✓ What is Covered <i>cont</i>	X What is Not Covered <i>cont</i>
	<p>11. Expenses incurred because <b>you</b> have not had vaccinations recommended to travel to <b>your</b> destination to protect against tropical diseases</p> <p>12. Medical expenses incurred in the <b>UK</b>.</p> <p>13. Search and rescue costs billed to <b>you</b> by a government, regulated authority or private organisation spent in connection with looking for and rescuing <b>you</b>.</p> <p>14. Costs if <b>you</b> are asymptomatic and not receiving treatment to deal with an illness.</p> <p>15. Anything listed under the Medical Exclusions.</p>

## Additional accommodation and travelling expenses

Available on Economy, Standard and Premier

### Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation and **we** consider it is medically necessary, this section covers the following:

1. Additional costs for one person to stay with **you**: or
2. Additional costs for one person to travel **out** from the **UK** to stay with **you**: or
3. Additional costs for accommodation of a similar standard originally booked (if **you** are unable to use **your** original booked accommodation) within the period of the planned **trip**, or if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
4. Where it is necessary, **we** will pay to send one appropriate person to collect a child and escort them **home**.

No transport or accommodation costs are covered unless they are pre-authorised by **us**.

## Hospital benefit

Available on Economy, Standard and Premier

### Description of Cover

This section pays a set monetary amount, for each full 24-hour period **you** are hospitalised as an in-patient, up to a maximum number of days, provided **you** have a covered claim under the Emergency Medical Expenses and Medical Repatriation section.

## Mugging benefit

Available on Standard and Premier

### Description of cover

If **you** are hospitalised as a result of a bodily injury following a **mugging** an additional benefit will apply. Please see the [Table of Benefits](#).

## UK prescriptions and physiotherapy

Available on Standard and Premier only

### Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation this section pays a set monetary amount towards:

1. Additional costs incurred fulfilling **UK** prescriptions.
2. Additional costs incurred utilising **UK** physiotherapy and/or chiropractic care.

## Overseas funeral costs or repatriation of remains

Available on Economy, Standard and Premier

### Description of Cover

In the event of **your** death outside the **UK** this section will cover either the cost of a funeral in the country in which **you** died or the costs of bringing **your** remains back to **your home country**. **We** will make all the funeral or repatriation arrangements. Please note costs not authorised by **us** are not covered.

# 10. Personal belongings sections of cover

This policy offers cover if the personal belongings **you** own and take with **you** on a **trip** are lost, stolen, damaged or destroyed up to the single article limit as set out on the Table of Benefits.

Mobile phones are covered as standard on this policy up to the single article limit. This limit will not apply if **you** have purchased the Gadget Upgrade.

1. **If you have not purchased the Gadget Upgrade:** Cover is in force for mobile phones and electronic equipment as per the single article limit and subject to the depreciation table. Claims should be submitted to [Collinson Insurance Services Limited](#).
2. **If you have purchased the Gadget Upgrade:** Cover is in force (for anything defined as a gadget) up to £2,000, minus any excess applied. Claims should be submitted to [Taurus Insurance Services Limited](#).

Check **your policy certificate** for the Upgrades **you** have purchased.

### Important information

- **How we assess how much we will pay you:**
  1. **Wear tear and loss of value.** What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.
  2. **Limits on single items/valuables and electronic equipment.** A limit is applied to each **single item** and to **all valuables and electronic equipment you** have taken with **you**. The limits are set out on the [Table of Benefits](#).

Depreciation Table – the table below sets out the amount deducted from **your** claim.

Age of Property	Clothing and Personal Effects	Jewellery	Electronic Equipment and mobile phones	Cosmetics, Toiletries & Perfumes	Winter Sports and Golf Equipment (Winter Sports cover upon payment of additional premium for the upgrade)
0-1 month	0	0	0	50%	5%
1-6 months	5%	0	5%	50%	10%
6-12 months	10%	0	10%	50%	15%
1-2 years	15%	5%	20%	60%	35%
2-3 years	20%	10%	30%	70%	55%
3-4 years	25%	15%	40%	80%	70%
4-5 years	30%	20%	50%	90%	80%
6 years +	40%	25%	60%	95%	100%

- **You must take reasonable steps to protect your personal baggage from loss, theft, or damage:**

- **Unattended items.** Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.
- **While you are in transit.** **Valuables and electronic equipment, money, travel documents and mobile phones** should be carried with **you** whenever possible. There is no cover for **valuables and electronic equipment, money, travel documents and mobile phones** that are lost or damaged when checked into the hold or left unattended unless the public transport carrier insists they are checked in.
- **Storing items while on the trip.** When **you** are not travelling and not present in **your** accommodation, **valuables and electronic equipment, money, travel documents and mobile phones** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.

- **Requirement to report lost or stolen baggage:**

**You** must report lost or stolen items within 48 hours to the Police and provide **us** with a Police report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

## Personal belongings definitions

The following list of definitions apply specifically to the Personal Baggage sections of cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

### Golf Equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and waterproof clothing.

### Medical Fittings

Dentures, prostheses and hearing aids.

### Money

Hard currency, i.e. bank notes and coins.

### Single Item

Each item carried in **your personal baggage** on a **trip**. A pair or set of items (for example earrings) will be considered a single item.

### Travel Documents

Travel tickets, Green Card, driving licence, visas, pre-paid car-hire or accommodation vouchers and passports.

### Unattended

When not in transit where **you** or anyone travelling with **you**, who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property, or are not able to stop a third party from taking or interfering with **your** property. Whilst in transit baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the public transport.

### Valuables and electronic equipment

Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, camcorders and accessories, all photographic/digital/optical/audio/video media and equipment, iPods, MP3/4 players or similar and/or accessories, e-book readers, satellite navigation systems.

## Personal belongings exclusions

The following apply to all Personal Baggage sections of cover.

**You** are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Sports equipment while in use (excluding golf equipment). Winter sports equipment can be covered when the additional premium has been paid to purchase an upgrade.
5. Claims for loss or theft when **you** are not able to provide **us** with a Police report or a property irregularity report.
6. The following items: **medical fittings**, boats, pedal cycles, motorised vehicles, food or drink or goods containing tobacco.
7. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.
8. Any secondary loss, damage or additional expense arising from **your** claim beyond the actual value of the item **you** are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
9. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign,

Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).

10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
11. Loss, damage, or delay caused by confiscation or detention by customs or other officials or authorities.
12. Loss following any variation in exchange rates.
13. Claims for winter sports when **you** have not purchased the appropriate Upgrade.
14. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.

15. Costs associated with downloaded content or unauthorised use of **your mobile phones**, such as calls.
16. Any claim where property is lost or damaged due to radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
17. Any claim arising from **war** and **war-like** activities whether declared or not.
18. Claims for mobile phones exceeding single article limit if the gadget cover upgrade has not been purchased.

## Personal baggage

Available on Economy, Standard and Premier

### Description of Cover

This section covers **you** for items owned by **you** that are lost, stolen, damaged or destroyed during **your trip** up to the [sum insured](#).

✓ What is Covered	X What is Not Covered
<ol style="list-style-type: none"> <li>1. <b>Personal baggage</b> items that are lost, stolen, damaged or destroyed on the <b>trip</b> after a deduction is made for wear, tear and loss of value (see the <a href="#">Depreciation Table</a>) and a limit is applied to each <b>single item</b> and to all <b>valuables, electronic equipment</b> and golf equipment.</li> </ol>	<ol style="list-style-type: none"> <li>1. Personal baggage left <b>unattended</b> or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of <b>your</b> property.</li> <li>2. <b>Valuables and electronic equipment</b> lost, stolen or damaged in transit that have been checked in unless <b>your</b> carrier insisted the items were checked in.</li> <li>3. <b>Valuables and electronic equipment</b> not carried with <b>you</b> or kept in a locked safety deposit box in <b>your</b> accommodation when one is available. If a safety deposit box is not available, there is no cover for <b>valuables and electronic equipment</b> not stored safely and hidden from plain view.</li> <li>4. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and were covered so as not to be visible from the outside of the vehicle and there are signs of forced entry.</li> <li>5. Anything listed under the <a href="#">Personal Belongings Exclusions</a>.</li> </ol>

## Money and travel documents

Available on Economy, Standard and Premier

### Description of cover

This section covers the following when **your money or travel documents** are lost or stolen during **your trip**:

1. **Money** in any currency.
2. The cost of replacement **travel documents** needed to get **you home**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. <b>Money and travel documents</b> that are lost or stolen during <b>your trip</b>. <b>Money</b> claims will be settled in GBP and converted on the exchange rate applied when <b>you</b> purchased the currency.</li> <li>2. Extra costs <b>you</b> incur to organise replacing <b>your travel documents</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Transaction or credit card fees.</li> <li>2. <b>Money</b> held on pre-paid currency cards, uncashed travellers' cheques.</li> <li>3. Losses arising due to debit or credit card fraud or any unauthorised use of such cards.</li> <li>4. <b>Travel documents</b> covered by the issuer.</li> <li>5. Replacement value of visas that only cover this <b>trip</b>.</li> <li>6. <b>Money and travel documents</b> not kept with <b>you</b> while <b>you</b> are travelling.</li> <li>7. <b>Money and travel documents</b> not kept with <b>you</b> or not kept in a locked safety deposit box in <b>your</b> accommodation.</li> <li>8. Anything listed under the <a href="#">Personal Belongings Exclusions</a>.</li> </ol>

## Baggage delay – outward journey

Available on Standard and Premier only

### Description of Cover

Under this section **we** will pay up to the [sum insured](#) to contribute towards the purchase or hire of

3. Additional costs **you** incur to organise replacing **travel documents** apart from additional accommodation or transport costs to return **home** if **you** miss **your** certificated departure. **You** may be able to claim for these costs under [Missed Departure and Connections Outside the UK](#).

The cash limit set out in the [Table of Benefits](#) relates to the amount carried by one person whether jointly owned or carried on behalf of another person.

essential items if **your** baggage is delayed reaching **you** by at least 24 hours provided the delay does not happen in the **UK** or on **your** return journey to the **UK**. If **your** baggage is permanently lost, any claim under the [Personal Baggage](#) section will be reduced by the amount paid out under Baggage Delay. **You** must keep all receipts for the items **you** have purchased.

Anything listed under the [Personal Belongings Exclusions](#) are not covered under this section.

# 11. Gadget Upgrade

Cover is available when **you** pay an additional premium to purchase this Gadget Upgrade. Check **your policy certificate** for confirmation of which upgrades **you** have purchased.

If **you** have purchased the Gadget Upgrade the baggage allowance in respect to mobile phones will not apply.

This section provides cover for **your gadget(s)** against **theft, loss, accidental damage and malicious damage** when **you** are on a **trip**. The **gadget(s)** must be in good condition and full working order at the commencement of **your trip**.

### Confirmation of cover

Please read this section carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your** policy certificate in a safe place in case **you** need to look at them later.

## Travel Gadget Insurance – Policy Section

### Definitions

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in **bold** in this travel gadget insurance section of cover.

<b>Accessories</b>	Additional items that come with your gadget, such as chargers, carrying cases, headphones, hands-free mounting kits and USB cables.
<b>Accidental Damage</b>	Any unintentional and unexpected damage that happens to your gadget.
<b>Business</b>	A company where you are an owner, director or employee of that company.
<b>Claims Administrator</b>	Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.
<b>Criteria</b>	<p>We can only insure gadget(s) that are:</p> <ol style="list-style-type: none"> <li>1. purchased new or refurbished from a UK VAT-registered (or the equivalent tax if purchased overseas) company and supplied with evidence of ownership; or</li> <li>2. purchased second hand or gifted to you, provided that you have original evidence of ownership (which corresponds to criteria 1 above) and a signed letter from the original owner confirming that you own the gadget(s). The original evidence of ownership and letter must include the following details of your gadget(s):               <ol style="list-style-type: none"> <li>a. either the IMEI or serial number (whichever is applicable);</li> <li>b. the make and model;</li> <li>c. the sale price (your purchase price);</li> <li>d. confirmation that the gadget(s) were in full working order at the time of sale.</li> </ol> </li> </ol>
<b>Custom-built</b>	A complete computer or laptop assembled from components by qualified engineers at a UK VAT-registered company, or the equivalent tax registration if purchased overseas.

## Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a. Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
- b. To make sure that all information supplied as part of **your** application for cover is true and correct.
- c. **Tell us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

<b>Evidence of ownership</b>	A document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, UK gift receipt or, if the gadget is a mobile phone, confirmation from your network provider that the mobile phone has been used by you.
<b>Gadget/ Gadget(s)</b>	The gadget(s), excluding accessories which belong to: <b>1.</b> you, or <b>2.</b> a business where you have the relevant authority and responsibility to use and insure the gadget(s) owned by the business. Confirmation of this will be required in the event of a claim.  For the purposes of this policy a gadget can be any one of the following items:  Mobile phones, smartphones, laptops (including custom-built), tablets, digital cameras, games consoles, videocameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/earphones, smart watches or wrist-worn health and fitness trackers.
<b>Loss</b>	The gadget has been accidentally left by you in a location and you are permanently deprived of its use.
<b>Malicious Damage</b>	The intentional or deliberate actions of another party, not including you or any insured person, which causes damage to your gadget.
<b>Manufacturer Security</b>	The inbuilt security function of your gadget. For example, Apple 'Find My' or Google 'Find my Device'.
<b>Proof of Usage</b>	Evidence that shows your gadget has been in use before the event giving rise to the claim. Where the gadget is a mobile phone or other SIM-enabled device, this evidence can be obtained from your network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairers.
<b>Purchase Price</b>	The sale price detailed on the original evidence of ownership.
<b>Theft</b>	The taking of the gadget by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket.
<b>Unattended</b>	Not within your sight at all times or out of your arms-length reach.
<b>Warranty</b>	This is the time during which the claims administrator will fix any problems with the materials and how the gadget was made when they repair or replace your gadget after you make a claim. This applies when you use your gadget normally following the manufacturer's guidelines. For repairs, the warranty is good for 3 months, and for a replacement, it's good for 12 months. This warranty also covers the cost of sending the gadget to and from our repair centre. It doesn't cover normal wear and tear, damage from computer viruses, regular maintenance, accidents or any indirect losses.
<b>Water-based activities</b>	Means activities and sports that take place on or in water, for example swimming, diving, boat rides or jetskiing.
<b>We, Us, Our</b>	Means Collinson Insurance.
<b>You, Your</b>	Each person shown on the policy schedule.

## Important information

**You must (failure to observe these may invalidate your claim):**

- Report the **theft** or accidental **loss** of any **gadget**, within 24 hours of discovery to **your** network provider and blacklist **your gadget** (applicable where the **gadget** is a SIM-enabled device).
- Report the **theft** or **loss** of any **gadget(s)** to the Police within 24 hours of discovery and obtain a crime reference number in support of a **theft** claim and a lost property number in support of an accidental **loss** claim.

- Provide the **evidence of ownership** of the **gadget** for which **you** are claiming.
- Complete and return any claim form or documents as required by the **Claims Administrator** within a reasonable time frame.
- Provide the **proof of usage** (in respect of SIM-enabled devices) from **your** network that confirms the mobile phone has been in use since the start of **your** trip and up to the event giving rise to the claim.
- Not attempt to repair the item **yourself** or use an unauthorised repairer or this will invalidate the cover.

**g.** Not format **your gadget(s)** in such a way that makes obtaining the last usage date impossible.

**h.** Pay the **excess** as requested by the **Claims Administrator**.

**i.** Provide details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these insurers).

## Repair and Replacement Equipment

**a.** If **your gadget** is beyond economical repair, **we** will try to replace it with an identical or equivalent specification, considering age and condition.

Replacements may be pre-owned, refurbished or remanufactured. This is not new-for-old insurance. (Gift cards/vouchers may be provided instead at **our** discretion.)

**b.** Replacements can only be sent to a **UK** address.  
**c.** It may not always be possible to replace **your gadget** with the same colour or finish; where this is not possible an alternative colour will be provided.

**d.** If **we** replace **your gadget(s)** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

**e.** All replacement items are issued with a 12-month **warranty**.

**f.** All repairs to **gadgets** are issued with a 3-month **warranty**.

**g.** **Warranty** claims for **gadget(s)** damaged in transit will only be accepted where they are reported to the **Claims Administrator** on 0330 020 0024 within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

## Limit of Liability

**Our** liability is limited to the replacement cost of each **gadget** claimed for, and will not exceed the maximum liability shown on **your** policy certificate, the original **purchase price**, or current market value of each **gadget**, whichever is lowest, up to the cost to replace it with an identical or equivalent model.

## Making a claim

Contact Taurus Insurance Services Limited (**claims administrator**).

To process **your** claim quickly, read **our** Claims Guide and complete the Claim Form at <https://tiga.taurus.claims/>. Send **us** the requested documentation as soon as reasonably possible after discovering the incident (or as soon as reasonably possible after returning to the **UK** if the incident was abroad). **We** may consider delays in reporting **your** claim if there are exceptional circumstances and no additional loss to **us**.

**You** can contact the **Claims Administrator** on 0330 020 0024 or [postoffice.tiga@taurus.gi](mailto:postoffice.tiga@taurus.gi)

## Fraud

The contract between **you** and us is based on mutual trust. However, if anyone named on **your policy certificate** or anyone acting for **you** commits a fraudulent act, included but not limited to:

Submitting fraudulent documents; or  
Making a fraudulent statement; or  
Exaggerating any part of the claim made under this insurance.

Then **we** will not pay any part of the claim; and may be entitled to recover from **you** the amount of any claim already paid under **your** policy; and may inform the Police and criminal proceedings may follow.

## Information Disclosure

Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined.

Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to provide details of any other insurance policy that covers **your gadget(s)**.

## Your Cover

This section of the policy sets out the cover **we** provide to **you** and any claim made is subject to these terms and conditions. All persons shown on the policy certificate are covered by this policy. The amount of cover for each **gadget** in total is shown in the Table of Benefits.

Where only part or parts of **your gadget** have been damaged, **we** will only replace that part or parts.

**Accessories** are not covered.

The **gadget** must be repaired by the **Claims Administrator**, or their approved repairer. Do not attempt **your** own repair of the item.

The most **we** will pay for any one claim is the limit as shown in the Table of Benefits. This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not exceed the limits shown, the original purchase price or the current market value of each **gadget**, whichever is the lesser amount.

In the event of the damaged item being beyond economical repair, or if lost or stolen, replacements will be pre-owned, refurbished or remanufactured (not brand new). It may not be possible to replace **your gadget** with the same colour or finish; where this is not possible an alternative colour will be provided.

There is an excess for each and every claim, per incident claimed for, under this section by each insured person unless excess waiver has been purchased as detailed in the Table of Benefits.

## Accidental Damage

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. We will repair or replace <b>your gadget</b> if it is damaged as the result of <b>accidental damage</b>, providing the <b>gadget</b> is returned to the <b>claims administrator</b>.</li> <li>2. We will repair or replace <b>your gadget</b> if it is damaged as a result of accidentally coming into contact with any liquid.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>Accidental damage</b> when the <b>gadget</b> is in the possession of any person not named on <b>your</b> policy certificate.</li> <li>2. Liquid damage suffered whilst <b>you</b> are undertaking <b>water-based activities</b>.</li> <li>3. <b>Accidental damage</b> of the <b>gadget</b> where it is stored anywhere out of your immediate control. This includes as checked-in baggage or in bus, coach or train luggage compartments or where it is stored in overhead storage on a plane.</li> <li>4. Any damage unless the damaged <b>gadget</b> is provided for repair to <b>our</b> approved repairers.</li> <li>5. Repairs, or other costs for repairs carried out by anyone not authorised by <b>us</b>.</li> <li>6. Cosmetic damage to the <b>gadget</b> that has no effect on the functionality of the <b>gadget</b>, to include marring, scratching and denting.</li> </ol>

## Loss

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. If <b>you</b> accidentally lose <b>your gadget</b>, we will replace it, in respect of a valid <b>loss</b> claim.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>Loss of your gadget</b> which has not been reported to the local Police authorities and if necessary <b>your</b> network provider within 24 hours of discovering the incident.</li> <li>2. Any claim where <b>you</b> leave <b>your gadget</b> somewhere <b>unattended</b>. For example – where <b>your gadget</b> is left in a coach or bus while <b>you</b> are sightseeing or at the side of a pool.</li> <li>3. Any loss where <b>your gadget</b> is stored in checked-in baggage or in bus, coach or train luggage compartments or where it is stored in overhead storage on a plane.</li> <li>4. The <b>loss of your gadget</b> where the <b>manufacturer security</b> is not switched on throughout the insured trip, including at the time of the <b>loss</b>. The <b>manufacturer security</b> must also remain enabled, and <b>your gadget</b> must remain associated with <b>your manufacturer security</b> account, throughout the claims process.</li> </ol>

## Malicious Damage

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. If <b>your gadget</b> suffers <b>malicious damage</b>, we will repair or replace it. Where only part or parts of <b>your gadget</b> have been damaged, <b>we</b> will only replace that part or parts.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>Malicious damage</b> caused by <b>you</b> or any other person insured.</li> <li>2. Repairs, or other costs for repairs carried out by anyone not authorised by <b>us</b>.</li> </ol>

## Theft

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. If you suffer <b>theft</b> of <b>your gadget</b>, we will replace it, in respect of a valid <b>theft</b> claim.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>Theft of your gadget</b> which has not been reported to the appropriate local Police authorities and <b>your</b> network provider within 24 hours of discovering the incident.</li> <li>2. Any claim where <b>you</b> leave <b>your gadget</b> somewhere <b>unattended</b> for example – where <b>your gadget</b> is left in a coach or bus while <b>you</b> are sightseeing or at the side of a pool.</li> <li>3. Any claim where <b>your gadget</b> is stored in checked-in baggage or in bus, coach or train luggage compartments or where it is stored in overhead storage on a plane.</li> <li>4. Any claim where the circumstances of the <b>theft</b> cannot be clearly identified, for example where <b>you</b> are unable to confirm the time and place of the incident.</li> <li>5. The <b>theft of your gadget</b> where the <b>manufacturer security</b> is not switched on throughout the insured trip, including at the time of the <b>theft</b>. The <b>manufacturer security</b> must also remain enabled, and <b>your gadget</b> must remain associated with <b>your manufacturer security</b> account, throughout the claims process.</li> <li>6. <b>Theft</b> from any motor vehicle where <b>you</b> or someone acting on <b>your</b> behalf is not in the vehicle, unless the <b>gadget</b> has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors are closed and locked and all security systems have been activated. A copy of the repairer's account for such damage, or other evidence of damage to the vehicle must be supplied with any claim.</li> <li>7. <b>Theft</b> from any building or premises (including <b>your</b> holiday accommodation) unless the <b>theft</b> involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage, or other evidence of damage to the premises must be supplied with any claim.</li> </ol>

You are not covered for;

1. Your excess.
2. Any claim that occurs whilst not on a trip.
3. Any claim for a **gadget** that does not meet the **criteria**.
4. Any claim where **you** have committed fraud or provided misleading information or where there are significant inconsistencies surrounding the circumstances of **your loss**.
5. Any claim where **you** cannot provide **evidence of ownership**.
6. Any claim where **proof of usage** cannot be provided or evidenced (applicable where the **gadget** is a SIM-enabled device or in respect of a laptop/tablet where user history is available).
7. Any claim where the **manufacturer security** is not enabled at the time of **theft** or **loss** or where it has been disabled before the claims process has completed.
8. Any **loss, theft or accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
9. Any claim where you knowingly leave **your gadget** somewhere **unattended**.
10. Any claim where the **gadget** wasn't in good condition and in full working order at the time **you** started **your** trip.
11. Any claim where **you** have failed to take reasonable precautions to prevent **damage, theft or loss**. This will include, but not limited to:
  - a) Not using **your gadget** in accordance with the manufacturer's instructions.
  - b) Handing **your gadget** to a person who is not known to **you**.
12. Any claim where the IMEI/serial number cannot be determined from **your gadget**.
13. **Loss, theft** of or **accidental damage** to any **accessories**.
14. Any claim solely for components of **your gadget** that would be considered a consumable e.g. batteries
15. Any claim where there is evidence that the **damage, theft or loss** occurred prior to the start of **your** trip.
16. Any claim for the breakdown of **your** device, which is any internal failure or burning out of any component part of **your gadget**.
17. **Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data** from any computer virus or similar mechanism or as a result of any failure of the internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the **loss**.
18. Any claim resulting from an unlawful act. This will include, but not limited to:
  - a) Any unlawful act deliberately or intentionally committed by an insured person. or
  - b) The operation of law or the order of any court. or
  - c) Civil or criminal proceedings against anyone on whom **your** insured journey depends.
19. Any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network.
20. Loss of any software or firmware failures.
21. Any expense incurred as a result of not being able to use the **gadget**, or any **loss** other than the repair or replacement costs of the **gadget**.
22. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and/or all other jurisdictions where **we** transact business.

## 12. Personal accident, personal liability and legal covers

The next three sections cover the following:

1. Personal Accident – payment of a benefit if **you** are permanently injured or die as described in the section.
2. Personal Liability – compensation **you** are legally responsible to pay someone **you** caused injury to or damage to their property.
3. Legal expenses – legal costs if **you** have grounds to take legal action against a party.

### Upgrades

There is no cover if **you** are participating in certain winter sports unless **you** have purchased the [winter sports upgrade](#). Certain sports and activities do not include cover for Personal Accident or Personal Liability, see [Sports and Activities](#) section on page 54.

### Personal accident, personal liability and legal definitions

The following list of definitions applies to the Personal Accident, Personal Liability and Legal sections of cover and appears in bold throughout the wording.

#### Accidental Bodily Injury

A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results within 12 months, in the death, **Loss of Limb, Loss of Sight** or the **Permanent Total Disablement** of an **Insured Person**.

#### Immediate Relative

**Your** mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law, sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

#### Loss of Limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of an arm at or above the wrist joint or a leg at or above the ankle joint.

#### Loss of Sight

Total and irrecoverable loss of sight in one or both eyes; this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

#### Manual Work

Work that is physical, including but not limited to construction, installation, assembly and building work. Including working with domestic or wild animals. Humanitarian or carer work, or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians/singers and fruit/vegetable pickers.

#### Permanent Total Disablement

A disability which has lasted for at least 12 months from which **we** believe **you** will never recover, and which prevents **you** from carrying out any gainful occupation for which **you** are fitted by way of training, education, or experience.

#### Prospect of success

A view (when supported by independent legal advice) that **you** do have more than 51% chance of winning the case and achieving a positive outcome.

### Personal accident, personal liability and legal exclusions

The following exclusions apply to Personal Accident, Personal Liability and Legal.

**You** are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.

5. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.
6. Exposure to risk or danger, except in an endeavour to save a human life.
7. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one of the following;
  - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
  - b the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
  - c. a witness report from a third party.
  - d. **your** own admission.
9. If **you** are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
12. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
13. Any claim caused by **you** undertaking **manual work**.
14. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
15. Any claim arising from taking part in [winter sports](#) or travelling on a [cruise](#) when **you** have not paid to upgrade **your** cover.
16. Claims arising when **you** are taking part in a [sport or activity](#) that **we** do not cover or excludes personal liability or personal accident cover.
17. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
18. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
19. Any claim where property is lost or damaged due to radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
20. Any claim arising from **war** and **war**-like activities whether declared or not.

## Personal accident

Available on Economy, Standard and Premier

### Description of Cover

✓ What is Covered	✗ What is Not Covered
<p><b>Your:</b></p> <ol style="list-style-type: none"> <li>1. Death or</li> <li>2. Loss of limb or</li> <li>3. Loss of sight or</li> <li>4. Permanent total disablement</li> </ol> <p>Arising within one year of <b>you</b> suffering <b>accidental bodily injury</b>.</p>	<ol style="list-style-type: none"> <li>1. If <b>your</b> disablement is caused by mental or psychological trauma not involving <b>your accidental bodily injury</b>.</li> <li>2. If <b>your</b> death or disability happens over 1 year from the date of <b>your accidental bodily injury</b>.</li> <li>3. Claims not supported by a medical report or a death certificate.</li> <li>4. Any claim arising from a sports activity where Personal Accident cover is specifically excluded under this policy (see <a href="#">Sports and Activities</a> on page 54).</li> <li>5. Any claim arising as a result of <b>you</b> driving a motor car/motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full UK driving licence, or a valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. <b>You</b> must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.</li> <li>6. Riding/use of quad bikes, ATVs, electronic scooters, e-bikes or Segways are not covered at any time.</li> <li>7. Anything specifically listed in the <a href="#">Personal Accident, Personal Liability and Legal Exclusions</a>.</li> </ol>

The amount shown in the [Table of Benefits](#) will be payable to **you** or **your** legal representative if during a **trip you** suffer **accidental bodily injury** that solely and directly results in one of the outcomes listed below under "What is covered". **You** can only claim for one benefit under this section.

## Personal liability

Available on Economy, Standard and Premier

### Description of Cover

This section will cover **you** if during a trip **you** are involved in an accident which results in **you** becoming legally responsible to pay compensation for:

- Accidental bodily injury or death to a party other than an immediate relative or a travelling companion; and/or
- Accidental loss or damage to property, which is not owned by **you**, an immediate relative or a travelling companion.

**We** will pay up to the [sum insured](#) which applies to all people named on the policy, not to each insured, and covers all events occurring on a **trip**.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. All sums <b>you</b> are legally responsible to pay as compensation up to the <a href="#">sum insured</a>.</li> <li>2. Reasonable and necessary legal costs and expenses incurred by <b>you</b> in relation to the accident if <b>you</b> have <b>our</b> agreement before incurring any cost.</li> </ol>	<ol style="list-style-type: none"> <li>1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation).</li> <li>2. Claims made by <b>your</b> family or people who work for <b>you</b>.</li> </ol>

✓ What is Covered <i>cont</i>	X What is Not Covered <i>cont</i>
	<p>3. Claims resulting from:</p> <p><b>a.</b> <b>your</b> work or involvement in paid or unpaid <b>manual work</b> of any kind.</p> <p><b>b.</b> <b>you</b> taking part in any activity where this policy excludes Personal Liability cover (see <a href="#">Sports and Activities</a> Page 54).</p> <p><b>c.</b> <b>you</b> owning or occupying any land or building, unless <b>you</b> are occupying temporary holiday accommodation, not owned by <b>you</b>.</p> <p><b>d.</b> any agreement unless liability would have existed without that agreement</p> <p><b>e.</b> <b>you</b> owning, handling, riding or looking after any animal; or</p> <p><b>f.</b> <b>you</b> owning, possessing or using a firearm, a horse drawn, mechanical, or motorised vehicle, including pedal cycles, electric cycles and scooters (and any towed vehicles), any waterborne vessel or craft (except manually propelled watercraft), an aircraft of any description, including unpowered flight and drones.</p> <p>4. Any damages caused by any vehicle battery malfunction (while charging or not).</p> <p>5. Wilful or malicious acts.</p> <p>6. Property belonging to <b>you</b> or held in trust by <b>you</b>.</p> <p>7. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made.</p> <p>8. Any claims where <b>you</b> admit liability or promise to make payment without <b>our</b> prior written consent.</p> <p>9. Anything specifically listed in the <a href="#">Personal Accident, Personal Liability and Legal Exclusions</a>.</p>

## Legal expenses cover

Available on Economy, Standard and Premier

### Description of Cover

This section will cover legal costs up to the [sum insured](#) to undertake a civil action for damages if someone else causes **you** bodily injury or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

### Important information

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.

- Lawyers appointed must be qualified to practise in the country where the event happened or the defendant's country of residence.
- If **we** cannot agree on which lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.
- Legal advice continues to apply for up to seven days after **you** return home.

✓ What is Covered	X What is Not Covered
<p>1. Reasonable and necessary legal costs to undertake a civil action, up to the <a href="#">sum insured</a> provided <b>you</b> obtain <b>our</b> agreement to pursue the legal action before <b>you</b> start proceedings.</p> <p>2. Additional travel expenses in the event that a court outside <b>your</b> home country requires <b>you</b> to attend in connection with an event giving rise to action under this section, up to a maximum per insured person of £1,000.</p>	<p>1. The pursuit of a claim against <b>us</b>, <b>our</b> agent or an insurer underwriting any section of this policy, or a travel agent, tour operator or <b>public transport</b> provider.</p> <p>2. Actions between <b>Insured Persons</b>, or actions pursued to obtain satisfaction of a judgement or legally binding decision.</p> <p>3. Any advice or any claim arising in connection with a <b>trip</b> taken within <b>your home country</b>.</p> <p>4. Any expenses spent before obtaining <b>our</b> agreement to pursue legal action.</p> <p>5. Any claim arising as a result of <b>you</b> driving a motor car/motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full UK driving licence, or a valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. <b>You</b> must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.</p> <p>6. Riding/use of quad bikes, ATVs, electronic scooters, e-bikes or Segways are not covered at any time.</p> <p>7. Anything specifically listed in the <a href="#">Personal Accident, Personal Liability and Legal Exclusions</a>.</p> <p>8. Any claim where in <b>our</b> opinion there is an insufficient prospect of success in obtaining reasonable compensation.</p> <p>9. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.</p> <p>10. Any claim where the legal costs and expenses are variable depending on the outcome of the claim.</p> <p>11. The costs of any appeal.</p>

# 13. Sports and Activities

Available on Economy, Standard and Premier

This policy automatically provides cover for a wide range of sports and activities which **you** may participate in during **your trip** without the need to pay an additional premium, provided the activity is accessible to the general public and does not require specialist training or qualifications. Cover is subject to **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and following safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licensed.

Please see below the full list of activities that are covered, and those where there is no cover for Personal Accident or Personal Liability.

## Eligibility

We are unable to provide cover for anyone participating in any sport or activity if **you** are participating in or training:

- For a competition or a tournament.
- On a professional or semi-professional basis.
- Water-based activities outside 12 nautical miles from the coastline.
- For any sport or activity listed under "[Sports and Activities not Covered](#)".

 No Personal Liability Cover

 No Personal Accident Cover

 Inland waters or within 12 nautical miles of the coastline

Abseiling (within organiser's guidelines)	Billiards
Aerial Safaris (in chartered aircraft and an organised excursion)	Blading (no stunts)
Aerobics	Board Sailing   
Amateur Athletics	Body Boarding 
Angling	Boogie Boarding 
Archaeological Digging	Bowling/Bowls
Archery  	Bungee Jump (one jump only)
Assault Course	Cable Car Ride
Badminton	Camel Riding/Trekking  
Bamboo rafting 	Canoeing/Rafting/White Water Rafting/Kayaking up to grade 3 
Banana Boating 	Canoeing/Rafting/White Water Rafting/Kayaking grade 4   
Bar and Restaurant Work	Catamaran/Yachting/Sailing   
Baseball  	Clay pigeon shooting/small bore target shooting/rifle range  
Basketball	Climbing (on climbing wall only)
Beach games	Cricket

Croquet	Handball
Cross Country Running	Helicopter Rides (passenger only)
Curling	High Diving (Pool only)
Cycling (Excluding BMX, Mountain biking and Touring). E-bikes are not covered at any time  	Hiking up to 4,000 metres
Dancing (including lesson participation)	Hobie Cat Sailing   
Darts	Hockey/Shinty  
Deep Sea Fishing 	Horse riding (wearing a helmet, and no more than 7 days in total for the duration of your trip). No cover for racing, jumping or hunting  
Dinghy Sailing   	Hot Air Ballooning (passenger only)
Dragon Boat Racing   	Hot Dogging up to grade 3
Dry Slope Skiing	Hot Springs
Elephant Riding/Trekking  	Hydro Zorbing
Falconry	Ice Cricket  
Fell Running (up to 4,000 metres)	Ice Skating (rink only)
Fell Walking (up to 4,000 metres)	Ice Surfing  
Fencing  	In-line Skating (no stunts)
Fishing 	Jet Boating (passenger only)   
Fives	Jet Skiing (must be 17 years of age or over)   
Flag American Football	Jogging
Flying as a passenger in an aircraft (private plane/Helicopter/Glider)	Korfball
Football	Land Skiing
Frisbee/Ultimate Frisbee	Llama Riding  
Fruit or vegetable picking (under 3 metres)	Mopeds* (maximum 125cc, must have appropriate licence for vehicle, wearing a helmet)  
Glass bottom boats/bubbles	Motorcycling* (maximum 125cc, must have appropriate licence for vehicle, wearing a helmet)  
Gliding as a passenger and with a qualified pilot	Mule Trekking  
Go Karting (up to 120cc, wearing a helmet)  	Netball
Goalball	Octopush
Golf (applicable to playing golf. There is no cover for loss of green fees, loss of golf equipment or any hole-in-one fees)	Orienteering (up to 4,000 metres above sea level)
Gorilla Trekking (organised tours only)	Ostrich riding  
Gym – Fitness	Paddle boarding 
Gymnastics	Paintballing/War games (wearing eye protection)  

Parachuting tandem only 🏊🏊🏊	Skydiving (Tandem only) 🏊🏊🏊
Parascending/Parasailing (towed by a boat over water) 🏊	Sledding/Sledging or Sleigh Riding (passenger only if pulled by Horse, Dogs or Reindeer)
Pedalos 🏊	Small Bore Target Shooting 🏊🏊
Pilates	Snooker
Pony Trekking (wearing a helmet) 🏊🏊	Snorkelling 🏊
Pool	Soccer
Power Boating (passenger only) 🏊🏊🏊	Softball
Racquet Ball/Rackets 🏊🏊	Speed Boating (passenger only) 🏊🏊
Rambling (up to 4,000 metres above sea level)	Sphering
Reverse Bungee 🏊🏊	Spinning Class
Rifle Range 🏊🏊	Squash
Ringos 🏊	Surfing 🏊
River Bugging up to grade 3 🏊🏊	Swimming 🏊
River Sledging up to grade 3 🏊🏊	Swimming with Dolphins 🏊
River Tubing up to grade 3 🏊🏊	Swimming/Bathing with Elephants 🏊🏊
Roller Skating/Blading/In-line (incidental, wearing pads, helmet and no stunts)	Sydney Harbour Bridge Walk (organised and walking across clipped onto a safety line)
Rounders	Table Tennis
Rowing 🏊	Tall Ship Crewing 🏊🏊🏊
Safari in a vehicle/Trekking/Tracking (organised tour, no firearms)	Ten Pin Bowling
Sailing/Yachting (European waters only) 🏊🏊🏊	Tennis
Sand Skiing 🏊🏊	Touch Football
Sand Surfing 🏊🏊	Trampolining
Sand Yachting 🏊🏊	Tree Top Trekking/Canopy Walking
Sandboarding 🏊🏊	Trekking (below 4,000 metres only)
Scuba Diving up to a depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone) 🏊	Tubing
Sea Fishing 🏊	Tug of War
Shark Diving (professionally supervised in a cage) 🏊	Volleyball
Skateboarding (wearing pads and helmet, no stunts)	Wake Boarding 🏊
Skin Diving (up to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone)) 🏊	Walking (below 4,000 metres only)

Water Hockey	Wind Tunnel Flying (wearing pads and helmet)
Water Polo	Windsurfing 🏊
Water Skiing (no jumping) 🏊	Yachting/Sailing (European Waters only) 🏊🏊🏊
Whale Watching 🏊	Yoga
Wheelchair Basketball	Zip-lining/trekking
Wicker basket tobogganing	Zorbing/Hydro Zorbing

\*Mopeds/Motorcycling – You must be wearing a helmet and riding on recognised roads and following local safety laws. You (or the driver if you are a passenger) must be in possession of a valid licence/certificate for the vehicle.

<b>X Sports and Activities NOT covered – there is no cover available under ANY Section of the policy apart from Section 8 Cancellation</b>	
Battle Re-enactment	Martial Arts
BMX/Mountain biking/Cycle Touring/Electric/Mechanically assisted bicycles	Micro Lighting
Canoeing/Kayaking/Rafting/White Water rafting grades 5 and 6	Motorcycling/mopeds with an engine capacity over 125cc
Canyoning	Motor Sports/Racing of any kind Land/Sea
Cave Diving or potholing	Polo
Cliff or Base Diving/Jumping	Quad Biking/ATVs
Endurance Activities	River bugging/Ledging/Tubing grades 4 and above
Flying (as a pilot)	Rock Climbing
Gliding/Hang Gliding/Paragliding	Sailing/Boating/Yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
Gymkhana	Sand Buggy/Dune Buggy
Hot Air Ballooning (as a Pilot)	Segway/electronic scooters
Hunting, any use of firearm	Scuba diving 30+ metres
Jousting	Slacklining
Kite Buggy/Boarding/Surfing	Tightrope/High rope walking
Lacrosse	Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling above 4,000 metres
Marathon Running	Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons. Any Sahara/desert/polar (or other extreme climate) treks/runs/walks or hikes

# 14. Winter sports upgrade

Cover is available when **you** are participating in a covered winter sport provided **you** pay an additional premium to purchase this Upgrade.

Maximum age is 70 years on date of purchase.

## Important information

### Sections included in the Winter Sports Upgrade:

As well as the sections set out in this upgrade, **you** must pay the additional premium to extend cover to include Medical Cover for winter sports.

No Personal Liability Cover No Personal Accident Cover	
Which activities are covered	
Air Boarding	Ski Blading
Big Foot Skiing	Skidooring
Cross-country or Nordic Skiing or Randonnee (on recognised paths and with a guide)	Skiing
Kick Sledging	Snow Blading
Langlauf (on recognised paths and with a guide)	Snow Boarding
Mono-skiing	Snowmobiling
Mogul Skating	Tobogganing
Off Piste Skiing/Snowboarding (within resort boundaries)	

Provided **you** are not:

- Participating in or training for a competition; or
- Taking part on a professional or semi-professional basis; or
- Taking part contrary to local advice or warnings.

## Winter Sports definitions

### Ski equipment

Skis, including bindings, ski boots, ski poles and snowboards.

## Winter Sports exclusions

The following exclusions apply to Winter Sports.

**You** are not covered for:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).

3. When **you** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.

4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).

5. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.

6. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.

7. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.

8. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.

9. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.

10. Any claim arising from **war** and **war-like** activities whether declared or not.

## Ski equipment and lost or stolen lift pass

### Description of Cover

This section covers **you** for:

1. **Ski equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**.
2. The unused portion of **your** lift pass if it is lost or stolen during **your trip** up to the [sum insured](#).

### Important information

**Requirement to report lost, stolen or delayed items.** **You** must report lost or stolen **ski equipment** within 48 hours to the Police and provide **us** with a Police report (lift passes can be reported to resort management). If **your ski equipment** goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them within 24 hours, this includes **ski equipment** delayed in transit.

What is Covered	What is Not Covered
<ol style="list-style-type: none"> <li>1. The cost of <b>ski equipment</b> that is lost, stolen, damaged or destroyed on the <b>trip</b> after a deduction is made for wear, tear, and loss of value (see the <a href="#">Depreciation Table</a>).</li> <li>2. The unused portion of a lift pass that is stolen or lost during <b>your trip</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims for loss or theft not reported to the Police, the carrier, or resort management.</li> <li>2. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and were covered so as not to be visible from the outside of the vehicle and there are signs of forced entry.</li> <li>3. Loss, damage, or delay caused by confiscation or detention by customs or other officials or authorities.</li> <li>4. Anything listed under the <a href="#">Winter Sports Exclusions</a>.</li> </ol>

## Ski Hire

### Description of Cover

If **your ski equipment** is lost, stolen or damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the [sum insured](#). For cover to apply if **your** equipment is delayed **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or for loss, theft or damage have a valid claim under the Ski Equipment section.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

## Ski Pack

This includes ski pass cover.

### Description of Cover

If **you** have a valid claim under [Cancelling your trip](#) or [Cutting short your trip](#) for unexpected illness, injury, or death **we** will pay the for unused ski pack (ski school and lift pass and hired ski equipment) costs **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

## Piste Closure

### Description of Cover

This section pays a daily benefit when **your** pre-booked ski resort is shut for at least 24 hours preventing **you** from taking part in winter sports due to a lack of snow or adverse weather conditions. Cover is valid if **you** can give **us** evidence from the holiday company or resort management of the reason and length of time the slopes were shut. If **your trip** is within the Northern Hemisphere cover applies if **your** dates of travel fall between the months of December and April, and in the Southern Hemisphere between the months of May and October.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

## Avalanche

### Description of Cover

This section covers additional costs for travel and accommodation **you** pay to reach **your** destination or to return **home** if **your** travel is delayed by at least 24 hours due to an avalanche or a landslide. The [sum insured](#) applies to **your** whole trip regardless of the number of times **you** are delayed. **You** must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

8. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
9. Any claim caused by an **epidemic** or **pandemic**.
10. Any claim arising from **war** and **war-like** activities whether declared or not.

**You** can claim for pre-booked excursions where no refund has been given by the operator. **You** cannot claim for both. See the [Table of Benefits](#). There is no cover for anything listed under the [Cruise Upgrade Exclusions](#).

## Evening dress

### Description of Cover

This section covers up to the [sum insured](#) for:

- The cost of evening dress attire that is lost, stolen or damaged during the **trip**.
- The cost of hiring replacement attire required for the **cruise**.

## Cruise interruption

### Description of Cover

This section covers up to the [sum insured](#) for additional expenses **you** pay to rejoin **your cruise** if **you** temporarily disembark for hospital treatment on dry land.

For cover to apply **you** must:

- Have a valid claim under [Emergency Medical Expenses and Repatriation](#), see page 34. And
- Contact **us** on +44 (0) 208 865 3074 to discuss arrangements for additional transport and accommodation costs before finalising any such arrangements.

There is no cover for anything listed under the [Cruise Upgrade Exclusions](#).

# 15. Cruise upgrade

Cover is available when **you** are travelling on a **cruise** provided **you** pay an additional premium to purchase this Upgrade.

## Cruise Upgrade definitions

### Cruise

A **trip** involving a sea or river voyage of more than three days in total duration, where transportation and accommodation is primarily on an ocean/river-going passenger ship.

### Unattended

Where **you** or anyone travelling with **you** who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property or are not able to stop a third party from taking or interfering with **your** property while not in transit when baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the carrier.

### Timetable restrictions

While **you** are on **your cruise**, **you** were unable to disembark the cruise ship to visit the pre-planned port.

## Cruise Upgrade exclusions

The following exclusions apply to Cruise Upgrade.

**You** are not covered for the following:

1. Where applicable, the excess for each section.

2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
5. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
6. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
7. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.

## Missed departure and connections outside the UK including port connections

### Description of Cover

When **you** purchase the Cruise Upgrade the cover under [Missed Departure and Connections Outside the UK](#), as set out on page 30, is extended to include each port on **your cruise** itinerary.

There is no cover for anything listed under the Cruise Upgrade Exclusions and the [Trip Disruption exclusions](#).

## Missed port

### Description of Cover

This section will provide a payment for each port on **your cruise** itinerary that **you** are unable to disembark at due to adverse weather or **timetable restrictions**. For cover to be valid **you** must provide evidence from the **cruise** company confirming the port was missed and the reason why.

✓ What is Covered	✗ What is Not Covered
<ol style="list-style-type: none"> <li>1. The cost of evening attire that is lost, stolen, damaged or destroyed during the <b>trip</b> after a deduction is made for wear, tear, and loss of value (see the <a href="#">Depreciation Table</a>).</li> <li>2. The cost of hiring replacement evening attire.</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims for loss or theft not reported to the Police, the cruise operator or carrier within 24 hours and a written report obtained.</li> <li>2. Items left <b>unattended</b>.</li> <li>3. Loss, damage, or delay caused by confiscation or detention by customs or other officials or authorities.</li> <li>4. Claims for hiring when <b>you</b> cannot provide a receipt.</li> <li>5. Anything listed under the <a href="#">Cruise Upgrade Exclusions</a>.</li> </ol>

## Cabin confinement

### Description of Cover

This section pays for the following when **you** are ill or injured while on a **cruise**:

1. A set monetary amount for each 24-hour period **you** are confined to **your** cabin.
2. The cost of excursions **you** do not take while confined to **your** cabin.

For cover to be valid **you** must provide a written report from the ship's Medical Officer confirming the cause and the length of the confinement and have a valid claim under [Emergency Medical Expenses and Repatriation](#).

# 16. How to make a complaint

**If your complaint relates to the sales literature, the way in which your policy was sold to you, the Medical Screening Service or regarding information about your policy, please contact:**

Post Office Travel Insurance  
67 Hope Street  
Glasgow  
G2 3AE  
Telephone: 0330 123 1382

Email: [travelinsurancefeedback@postoffice.co.uk](mailto:travelinsurancefeedback@postoffice.co.uk)

Any written correspondence should be headed 'COMPLAINT' and **you** should include copies of supporting material.

**If your complaint relates to a claim, or assistance you received whilst travelling, please contact:**

Quality Department  
Collinson Insurance Services Limited  
Sussex House  
Perrymount Road  
Haywards Heath  
West Sussex RH16 1DN  
Call: 0333 333 9702

Email: [complaints@collinsoninsurance.com](mailto:complaints@collinsoninsurance.com)

There is no cover for Covid-19 under this section and for anything listed under the [Cruise Upgrade Exclusions](#).

### Increased baggage cover

Please refer to the [Personal Baggage](#) section which forms the basis of cover.

Please check the [Table of Benefits](#) for the additional baggage limits for the cover **you** have purchased.

**If your complaint relates to the gadget upgrade claims, please contact:**

Taurus Insurance Services Ltd.  
Customer Relations Officer  
Taurus Insurance Services Limited  
Suite 2209-2217 Eurotowers  
Europort Road, Gibraltar  
Email: [gadget.complaints@taurus.gi](mailto:gadget.complaints@taurus.gi)

**Our** promise of service – **we** will aim to provide **you** with a full response within 4 weeks (8 weeks for Gadget Upgrade claims) of the date **we** receive **your** complaint, and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision. In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is:

Financial Ombudsman Service (FOS)  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR  
Telephone: 0800 0234 567 or 0300 1239 123

More information can be found on their website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above procedure before the FOS will consider **your** case. **Your** legal rights are not affected.

# 17. Data protection

## How we use the information about you

As an insurer and data controller: **We** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from Post Office Limited and Post Office Management Service Limited on a regular basis while **your** policy is still live. This will include **your** name, address, health information, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have; service **your** policy including claims and policy administration, payments, and other transactions; and detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to **us** processing relevant sensitive information.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance or employment. Further details of

how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting [www.insurancefraudbureau.org/privacy-policy/](http://www.insurancefraudbureau.org/privacy-policy/)

## Processing your data

**Your** data will generally be processed on the basis that it is: necessary for the performance of the contract that **you** have with **us**; is in the public or **your** vital interest; or for **our** legitimate business interests. If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

## How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

## How you can access your information and correct anything which is wrong

**You** have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or in writing as shown below.

**Data Protection Officer Sussex House, Perrymount Road Haywards Heath, West Sussex, RH16 1DN**  
Email: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

**We** may make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive. **We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate. If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Data Protection Officer using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

# Don't forget your other travel essentials

## Useful information

### To declare a medical condition

Call: 0330 123 3690

### For Emergency Medical Assistance

Call: +44 (0)208 865 3074

### To make a claim

Please go online to [postoffice.claimhere.co.uk](https://postoffice.claimhere.co.uk)  
or call: 0333 333 9702

### To talk about *your* policy or to discuss cover options

Call: 0330 123 3690

### To make a claim on Gadget cover

Please go online to <https://tiga.taurus.claims/>  
or call: +44 (0) 330 020 0024

## Check out all these other great holiday services and products available from Post Office.

### Travel money

Great exchange rates and 0% commission on a wide range of foreign currencies.

### Passport Check & Send

For a small fee, we'll check your passport application is filled in correctly and send it by Royal Mail Special Delivery Guaranteed®.

### E-top-up

If you're on Pay As You Go, you can still call home from abroad – just remember to top up your mobile phone before you leave.

## To find out more

Visit [postoffice.co.uk/travel](https://postoffice.co.uk/travel)

Ask at the counter

Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider.

Post Office Travel Insurance is arranged by Post Office Limited and Post Office Management Services Limited. Post Office Limited is an appointed representative of Post Office Management Services Limited which is authorised and regulated by the Financial Conduct Authority, FRN 630318. Post Office Limited and Post Office Management Services Limited are registered in England and Wales. Registered numbers 2154540 and 08459718 respectively. Registered office: 100 Wood Street, London EC2V 7ER. Post Office and the Post Office logo are registered trademarks of Post Office Limited. Post Office Travel Insurance is underwritten by Collinson Insurance, a trading name of Astrenska Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Services Register Number is 202846.

The above details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).

Branch Response Code