

# Dorset Police Federation Travel Insurance Policy

TRAVEL INSURANCE POLICY NUMBER MT 15/1191

## SUMMARY OF COVER

Period of Master Policy Certificate - 1st April 2015 to 31st March 2017



	Section	Limit*	Excess**	Page Number
	<b>Trip duration</b>	31 days		
	<b>Maximum age</b>	69 years Worldwide		
	<b>Dependent child maximum age</b>	18 years or 22 years (if in full time education)		
<b>Section 1</b>	<b>Cancellation</b>	<b>£5,000</b>	<b>£50</b>	<b>4</b>
<b>Section 2</b>	<b>Curtailment</b>	<b>£5,000</b>	<b>£50</b>	<b>4</b>
<b>Section 3</b>	<b>Emergency Medical Expenses</b>	<b>£5,000,000</b>	<b>£50</b>	<b>4</b>
	Emergency Dental Treatment	<b>£350</b>	<b>£50</b>	
	Funeral Expenses Abroad	<b>£1,000</b>	<b>£50</b>	
<b>Section 4</b>	<b>Personal Accident</b>	<b>£20,000</b>	<b>Nil</b>	<b>5</b>
<b>Section 5</b>	<b>Baggage &amp; Personal Effects</b>	<b>£1,500</b>	<b>£50</b>	<b>5</b>
	Single Item Limit	<b>£250</b>	<b>£50</b>	
	Total Valuables Limit	<b>£400</b>	<b>£100</b>	
	Delayed Baggage (after 24 hrs)	<b>£100</b>	<b>Nil</b>	
<b>Section 6</b>	<b>Money</b>	<b>£500</b>	<b>£50</b>	<b>6</b>
	Cash Limit	<b>£300</b>	<b>£50</b>	
		(£50 for under 16's)		
<b>Section 7</b>	<b>Loss of Passport / Driving Licence Expenses</b>	<b>£250</b>	<b>£50</b>	<b>6</b>
<b>Section 8</b>	<b>Travel Delay (12 hours or more)</b>	<b>£50</b>	<b>Nil</b>	<b>6</b>
	Trip Abandonment (after 24 hrs)	<b>£5,000</b>	<b>£50</b>	
<b>Section 9</b>	<b>Missed Departure</b>	<b>£500</b>	<b>£50</b>	<b>7</b>
<b>Section 10</b>	<b>Personal Liability</b>	<b>£2,000,000</b>	<b>£50</b>	<b>7</b>
<b>Section 11</b>	<b>Legal Expenses</b>	<b>£25,000</b>	<b>£100</b>	<b>7</b>
<b>Section 12</b>	<b>Hijack</b>	<b>£1,000</b>	<b>Nil</b>	<b>8</b>
		(£100 per 24 hours)		
<b>Section 13</b>	<b>Sports &amp; Activities</b>			<b>8</b>
	Level 1 (included as standard)			
	Level 2 (available upon payment of additional premium)			
<b>Section 14</b>	<b>Winter Sports</b>			<b>9</b>
	Sports Equipment	<b>£500</b>	<b>£50</b>	
	Equipment Hire	<b>£300</b>	<b>£50</b>	
	Winter Sports Pack	<b>£300</b>	<b>£50</b>	
	Piste Closure	<b>£300</b>	<b>Nil</b>	
<b>Section 15</b>	<b>Catastrophe Cover</b>	<b>£500</b>	<b>Nil</b>	<b>9</b>
<b>Section 16</b>	<b>TRAVEL DISRUPTION EXTENSION</b>			<b>10</b>
	<b>Extended cancellation or curtailment charges</b>	<b>Up to £5,000</b>	<b>£50</b>	
	<b>Extended delayed departure cover</b> (12 hours or more)	<b>£50</b>	<b>Nil</b>	
	(or up to £3,000 - unused costs)		<b>£50</b>	
	<b>Extended missed departure</b>	<b>Up to £500</b>	<b>£50</b>	
	<b>Accommodation cover</b>	<b>Up to £3,000</b>	<b>£50</b>	

\* Limits of cover apply to each insured person

\*\* The excess is applicable per person, per policy section to a maximum of two excesses per insured incident.

Medical Conditions and Health Warranty  
General Conditions and General Exclusions  
Claims Procedure & Complaints Procedure

Page 2  
Page 11 & 12  
Page 12

### We bring your particular attention to the following conditions and exclusions

The policy contains a health warranty and certain medical exclusions;	Health Warranty	The policy will not cover baggage left unattended or valuables, jewellery or money unless kept on the person or stored in a locked safety deposit box or safe	Sections 5 and 6
You will not be covered if you choose to travel to a country or region against the advice issued by the Foreign & Commonwealth Office. Telephone 0207 008 1500, Website: www.fco.gov.uk	General Exclusion 2	There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment	Section 10
You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.	Section 1	Losses resulting from participation in high risk sports and leisure activities are excluded. Cover can be provided for certain sports and activities but you may be required to pay an additional premium. You must obtain written confirmation from us if you require cover for planned activities.	What is covered Notes 7 and 8 page 2 General Exclusions
There are maximum limits within the baggage and money sections for any one article, pair or set, jewellery, valuables and money.	Sections 5 and 6	Cover within the United Kingdom is limited to pre-booked trips of 1 night or more in paid accommodation.	
Baggage claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' basis; claim payments will be subject to a deduction for wear and tear.	Sections 5		

You should read the Policy Wording and Terms and Conditions carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of the cover. If you have any queries or require any information about this travel insurance contact Philip Williams & Co 0845 230 1650.

## TRAVEL INSURANCE POLICY

This policy wording including any cover notes, forms a contract of insurance between Millstream Underwriting Ltd. (insured by Arch Insurance Company (Europe) Ltd. and the **Trustees** of the scheme. Membership of the scheme, by subscribing members and their families as described below, is subject to acceptance at the discretion of The **Trustees**. The policy wording explains the conditions, exclusions and limits of cover **we** provide.

## POLICYHOLDER

The appointed **Trustees** for the time being of the Dorset Police Federation Insurance Scheme as recorded in the Trust Deed. [The **Trustees**.]

## WHO IS COVERED

The subscribing member, spouse (or co-habiting partner) and their children under the age of 18 years or 22 years if in full time education, all normally resident with the member. Cover is only available to people resident in the **United Kingdom** and is only valid for trips starting in and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. Cover will cease on your 70th Birthday.

## WHAT IS COVERED

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

### You are covered for:

1. holidays and leisure trips.
2. trips with a maximum planned duration of up to 31 days.

*NOTE: TRIPS WITH A SCHEDULED DURATION OF MORE THAN 31 DAYS WILL NOT BE COVERED UNDER THIS POLICY UNLESS **YOU** ARRANGE AN EXTENSION FOR AN ADDITIONAL PREMIUM. THIS MUST BE DONE AT TIME OF BOOKING.*

3. **You** have worldwide cover. **You** will not be covered if **you** choose to travel to a specific country or region against the advice issued by the Foreign & Commonwealth Office. Telephone +44 (0) 845 850 2829 Website [www.fco.gov.uk](http://www.fco.gov.uk)
4. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 1 night or more. All trips must start and end in the **United Kingdom**. There is no medical expenses cover within the **United Kingdom**.
5. **winter sports** activities and **scuba diving** up to 30 metres in depth, for up to 17 days duration in total during the insurance year.
6. participating in sports and activities under Level 1 as detailed in Section 13.
7. participating in sports and activities under Level 2 as detailed in Section 13 if **we** agree to include and **you** have paid the additional premium required. **You** are not covered for hazardous activities, other than as specified in Section 13, unless **we** agree to include and **you** have paid the additional premium required.
8. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are
  - supervised by a qualified instructor, or
  - hold the appropriate qualification or licence, or
  - have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

## LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover (page 1) and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section to a maximum of £100 per insured incident.

## WHEN COVER STARTS AND ENDS

The Master Policy Certificate runs from 1st April 2015 to 31st March 2017 inclusive for all valid subscribing members of the scheme.

Cancellation cover starts from the time of booking a trip providing it is within the period of the Master Policy Certificate shown above and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum providing it is within the period of the Master Policy Certificate shown above.

## WORKING ABROAD

This insurance is extended to cover work abroad of the member only as defined on page 3. This insurance does not extend to cover the business activities of any other family member, otherwise insured by the policy. **You** are not covered under Section 11 Personal Liability when **you** are working.

## STATEMENT OF FACT

**You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked in this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of your answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

## MEDICAL CONDITIONS

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

**You** should tell **us** (to the best of your knowledge) if the health of an **immediate relative** or health of any person on whom the trip depends, is undergoing or on a waiting list for in-patient treatment whether they are travelling with **you** or not. There is no cover in respect of anyone who has received a terminal prognosis.

In respect of **you** the insured travelling person **we** will not cover medical problems referred to in the Health Warranty unless this was declared to **us** and accepted by **us** in writing.

**You** are advised to read the Health Warranty contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on 0845 643 2634.

## HEALTH WARRANTY

**You** must advise **us** (to the best of your knowledge) if any of the following apply to **you**, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends, whether they are travelling with **you** or not, the medical Screening Service must be contacted.

1. **You**/they were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim.
2. **You**/they have, during the 12 months before this insurance started, suffered from, received treatment, advice or medication for any chronic or recurring illness. (A chronic condition is one lasting three months or more).

3. **You**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
4. **You**/they have been diagnosed as having a terminal illness.
5. **You**/they were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. **You**/they were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition. Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

## CHANGE IN HEALTH

If any of the reasons stated in the Health Warranty above occur between the date the policy is issued and before the first day of **your** trip, **you** must notify the Medical Screening Service immediately on 0845 643 2634.

**We** will then decide if **we** can provide **you** with cover on existing terms. **We** may add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made.

**We** reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being.

## DEFINITIONS

Whenever the following words appear in bold in this policy wording they will always have these meanings:

**Appointed Advisor** – The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

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

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

**Curtailment costs** – Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted cost of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. The following are not included in the definition: All costs associated to outward and return travel tickets, whether used or unused.

**Europe** – UK, Continental Europe (including the Channel Islands and the Isle of Man), Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

**Expert Witness** – A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

**Hazardous activities** – Participating in any sport or activity which could pose an increased risk of danger to **you**, and may require **you** to take additional precautions to avoid injury or claim.

**Hijack** – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

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

**Immediate relative** – Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the **United Kingdom**.

**Insurer** – Arch Insurance Company (Europe) Ltd. FCA Firm Ref: 229887.

**Legal action** – Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

**Legal costs** – Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

**Loss of limb** – Physical, permanent and total loss of use at or above the wrist or ankle.

**Loss of sight** – The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

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

**Money** – Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

**Permanent total disablement** – Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

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

**Personal baggage** – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

**Public transport** – Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

**Redundancy** – Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

**Scuba Diving** – Conventional scuba diving only. **We** do not cover any unaccompanied dive, any dive in over head environments, night dives, diving inside wrecks, any dive for gain or reward, or any dive below 30 metres. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

**The Trustees** – Shall mean the trustees for the time being of the scheme appointed by Dorset Police Federation.

**Unattended** – When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

**United Kingdom** – England, Scotland, Wales and Northern Ireland.

**Valuables** – Watches, furs, jewellery, photographic equipment, binoculars, sunglasses, spectacles, telescopes, video equipment, camcorders and audio equipment (including personal stereos, DVD & mini-disc players, MP3 players), CDs, DVDs, tapes, films, cassettes, cartridges and headphones.

\*Please note that cover for **valuables** is excluded if they are damaged or stolen whilst as checked-in baggage. It is therefore important that **you** store valuables in **your** carry-on or hand held luggage and they are under **your** supervision at all times.

**We/us/our** – Millstream Underwriting Ltd. on behalf of Arch Insurance Company (Europe) Ltd.

**Winter Sports** – Conventional skiing / snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is only covered if under the care and direction of a locally qualified guide or instructor.

**Work abroad** – This insurance will provide the subscribing member only with cover for clerical business activities, non-manual and light general work not involving the use of mechanical



or industrial machinery, at a height not exceeding two metres.

**You/your** – The subscribing member, spouse (or co-habiting partner) and their children under the age of 18 years or 22 years if in full time education, all normally resident with the member.

## SECTION 1 CANCELLATION

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable and is not as a result of mere disinclination to begin **your** trip as arranged. Cover also extends to the cancellation of excursions pre booked in the **United Kingdom** once the trip has commenced up to £150. Cancellation must be due to a cause listed below occurring during the period of insurance.

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of yours;
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
4. **your** posting overseas or emergency and unavoidable duty and compulsory quarantine.

### Not Covered

1. The policy excess as shown in the Summary of Cover (no charge will be payable in respect of loss of deposit only claims);
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
7. anything mentioned in the General Exclusions.

## SECTION 2 CURTAILMENT

This section includes the services of the Emergency Medical Assistance service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance telephone number is **+44 (0)20 7183 3751**

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to **your home**, which have not been used and which were paid before **your** departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of yours.
2. **your home** or place of business being made uninhabitable

or the police requesting **your** presence following a theft from **your home**.

### Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

### Not Covered

1. the policy excess as shown on the Summary of Cover;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance service;
5. if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
6. anything mentioned in the General Exclusions.

*NOTE: IT IS A REQUIREMENT OF THIS INSURANCE THAT **YOU** CONTACT THE EMERGENCY MEDICAL ASSISTANCE SERVICE IMMEDIATELY IF **YOU** WISH TO RETURN **HOME** FOR ANY OF THE REASONS LISTED ABOVE OR BY ANY METHOD OTHER THAN AS ORIGINALLY PLANNED. FAILURE TO DO SO MAY AFFECT **YOUR** CLAIM.*

## SECTION 3 EMERGENCY MEDICAL EXPENSES (not private health insurance)

*NOTE: THIS IS NOT A PRIVATE MEDICAL HEALTH INSURANCE POLICY. **WE** WILL PAY FOR PRIVATE TREATMENT ONLY IF THERE IS NO APPROPRIATE RECIPROCAL HEALTH AGREEMENT IN EXISTENCE AND NO PUBLIC SERVICE AVAILABLE AND **WE** RESERVE THE RIGHT TO ORGANISE A TRANSFER FROM A PRIVATE MEDICAL FACILITY TO A PUBLIC MEDICAL FACILITY WHERE APPROPRIATE. IN THE EVENT OF MEDICAL TREATMENT BECOMING NECESSARY FOR WHICH REIMBURSEMENT WILL BE SOUGHT, **WE** OR **OUR** REPRESENTATIVES WILL REQUIRE UNRESTRICTED ACCESS TO ALL **YOUR** MEDICAL RECORDS AND INFORMATION.*

This section does not apply to trips within the **United Kingdom**.

If **you** are admitted to hospital as an in-patient, the Emergency Medical Assistance service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

If **you** receive outpatient treatment in Spain, Greece, Cyprus, Portugal or Turkey, show this document to the doctor and **your** treatment will be paid through ChargeCare International in line

with the policy wording. The doctor will ask **you** to fill in a form to confirm treatment and may request **you** to pay the excess. If **you** receive out-patient treatment in other countries, it may be easier to pay any bills yourself. Keep all receipts and submit a claim when **you** return **home**. If **you** are in any doubt, call the Emergency Medical Assistance service for help.  
24 hour Emergency Medical Assistance telephone number  
**+44 (0)20 7183 3751**

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for costs incurred outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to £350;
3. reasonable and necessary additional accommodation (room only) and travelling expenses (Economy class), including those of up to two relatives or friends if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £1,000.
5. Reasonable additional travel and accommodation costs for a **close business associate** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad limited to £1,000.

*NOTE: IF **YOU** ARE TRAVELLING TO A COUNTRY IN THE EU **YOU** SHOULD OBTAIN A NEW EUROPEAN HEALTH INSURANCE CARD (EHIC). THIS REPLACES THE E111 AND MAY ENTITLE **YOU** TO FREE OR REDUCED COST HEALTHCARE IN THE EU. TO OBTAIN A CARD CALL 0845 606 2030, PICK UP AN APPLICATION FORM FROM A POST OFFICE OR APPLY ONLINE AT WWW.EHIC.ORG.UK. IF **YOU** ARE TRAVELLING TO AUSTRALIA AND REQUIRE MEDICAL TREATMENT, **YOU** MUST ENROL WITH MEDICARE.*

### Not Covered

1. the policy excess as shown on the Summary of Cover;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
  - a) Surgery or medical treatment which in the opinion of the attending doctor and the Emergency Medical Assistance service can be reasonably delayed until **your** return to the **United Kingdom**.
  - b) Medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
5. if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
6. the cost of any routine or elective (non-emergency) care or treatment including specialist review or referral, investigations, treatment or surgery, which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending doctor or the Emergency Medical Assistance service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;

10. any costs incurred within the **United Kingdom**;
11. further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions

## SECTION 4 PERSONAL ACCIDENT

### Covered

**You** are covered up to the limit as shown on the Summary of Cover in respect of the **loss of limb, loss of sight, permanent total disablement**, if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent disability.

*NOTE: If **you** are aged under 16 years at the time of the **personal accident** the **permanent total disablement** benefit will not apply.*

**We** will only pay the benefit for **permanent total disablement** if **your** registered doctor or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

### Not covered

1. any claims for disablement caused directly or indirectly by:
  - a) Disease or any physical defect or illness
  - b) An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

## SECTION 5 BAGGAGE & PERSONAL EFFECTS

### Covered

#### A) Personal baggage

**You** are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your** own **Personal Baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to

- a) £250 for any one item, pair or set of items
- b) £400 for all **valuables** in total

*NOTE: **YOU** MUST OBTAIN WRITTEN PROOF OF THE INCIDENT FROM THE POLICE WITHIN 24 HOURS OF THE DISCOVERY IN THE EVENT OF LOSS, BURGLARY OR THEFT OF THE **PERSONAL BAGGAGE**. DAMAGED ARTICLES MUST BE RETAINED BY **YOU** AND IF REQUESTED SUBMITTED TO THE CLAIMS HANDLERS SO AS TO SUBSTANTIATE A CLAIM. FAILURE TO DO SO MAY RESULT IN **YOUR** CLAIM BEING TURNED DOWN.*

#### B) Delayed Baggage

**You** are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your** own **personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

### Conditions

1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.

4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

#### Not Covered

1. the policy excess as shown on the Summary of Cover;  
2. if **you** do not exercise reasonable care for the safety and supervision of **your** property;

3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;  
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:

a) notify the carrier (i.e. airline, shipping company etc) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or

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

6. loss, destruction, damage or theft of the following property:

a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.

b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.

c) eBooks, computers and/or accessories, (including games and gaming consoles, PDA's, personal organisers, laptops and electronic navigation equipment), mobile telephones and televisions.

d) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).

e) tools of trade.

f) perishable items such as food.

g) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box or locked in the accommodation;

h) **valuables** left as checked-in baggage;

7. loss, destruction, damage or theft:

a) due to confiscation or detention by customs or other officials or authorities.

b) due to wear and tear, denting or scratching, moth or vermin.

c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.

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

9. **personal baggage** and **valuables** stolen from:

a) an unattended vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry.

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

10. any shortage due to error, omission or depreciation in value;

11. any property more specifically insured or recoverable under any other source;

12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.

13. anything mentioned in the General Exclusions.

## SECTION 6 MONEY

### Covered

**You** are covered up to the limits as shown on the Summary of Cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. **We** will only pay up to £300 for cash and bank notes. This is limited to £50 if **you** are under 16 years.

### Conditions

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements). In the event of a claim for loss of passport, **we** will pay a pro-rata replacement cost for the remaining value, based on the age of the original passport.

### Not Covered

1. the policy excess as shown on the Summary of Cover;
2. if **you** do not exercise reasonable care in protecting **your** **money** and documents against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

## SECTION 7 LOSS OF PASSPORT DRIVING LICENCE EXPENSES

This section does not apply to trips within the **United Kingdom**. Please also refer to Section 6 Money and see under the definition of **money**.

### Covered

**You** are covered up to the limits as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.

### Not Covered

1. the policy excess as shown on the Summary of Cover;
2. any cost that **you** would have incurred had **you** not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

## SECTION 8 TRAVEL DELAY AND ABANDONMENT

This section does not apply to trips within the **United Kingdom**.

### Covered

**You** are covered if **your** outward or return flights, sea crossing, coach or train departure are delayed for more than 12 hours beyond the intended arrival time (as specified on **your** travel ticket) as a result of:

a) strike or industrial action (provided that at the time of booking, there was no reasonable expectation that the trip may be affected by such cause);

b) adverse weather conditions;

c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel then **we** will pay;

1. a benefit as shown on the Summary of Cover in total per person following a complete 12 hour or more delay.
2. if **you** are delayed on **your** outward journey from the **United Kingdom** so that **your** trip has been re-scheduled to arrive at



**you** destination more than 24 hours after the original scheduled arrival time, **you** may choose to abandon the trip instead of payment for delay, **you** are covered up to the maximum as shown on the Summary of Cover.

### Conditions

1. **you** must obtain written confirmation from the airline, shipping, coach or train company, confirming the period of and the reason for the delay.
2. this benefit is only payable in respect of either 1 or 2 as detailed above.

### Not Covered

1. the policy excess as shown on the Summary of Cover of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed the **United Kingdom**.
5. anything mentioned in the General Exclusions.

## SECTION 9 MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom**.

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if **you** arrive at any departure point shown on **your** pre-booked itinerary too late to commence **your** booked trip as a result of;

- a) the **public transport** in which **you** are travelling is delayed;
- b) the vehicle in which **you** are travelling being involved in an accident or breakdown;
- c) an accident or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling.
- d) connecting flights arriving too late to make **your** scheduled flight.
- e) adverse weather conditions making it impossible to travel to the outbound departure point in the **United Kingdom**.

### Conditions

1. In the event of a claim due to delayed **public transport**, **you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. In the event of a claim due to **your** vehicle being involved in an accident or breakdown, **you** must provide a police or roadside assistance report.
3. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **you** must obtain written confirmation from the Police or emergency breakdown services of the location, reason and duration of the delay.

### Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. any costs claimed under Section 8 Travel Delay and Abandonment;
5. anything mentioned in the General Exclusions.

## SECTION 10 PERSONAL LIABILITY

### Covered

**You** are covered up to the amount as shown on the Summary of Cover for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

**NOTE: WE ARE ENTITLED TO TAKE OVER ANY RIGHTS IN THE DEFENCE OR SETTLEMENT OF ANY CLAIM AND TO TAKE PROCEEDINGS IN YOUR NAME FOR OUR BENEFIT AGAINST ANY OTHER PARTY.**

### Not Covered

1. the policy excess as shown on the Summary of Cover;
  2. fines imposed by a Court of Law or other relevant bodies;
  3. anything caused directly or indirectly by:
    - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
    - b) injury, loss or damage arising from:
      - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons
      - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
      - iii) the carrying out of any trade or profession
      - iv) racing of any kind
      - v) any deliberate act;
      - vi) suicide, attempted suicide, self inflicted injury, alcohol or drug abuse, alcoholism, drug addition, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
      - vii) anxiety, depression or any psychotic mental illness;
    - c) liability covered under any other insurance policy;
  4. anything mentioned in the General Exclusions.
- NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party liability, as you are not covered under this insurance.**

## SECTION 11 LEGAL EXPENSES

### Covered

**You** are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed advisor** to act for **you**. If **you** and **we** cannot agree on an appointed advisor, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to the amount shown on **the Summary of Cover** for **legal costs** for **legal action** for **you** (but no more than £25,000 in total for all persons insured on the policy).

### Conditions

1. **You** must conduct your claim in the way requested by the **appointed advisor**;
2. **You** must keep us and the **appointed advisor** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;

3. **We** will not be bound by any promises or undertakings which **you** give to the **appointed advisor**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of legal action could be more than settlement.

### Not Covered

#### 1. Any claim:

- a) reported to **us** more than 60 days after the event giving rise to the claim;
- b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
- c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
- d) where another **insurer** or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- e) against a travel agent, tour operator or carrier, us, the **Insurer**, another person insured by this policy or **our** agent.

#### 2. Legal costs:

- a) for **legal action** that **we** have not agreed to;
- b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;

- c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- d) that cannot be recovered by **us**, **you** or **your appointed advisor**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- e) awarded as a personal penalty against **you** or the **your appointed advisor** (for example not complying with Court rules and protocols);
- f) for bringing **legal action** in more than one country for the same event
- g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
- h) anything mentioned in the General Exclusions.

## SECTION 12 HIJACK

### Covered

**You** are covered for a benefit as shown on the Summary of Cover payable for each complete 24 hour period.

### Not Covered

1. if **you** or **your** family or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions

## SECTION 13 SPORTS & ACTIVITIES

### Level 1

Abseiling (max 100m) (a,c)  
 Angling  
 Archery (a,b)  
 Badminton  
 Black Water Rafting (Grades 1-3) (a)  
 Bowling  
 Bungee Jumping (max 2 jumps) (a,c)  
 Camel/Elephant riding/trekking (main purpose of trip) (b)  
 Canoeing (inland/coastal, no White Water)(a)  
 Clay Pigeon Shooting (a,b)  
 Cycling  
 Deep Sea Fishing (a)  
 Fell Running/Walking (without ropes, picks or guides)  
 Golf  
 Gymnastics (a)  
 Hiking without ropes, picks or guides up to 1500m  
 Horse Riding (Hacking only – incidental to trip, no jumping)  
 Hot-Air Ballooning (a,b)  
 Ice Skating (in-door only)  
 Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b)  
 Kayaking (inland/coastal waters, no White Water) (a)  
 Martial Arts (non-contact)  
 Motor Biking (full UK licence and helmet to be worn) (b,c)  
 Orienteering (a)  
 Outdoor Endurance (a)  
 Outward Bound (a)  
 Paint balling (a,b)  
 Parasailing (a)  
 Parascending (over water only) (a)  
 Passenger private small aircraft/helicopter (a)  
 Rambling  
 Roller Skating/Blading (no stunting)  
 Rowing / Sculling (inland/coastal waters, no White Water)  
 Rifle range shooting (a,b)  
 Safari Tours (a)  
 Sailing (coastal waters only) (a,b)  
 Scuba Diving (30m) (a)  
 Snorkeling  
 Speed Boating (inland/coastal waters ONLY, no White Water) (a,b)  
 Squash  
 Surfing (incidental to trip)  
 Swimming  
 Table Tennis  
 Ten Pin Bowling  
 Tennis  
 Trekking (without ropes, picks or guides up to 1500m)  
 Volleyball  
 Water Skiing (no jumps) (a,b)  
 White Water Rafting (grades 1-3) (a,c)  
 Wind Surfing (incidental to trip) (b).  
 Wintersports (see definitions on page 3)  
 Yachting (coastal waters only) (a,b)

### Level 2 (if required, please call Philip Williams & Co on 0845 230 1650)

Abseiling (over 100m) (a,c)  
 Aerial Safari (a)  
 American Football (c)  
 Black Water Rafting (Grades 4-5) (a)  
 Bouldering  
 Bungee Jumping (3 or more jumps) (a,c)  
 Canoeing White Water (Grade 1-3) (a)  
 Equestrian activities other than trekking and hacking  
 Football (including 5 a side)  
 Go-Karting (a,b)  
 Hiking without ropes, picks or guides up to 3000m (a)  
 Hockey  
 Horse Riding/Trekking (main purpose of trip)  
 Hunting on foot, animal or machine (a,b,c)  
 Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b)  
 Kayaking White Water (Grades 1-3) (a)  
 Kite Surfing (c)  
 Mountain Biking (off-road) (b,c)  
 Parachuting (1 Jump only) (a,c)  
 Quad Biking (a,b,c)  
 Rugby (c)  
 Sailing outside coastal waters (Europe ONLY) (a,b)  
 Scrambling  
 Sea Canoeing (coastal waters only)  
 Surfing (main purpose of trip)  
 Trekking (without ropes, picks or guides up to 3000m)  
 White Water Rafting (Grades 4-5) (a,c)  
 War Games (a,b)  
 Wind Surfing (main purpose of holiday) (b)  
 Yachting outside coastal waters (Europe ONLY) (a,b)



## CONDITIONS APPLICABLE TO SPORTS & ACTIVITIES COVER

### Covered

**You** are covered when participating in sports and activities listed under Level 1. **You** are covered when participating in sports and activities listed under Level 2 if **you** have paid the appropriate additional premium. The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list.

- Provided **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity.
- Personal Liability** cover is excluded.
- Personal Accident** cover is excluded.

### Conditions

**You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

### Not Covered

Anything listed in the General Exclusions.

*NOTE: **YOU ARE NOT COVERED WHEN PARTICIPATING IN PROFESSIONAL OR ORGANISED SPORTS, RACING, SPEED OR ENDURANCE TESTS AND DANGEROUS PURSUITS***

## SECTION 14 WINTER SPORTS EXTENSIONS

### SPORTS EQUIPMENT

**You** are covered up to the limit shown on the Summary of Cover for the value or repair of **your** own **winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50. In the event of a claim **you** must provide the following documentation:

- loss or theft: a report from the police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer
- damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that the damage is beyond economic repair, plus the second hand value prior to damage.

### EQUIPMENT HIRE

**You** are covered up to the limit as shown on the Summary of Cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

- your** equipment is lost, stolen or damaged;
- OR
- your** equipment is delayed for at least 12 hours on **your** outward journey.

In the event of a claim **you** must provide the following documentation:

- loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
- damage: confirmation from the hire of company of damage sustained and additional charges incurred.
- delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing the original and additional charges.

### WINTER SPORTS PACK

**You** are covered up to the limit as shown on the Summary of Cover for the value of the unused portion of **your** resort pass, ski school and lift pass and **winter sports equipment** hire costs limited to £150 per week if:

- you** have an accident or **you** are ill;
- your** resort pass is lost or stolen

In the event of a claim **you** must provide the following documentation:

- accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of the initial cost.
- loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.

### PISTE CLOSURE

**You** are covered up to the limit as shown on the Summary of Cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to a lack of snow or excessive snow or avalanche conditions, then:

- up to £15 per day towards transport costs to reach another resort; OR
- compensation of £25 per full day if skiing is unavailable due to the total closure of on-piste skiing activity

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

### Not Covered

- the policy **excess** as shown on summary of cover;
- if **you** do not adhere to the International Ski Federation code or the resort regulations;
- anything not covered in Section 5 Baggage and Personal Effects;
- anything not covered in Section 3 Emergency Medical Expenses;
- anything not covered in Section 10 Personal Liability;
- ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
- anything listed in the General Exclusions.

## SECTION 15 CATASTROPHE COVER

### Covered

**You** are covered up to the sum shown in the Summary of Cover for the cost of providing reasonable alternative accommodation (room only) if **your** booked accommodation is uninhabitable because of fire, flood, earthquake or storm.

### Conditions

- you** must provide written confirmation from the appropriate public authority confirming the cause and nature of the catastrophe and the amount of time it lasted.
- you** must provide written confirmation of the additional accommodation (room only) charges incurred.
- any event that results in a claim under this section was not known about prior to your departure to or from the **United Kingdom**.

### Not Covered

- any costs recoverable from another source (e.g. tour operator, hotel)
- any claim arising as a result of **you** travelling against the advice of a local or national authority.
- any expense that you would normally be expected to pay during your trip.
- any claim arising as a result of your mere disinclination to carry on with your trip.
- anything listed in the General Exclusions.

## SECTION 16 TRAVEL DISRUPTION EXTENSION

This extension to the policy provides the following amendments to the insurance, specifically for trips that do not constitute a package (*as described in the special definition following*).

### Special definition relating to this section (which is shown in italics)

**Package** - means the pre-arranged combination of at least two of the following components, when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

### Extended Cancellation or Curtailment charges

#### What is covered

Sections 1 and 2 - Cancellation or Curtailment charges is extended to include the following cover.

We will pay **you** up to £5,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £150) and other pre-paid charges (which **you** have paid or are contracted to pay, together with any reasonable additional travel expenses (Economy class) incurred if:

- a) **you** were not able to travel and use **your** booked accommodation or

- b) the trip was curtailed before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later), or in the case of **Curtailment** after **you** had left the **United Kingdom** to commence the trip.

### Extended TRAVEL DELAY and ABANDONMENT

#### What is covered

Section 8 - Travel Delay is extended to include the following cover.

We will pay **you** one of the following amounts:

1. If the public transport on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting public transport in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home** we will pay **you**

- a) £50 for the first completed 12 hours delay (*which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay*) provided **you** eventually continue the trip.

2. We will pay **you**:

- a) up to **£5,000** for any irrecoverable unused accommodation and travel costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

- i) the public transport on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or
- ii) **you** being denied boarding (because there are too many

passengers for the seats available) and no other flight could be provided within 12 hours or

- b) up to £1000 for reasonable suitable additional accommodation (room only) and travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:

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

- ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours and **you** choose to make other travel arrangements for **your** trip because there was no other alternative transport offered by the public transport operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator.

**You** can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under Section 8 - Travel Delay **you** can only claim for these under one section for the same event.

### Extended Missed Departure

#### What is covered

Section 9 - Missed Departure cover is extended to include the following cover.

- a) We will pay **you** up to **£500** for reasonable additional accommodation (room only) and travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

1. the failure of other public transport or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours.

If the same expenses are also covered under Section 9 - Missed Departure **you** can only claim for these under one section for the same event.

### Accommodation

#### What is covered

We will pay **you** up to £3,000 for either:

1. any irrecoverable unused accommodation costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or
2. reasonable additional accommodation (room only) and transport costs (Economy class) incurred:

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

- b) with the prior authorisation of the Emergency Assistance Service to repatriate **you** to **your home** if it becomes necessary to curtail the trip as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation.

**You** can only claim under one of subsections 1. or 2. of What

is covered for the same event, not both.

If the same costs and charges are also covered under Sections 1 and 2 - Cancellation or Curtailment charges **you** can only claim for these under one section for the same event.

### Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the trip, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.
5. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

### What is not covered

1. The first £50 of each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 1. a) of What is covered under the Travel Delay cover above)
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
  - a) Strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip.
  - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
  - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers,

communication facilities or other assistance.

8. Any accommodation costs, charges and expenses where the public transport operator has offered alternative travel arrangements.

9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip.

10. Anything mentioned in **General Exclusions** applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** are covered for reasonable activities **you** partake in on an unplanned or incidental basis provided that **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.
4. **We** may at any time pay to **you** our full liability under this insurance, after which no further payments will be made in any respect.
5. **You** must take all reasonable steps to recover any lost or stolen article.
6. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
7. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
8. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.
9. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
10. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.



11. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.

12. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

## GENERAL EXCLUSIONS

**You** are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not answering accurately any question(s) **we** have asked **you** in this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

2. If **you** choose to travel to a specific area to which the Foreign & Commonwealth Office (FCO) has advised against all or all but essential travel. FCO telephone +44 (0)20 7008 1500 Website: [www.gov.uk/fco](http://www.gov.uk/fco)

3. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;

4. **you** being 70 years of age at the renewal date / start date of **your** policy.

5. Any trip that is undertaken for the purpose of obtaining medical treatment (whatever the nature of this treatment);

6. Any criminal act by **you**;

7. Suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).

8. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

9. Any claim arising from sexually transmitted diseases.

10. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.

11. The cost of any routine or elective (non-emergency) care or treatment including specialist review or referral, investigations, treatment or surgery which are not directly related to the illness or injury which necessitated **your** admittance to hospital.

12. Bankruptcy/liquidation of a tour operator, travel agent or transportation company.

13. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.

14. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:

a) Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.

b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.

c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.

15. Any payment, which **you** would normally have made during **your** travels, if nothing had gone wrong.

16. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses providing the disturbances were not taking place at the start of the insured

trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.

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

18. Planned **hazardous activities** unless **you** have paid the appropriate additional premium and **we** have issued **you** with

19. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.

20. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim. We do not expect you to avoid drinking alcohol on your trip but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.

21. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless your life is in danger or you are attempting to save human life

## CLAIMS PROCEDURES

First, check this wording to make sure **your** claim is valid:

**Medical** - If serious injury is incurred in which **you** are admitted to hospital, call our Emergency Assistance Service on **+44 (0)20 7183 3751** as soon as possible. **You** will be given advice on what to do and the assistance **you** require.

**Cancellation** - **You** must tell the travel agent, tour operator, provider of transport or accommodation immediately and obtain a cancellation invoice. Contact the Claims Service on **0845 643 2629** for a claim form.

**Curtailed** - Call our Emergency Assistance Service on **+44 (0)20 7183 3751** for authorisation before cutting short **your** trip.

**Personal Liability** - Obtain as much information as possible, including police reports, witness details and any photographs. **You** must not admit liability at any time. Notify the Claims Service immediately on **+44 (0) 845 643 2629**.

**Personal Baggage** and **Money** - **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service on **0845 643 2629** for a claim form.

## COMPLAINTS PROCEDURE

**Our** aim is to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not up to the standards **you** would expect, please address any enquiries or complaints **you** may have to:

The Managing Director

Millstream Underwriting Limited

145 Leadenhall Street, London, EC3V 4QT

Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If the **you** are still not satisfied, they may write to:

The Financial Ombudsman Service Exchange Tower, Harbour Exchange Square, London, E14 9S

This policy wording is governed by English law.

## HOW TO CONTACT US

To make a claim - **0845 643 2629**  
24-hour Emergency Medical Assistance  
**+44 (0)20 7183 3751**

The emergency medical assistance service is available to provide help during admission to hospital or clinic. It is a condition of this insurance that **you** contact the Emergency Medical Assistance service should **you** be admitted to hospital. Where a trip extends beyond 31 days, **you** may obtain an extension to a maximum of 60 days by way of endorsement by contacting Philip Williams & Co. 35 Walton Road, Stockton Heath, Warrington, WA4 6NW Tel 0845 230 1650 Fax 01925 861351. An additional charge will be made where an extension is authorised. Please note that extensions beyond 31 days are not available to members aged over 65 years of age.

## GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

## DETAILS ABOUT OUR REGULATOR

Dorset Police Federation Travel Insurance is underwritten by Millstream Underwriting Limited on behalf of Arch Insurance Company (Europe) Ltd.

Philip Williams & Co. (FCA Firm ref: 308860), Millstream Underwriting Limited (FCA Firm ref: 308584) and Arch Insurance Company (Europe) Ltd. FCA Firm Ref: 229887 are authorised and regulated by the Financial Conduct Authority (FCA). The FCA holds a register of all regulated firms on its website visit [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register); or you can contact them by phone on 0845 606 1234.

Millstream Underwriting Limited will act as agents for Arch Insurance Company (Europe) Ltd. with respect to the receipt of customer money and for the purpose of settling claims. Philip Williams & Co. will act as agent for Arch Insurance Company (Europe) Ltd. with respect to the receipt of customer money and handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 145 Leadenhall Street, London, EC3V 4QT. Philip Williams & Co., Registered in England No. 03562317, Registered Office: 35 Walton Road, Stockton Heath, Cheshire WA4 6NW

Arch Insurance Company (Europe) Ltd., Registered in England No. 04977362, Registered Office: 6th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ.

## FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the insurer is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

## OUT-PATIENT LESS THAN £1,000

*in the following countries only:*

**Spain, Greece, Cyprus, Egypt, Turkey and Portugal**

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule (if applicable) to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.



Contact for Chargecare International [admin@chargecare.net](mailto:admin@chargecare.net)

## OUT-PATIENT LESS THAN £1,000

*in all other countries not listed above*

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 845 643 2629. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

## WORLDWIDE BLOOD BANKS

**You** are automatically enrolled with the Blood Care Foundation programme under **your** Dorset Police travel insurance. In the event of a medical emergency, **you** will have access to resuscitation fluids, sterile transfusion equipment and screened blood, where supplies are not readily available in **your** locality. **Your** attending doctor will order the supplies, via the emergency assistance company, which will be delivered from one of 30 worldwide regional supply points, by courier, normally within 18 to 24 hours.

## DATA PROTECTION

Information about **your** policy may be shared between Philip Williams & Co., Millstream Underwriting Limited and Arch Insurance Company (Europe) Ltd. for underwriting purposes. Please note that sensitive health and other information **you** provide may be used by **us**, our representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely. Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

## TELECARE HELPLINE

TeleCare is designed to complement **your** travel insurance policy by providing **you** and **your** family with 24 hour freephone access to expert medical advice and information, direct from the UK, whilst **you** are away from home.

### Registered Nurse

- Pre-trip travel information and guidance
- Common minor ailments and bugs experienced when abroad
- Holiday First Aid
- Sunburn and heat exhaustion
- Child health
- Medical Practitioner 'in-country' service locator.\*
- Foreign emergency services database

### Pharmacist

- General information on prescribed drugs
- Identification of foreign brand names for prescribed drugs
- Adverse reactions and interactions
- Side effects of prescribed drugs
- Contra-indications
- Tropical diseases information

### Midwife

- General healthcare information during pregnancy
- Travel advice during pregnancy
- Symptom analysis during various stages of pregnancy
- Diet and food recommendations
- Special precautions when travelling abroad.

### To use TeleCare

1. From any touch-tone phone, dial the access code for the country **you** are in from the list below.
2. Wait for the voice prompt.
3. Enter the PIN number **7989 6925 9987**
4. Once the PIN is validated **you** will be connected to TeleCare.

If **you** experience difficulties, call the customer services on **+44 (0) 20 3368 3452** and **you** will be connected to TeleCare by an operator. To assist the TeleCare specialist, please have **your** foreign address and a contact number available before **you** call.

## TELECARE HELPLINE INTERNATIONAL ACCESS NUMBERS

Alaska	1800 635 4110	Finland	0800 114 734 or 0800 115544	Monaco	0800 906706 or 0800 918107
Argentina	0800 888 0872	France	0800 906706 or 0800 918107	Netherlands	0800 022 8992
Australia	1800 504 091	Germany	0800 181 4886	New Zealand	0800 445 425
Austria	0800 29 3272	Guernsey	0800 018 1716	Nicaragua	1800 0551 dial 677* at 2nd tone
Bahrain	8000 0600	Hawaii	1800 635 4110	Portugal inc. Azores	800 819 260
Belgium	0800 11 008 or 0800 14321	Hong Kong	800 930 465	Puerto Rico	1877 410 6060
Bermuda	1800 623 0459 or 1800 623 0758	Hungary	06800 12296	Romania	01800 5030 dial 677* at 2nd tone
Brazil	0800 891 6736	India	000800 100 6062	Russia	810 800 2028 2044
Brunei	800 013 dial 677* at 2nd tone	Indonesia	0171 880 4552	Senegal	3080 dial 677* at 2nd tone
Bulgaria	00800 1300 dial 677* at 2nd tone	Ireland	1800 551 546	Singapore	800 4411 014
Canary Islands	900 944 407 or 900 971 607	Ireland Payphone	1800 551 540	Spain	900 944 407 or 900 971 607
Chile	800 532 837	Israel	1800 943 0317 or 1800 946 0061	St Kitts & Nevis	1800 744 9147
China North	10800 714 0732	Isle of Man	0800 018 1716	Sweden	0200 214 394
China South	10800 140 0727	Italy	800 870 939	Taiwan	00801 044150
Colombia	01800 919 3592	Italy (Mobile & Payphone)	800 781 034 or 800 879 994	Thailand	001 800 15 9999 dial 677* at 2nd tone
Corsica	0800 906706 or 0800 918107	Japan	00531 7800 30	Trinidad & Tobago	1800 201 3670
Cyprus	800 95126	Korea (South)	00308 140077	Turkey	0800 1420 3708 or 0800 1420 3707
Dominica	1800 201 3600	Liechtenstein	0800 837 175	Ukraine	2083380 or 1380
Egypt (Cairo)	364 0083 dial 677* at 2nd tone	Lithuania	8800 9 0000 dial 677* at 2nd tone	UK	0800 018 1716
Egypt	02 364 0083 dial 677* at 2nd tone	Madeira	00 819 260	USA	1800 635 4110
Fiji	00 800 7028	Malaysia	1800 808 379	Venezuela	0800 100 4024
		Malta	800 90 112 dial 677* at 2nd tone		
		Mexico	00 1800 514 3881		



# AT HOME OR ON THE ROAD

## INSURANCE THAT WORKS AROUND YOU



**£25**

of Love2Shop Vouchers with every home policy taken

### HOME COVER FROM HOMEPLAN

- Great levels of cover
- Friendly, knowledgeable UK-based staff
- Fully flexible to suit your needs, we can tailor your policy to suit you
- Very high levels of customer care, we promise to look after you in the event of a claim
- Interest-free direct debit payment over 12 months
- Dedicated consultant for life of your policy
- Additional 10% off your Home Insurance if you take out Motor Insurance

To get great home cover give us a call on **0800 212 092** or visit us at **philipwilliams.co.uk**

Lines open Mon-Fri, 9am-5pm, except bank holidays.



**£35**

Amazon.co.uk Gift Certificates if you take out a new car insurance policy via our call centre only.†

†Terms and conditions available at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

### CAR INSURANCE WITH AVIVA

- 24/7 accident & claims helpline available 365 days a year
- Uninsured driver promise  
If you're hit by an uninsured driver and it wasn't your fault, your no claim discount won't be lost and we'll refund any excess you've had to pay. (1)
- Mobile repair network  
Aviva can arrange for a mobile repairer to visit you, at a convenient time and location, for many cosmetic and bodywork repair claims, on cars over 3 years old. (2)
- Transport after accident  
If your car is not safe to drive, we'll arrange to get you to your destination, and deliver your car to a repairer. (3)
- Lifetime repair guarantee while you remain a customer  
Following a claim we guarantee the quality of repairs made by our approved repairers for as long as you insure your car with us. (4)
- Courtesy car supplied as standard

1. You'll need to provide us with details of the other vehicle and driver.
2. Mobile service depends on nature of damage and availability. Not suitable for structural or mechanical damage.
3. Onward travel arranged on comprehensive cover within UK, Channel Islands and Isle of Man only.
4. Parts are covered for the length of the guarantee given by the part manufacturer or supplier. Wear and tear is not covered. You must keep your vehicle roadworthy.

For our best rates call us on **0800 092 3018** and see what we can do for you

Lines open Mon-Fri, 8am-6pm, except bank holidays, 9am-1pm Sat.



Calls from UK landlines are free. Calls may be monitored and/or recorded.

Homeplan provided by Philip Williams & Co. 35 Walton Road, Stockton Heath, Warrington, WA4 6NW. Authorised and Regulated by The Financial Conduct Authority. Car Insurance underwritten by Aviva Insurance Limited. Registered in Scotland No. 2116. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## AIR PASSENGERS – KNOW YOUR RIGHTS

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect **your** right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay **you** compensation. Airlines are also responsible for loss or damage to **your** baggage during carriage.

The following information may assist **you**. However for the latest advice and further details on **your** rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at [www.caa.co.uk](http://www.caa.co.uk). **You** should also refer to the terms and conditions of the airline **you** are travelling with. **We** are not responsible for the content of other websites.

### My flight has been cancelled

If **you** get to the airport in the UK and find **your** flight has been cancelled the airline responsible should offer **you** a choice of the following:

- A refund within seven days of the full cost of the unused ticket, or
  - Re-routing to **your** final destination at the earliest opportunity, or
  - Re-routing to **your** final destination at a later date convenient to **you**.
- In reasonable relation to waiting time the airline should also offer **you**:

- Free meals and refreshments
- Hotel accommodation and transfers should **you** have to stay overnight
- Two free phone calls, faxes or e-mails.

In certain circumstances **you** may also be entitled to compensation.

### My flight has been delayed

If **your** flight from the UK has been delayed **you** have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

- Meals and refreshments appropriate to delay, two free calls, faxes or emails for:
- Any delay over 4 hours
- Delays over 3 hours for flights over 932 miles within the EU
- Delays over 2 hours for flights up to 932 miles.
- Refund of **your** ticket if **you** decide not to travel when **your** flight has been delayed for over 5 hours.
- Hotel accommodation and transfers if **your** flight is not expected to leave until the next day.

### My baggage has been lost, damaged or delayed by an airline

**Your** airline has a responsibility to **you** as follows: (Where possible it's best to report any problems before **you** leave the airport).

- The airline will be liable if **your** baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and **you** can provide receipts for them.
- The amount **you** can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of **your** claim.
- It is important that **you** obtain a Property Irregularity Report from the airline or agent as **you** will need this to prove **your** loss when making **your** claim to the airline. Ideally **you** should obtain this before leaving the airport.
- A claim to the airline must be submitted within 7 days for damaged baggage and within 21 days for delayed baggage.
- The Montreal Convention requires airlines to treat a bag as lost after 21 days so **you** should make **your** claim as soon as possible if **your** baggage is still missing after this time.

#### IMPORTANT CONTACT DETAILS

Customer Services  
Emergency Medical Assistance Service (24hours)  
Claims Service  
Medical Screening Service

Telephone  
0845 230 1650  
+44 (0)20 7183 3751  
0845 643 2629  
0845 643 2634

Email  
[enquiries@philipwilliams.co.uk](mailto:enquiries@philipwilliams.co.uk)  
[assistance@mstream.co.uk](mailto:assistance@mstream.co.uk)  
[claims@mstream.co.uk](mailto:claims@mstream.co.uk)  
[healthcheck@mstream.co.uk](mailto:healthcheck@mstream.co.uk)

#### OTHER USEFUL CONTACTS

Foreign & Commonwealth Office  
European Health Insurance Card (EHIC)  
Department of Health - Advice for Travellers  
Medicare Australia

Telephone  
+44 (0) 207 008 1500  
0845 606 2030  
020 7210 4850  
+61(0) 2 6124 6333

Website  
[www.fco.gov.uk](http://www.fco.gov.uk)  
[www.ehic.org.uk](http://www.ehic.org.uk)  
[www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)  
[www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)



35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW  
Tel 01925 604 421 Fax 01925 861 351

Philip Williams and Company are Authorised and Regulated by the Financial Conduct Authority

