

Cover·More™ Travel Insurance

Policy Wording

Effective October 2007

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IMPORTANT

This policy wording contains details of sections of cover which may not apply to Your policy. Your Certificate of Insurance details which sections of this cover apply to Your insurance policy.



Emergency Assistance

All policyholders have access to our emergency assistance team.

Premium Areas

We only provide cover for travel within the UK and Eire if You stay for at least two nights in pre-booked accommodation away from where You usually live.

Where You will travel to will influence Your premium. The major travel areas are:

UK: Includes Channel Islands, Isle of Man and Eire. Cover under Section 1 and 2 does not apply.

Europe: The continent of Europe west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Lebanon and Libya).

Australia and New Zealand: Includes cover for up to 72 hours worldwide.

Worldwide Excluding: Excludes North America, South America, Central America and the Caribbean.

Worldwide: Includes all of the above areas plus North America, South America, Central America and the Caribbean.

Existing Medical Conditions

(Yours Or Your Travelling Companion's)

This policy does not automatically cover all Existing Medical Conditions.

The term "Existing Medical Condition" has a special meaning. For this meaning, please see the policy definitions section.

"Self Assessment" Existing Medical Conditions

Subject to certain requirements this policy automatically covers many Existing Medical Conditions, if they are suffered in isolation. For a list of these automatically covered Existing Medical Conditions and to activate this cover, please go to www.covermore.co.uk/assessments. Once activated, this means the Existing Medical Condition exclusion does not apply in the stated circumstances.

If You have more than one condition listed or Your condition is not listed You must complete a medical screening online at www.covermore.co.uk/assessments or phone Cover-More on 01245 272 428.

Other Existing Medical Conditions (extra cost if approved)

If You wish to be covered for a condition that is not automatically covered please apply online at www.covermore.co.uk/assessments or phone Cover-More on 01245 272 428.

Conditions Which Cannot Be Covered

No cover can be provided under any section for the following:

- » Anxiety or depression
- » Known back or neck conditions
- » Conditions for which You are travelling to seek medical treatment or review
- » If You are travelling against medical advice
- » Conditions for which You are on a hospital waiting list for treatment or investigation
- » If You have a terminal prognosis
- » Conditions related to the things listed in exclusion 19 on page 17.

Pregnancy

If You are aware of Your pregnancy at the time of issue of the policy, You must apply for cover if either of the following apply:

1. there have been complications with this or any previous pregnancy, or
2. the conception was medically assisted.

To apply for cover go to www.covermore.co.uk/assessments or phone Cover-More on 01245 272 428.

Regardless of whether or not You have to apply, the following restrictions apply to pregnancies:

- Cover is only provided for unexpected serious pregnancy complications which occur during or before the 26th week of the pregnancy.
- No cover is provided for childbirth or the health of a newborn child after the 26th week of the pregnancy.*

*Expectant mothers should therefore consider whether they travel under this policy, particularly beyond the 20th week of the pregnancy.

Important Information

Contract Of Travel Insurance

This is Your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or We may not accept Your claim.

This policy wording contains details of sections of cover which may not apply to Your policy. Your Certificate of Insurance details which sections of cover apply to Your insurance policy. This policy wording must be read in conjunction with Your Certificate of Insurance.

Health

Your insurance contains conditions and exclusions that relate to Your health and the health of others who may or may not be travelling with You but whose well-being Your Trip may depend on.

Sports and Activities

You may not be covered when You take part in certain sports or activities. Please refer to the Acceptable Activities section in this policy wording. If You are in doubt You must check with Us that this insurance meets Your needs.

Travelling to Countries with Reciprocal Health Agreements

If You are travelling to Australia and/or New Zealand You must register with the national Medicare scheme of those countries or Your claim may not be covered.

If You are travelling to Switzerland or within the European Union (EU) or the European Economic Area (EEA) it is recommended that You obtain a European Health Insurance Card (EHIC) which allows You to benefit from the reciprocal health care agreements.

Your Belongings

Many claims for loss or theft are caused by people being careless with their belongings. If You do not take good care of Your belongings We may not pay Your claim.

Sums Insured or Limits

All sections of this insurance have a limit on the amount We will pay. These limits are shown on Your Certificate of Insurance. Some sections have internal limits such as the amount We will pay for any one item or the total amount for all Valuables. You are advised to check all of these limits.

Motorcycling and Quad Biking

This policy does not cover You for any claims arising from Your participation in motorcycling or quad biking.

Baggage Left in Motor Vehicles

Cover for baggage, Golf Equipment, Ski Equipment and Business Equipment left Unattended in a motor vehicle is restricted.

How We Resolve Your Complaints

It is Our intention to give You the best possible service and treat You fairly. If You do have any questions or concerns about this insurance or the handling of a claim please tell Us so We can help.

Claims Disputes

In the first instance You should contact the person handling Your claim. If unable to be resolved please contact:

Claims Manager

Customer Care UK Ltd, PO Box 9180, Chelmsford, Essex CM1 9AG

Email: claims@covermore.co.uk

Phone: 01245 272 427

Please ensure Your policy number is quoted in all correspondence and that You explain the reasons for Your complaint to help Us respond as quickly and efficiently as possible.

If You remain dissatisfied with the final decision on Your claim and wish to make a complaint, You can do so by contacting the following:

The Head of Claims

UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR

Phone: 0845 080 1800

This does not affect your statutory rights.

Extending Your Journey

If You wish to be insured for longer than the original period You must purchase a new policy for the extended period through the agent who issued Your original policy through Us prior to the expiry of the original policy. Not all policies can be extended. Please check with Us well before the expiry of Your original policy to confirm that an extension is possible. You must advise Us of any Existing Medical Condition You have at the time You apply for an extension.

If You request any extension of the Period of Insurance after the commencement of travel You must advise Us of any circumstances which, at the time of the request, could reasonably be expected to cause a claim under this policy.

Emergency Assistance

Emergency assistance is available 24 hours a day, 365 days a year to policyholders

When You should call

If You are injured or become ill

If You are admitted to hospital or if You anticipate Your medical or related expenses abroad will exceed £300, You must phone Our emergency assistance team as soon as possible. Not doing so could mean that We will not provide cover or We could reduce the amount We pay.

If You need to return home early

If You have to return home early, You must have coverage approval from the emergency assistance team. If the costs You incur have not been approved by the emergency assistance team, this could mean that We will not provide cover or We may reduce the amount We pay.

Contact Details

- USA, Canada 1 800 709 3422
- the Caribbean or Mexico 1 819 566 1513
- Other countries +44 1245 347 668

When You call, please have:

- Your policy number; and
- a phone number We can contact You on.

Making a Claim

You will need to complete Our claim form which You can download from www.covermore.co.uk and submit it within 31 days of the completion of Your journey. We require all original supporting documents. Please keep a copy of all documents for Your records before posting to Us.

Should You require additional claims assistance You can contact Cover-More by:

Email: claims@covermore.co.uk
Phone: 01245 272 427
Fax: 01245 272 400

UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

Policy Definitions

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

'Acceptable Activity' Means the activities listed under the sub-heading Category 1 on page 6.

'Accident', 'Accidental' A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

'Accompanied Children' Children not in full-time employment and under the age of 19 at the date of departure who are travelling with You on the Trip.

'Act of Terrorism' Means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

'Additional Accommodation and Transportation' The cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Trip proceeded as planned.

'Amount Payable' The total amount shown on Your Certificate of Insurance.

'Business Associate' Any person who works at Your place of business and who, if You were both away from work at the same time for a period of one or more complete working days, would prevent the business from running properly.

'Business Equipment' Communication devices and other business related equipment which is carried by You in the course of Your business.

'Business Money' Bank and currency notes, coins and cheques which are issued to You by Your employer (or if You are self employed, issued from Your business account).

'Certificate of Insurance' The document issued by Us which confirms the validity of Your travel insurance policy and applicable benefit levels.

'Computer Equipment' Portable computer and ancillary equipment but does not include data carrying materials and any computer program or data information recorded thereon.

'Disabling Injury, Sickness or Disease' A disabling injury, sickness or disease which first shows itself during the Period of Insurance and which requires immediate treatment by a qualified medical practitioner.

'Existing Medical Condition'

- any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a medical or dental advisor in the 90 days prior to the issue of the policy, or the date the Trip is booked, whichever occurs last; or
- any chronic or ongoing (whichever chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the issue of the Policy, or the date the Trip is booked, whichever occurs last.

'Golf Equipment' Golf clubs, golf bag, non-motorised golf trolley and golf shoes.

'Money' Bank notes, currency notes and coins.

'Period of Insurance' In respect of Single Trips, from the time that You leave Your home or the start date shown on Your Certificate of Insurance (whichever occurs last) until the time You return to Your home or the end date shown on Your Certificate of Insurance (whichever occurs first).

In respect of Annual Multi-Trips, from the time that You leave Your home or the start date shown on Your Certificate of Insurance (whichever occurs last) until the earliest of the following times:

- the time You return to Your home, or
- the expiry of the maximum insured duration per Trip (this maximum duration is shown on Your Certificate of Insurance), or
- the end date shown on Your Certificate of Insurance, or
- the end of the 120th travel day insured by this policy.

Cover under Section 5 begins from the time the policy is issued.

'Permanent Total Disability' A disability which prevents You from working in any occupation for at least 12 months, and at the end of those 12 months is, in Our medical advisor's opinion, not going to improve.

'Personal Effects' Means personal belongings, including clothing worn, and personal luggage owned by You that You take with You on Your Trip or that You purchase on Your Trip.

'Public Place' Means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

'Public Transport' Using train, publicly licenced aircraft, bus, coach or ferry services to join the booked holiday.

'Relative' Husband, wife, common law partner, parent, parent-in-law, brother, sister, son, daughter, son/daughter-in-law, grandchild, grandparent, fiancé or fiancée, step-parent, stepchild, step brother/sister, brother/sister in law.

'Relevant Time' In respect of:

- Single Trip policies means the time of issue of the policy.
- Annual Multi-Trip policies means the first time at which any part of the relevant Trip is paid for or the time at which the policy is issued, whichever occurs last.

'Ski Equipment' Skis, poles, boots and bindings or snowboards.

'Terminal Illness' Any medical condition which is likely to result in death.

'Transport Provider' A properly licensed coach operator, airline, shipping line or railway company.

'Trip' The period commencing at the time You leave Your home in the UK and ceasing at the time You return to Your home in the UK.

'UK' Your usual place of residence in England, Northern Ireland, Scotland, Wales, the Channel Islands, the Isle of Man or Eire.

'Unattended' If You or someone without official responsibility for the safekeeping of Your property were not able to keep the property under observation, were not in a position to observe any attempt by anyone to interfere with it and were not so placed as to have a reasonable prospect of preventing any unauthorised interference with it.

'Valuables' Photographic, audio, video, computer and electrical equipment of any kind (including CDs, computer games, video and audio equipment and/or media), telescopes and binoculars, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

'We', 'Us', 'Our' UK Underwriting Ltd on behalf AXA Insurance UK plc.

'Winter Sports' Skiing, land-skiing, mono-skiing, cross-country skiing, off-piste skiing, snowboarding, ski boarding, snow mobile, sledging or tobogganing.

'You', 'Your' Each insured person named on the Certificate of Insurance and includes Accompanied Children. Each person must be living in the UK at the time of policy purchase and have paid the appropriate premium.

Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult except in the case of luggage item limits which shall be as per a single policy.

General Conditions

The following conditions apply to this insurance:

Excess

- The excess is the first amount of a claim which We will not pay for. The excess, where applicable, applies per event, per section, per person. The excess for each section is shown on Your Certificate of Insurance.

Please note that the stated excess will apply to Sections 17 of the policy irrespective of whether You have paid an extra premium to reduce the excess on the policy generally. For clarification, the excess applicable under each section will **ALWAYS** be the excess stated on the Certificate of Insurance.

Your Duty Of Disclosure

- You must tell Cover-More if You know about anything which may affect their decision to accept Your insurance, at the time of purchasing this insurance and throughout the Period of Insurance (for example a health condition or if You have consulted a doctor recently and are waiting to have tests or find out test results). Following a change in material fact disclosed to Us by You, We reserve the right to amend or cancel Your insurance, providing You with a pro rata refund of premium. If You are unsure whether to disclose any fact to Cover-More, You should disclose the fact for Your own protection.
- You must tell Cover-More if You know about anything which may affect their decision to accept Your insurance, at the time of purchasing this insurance and throughout the Period of Insurance (for example a health condition or if You have consulted a doctor recently and are waiting to have tests or find out test results). Following a change in material fact disclosed to Us by You, We reserve the right to amend or cancel Your insurance, providing You with a pro rata refund of premium. If You are unsure whether to disclose any fact to Cover-More, You should disclose the fact for Your own protection.

Limits Of Liability

- The limits of Our liability for each section of the policy are the amounts shown on Your Certificate of Insurance for the plan purchased except where We have notified You in writing of different limits.

Money Back Guarantee

- You have the right to cancel the policy by notifying the issuing agent in writing within 14 days of the date the policy was issued. Provided the circumstances specified in paragraphs (a) or (b) below do not apply, You are entitled, during this 14 day cooling off period, to a complete refund of the amount You have paid for the policy. You are not entitled to a complete refund if, during the cooling off period, You:
 - make a claim under the policy; or
 - cancel the policy after the commencement of the Trip.We will not refund the Amount Payable if notified outside the cooling off period.

Our Right To Cancel Your Policy

- We reserve the right to cancel the policy for any reason by providing 14 days notice by registered post to Your last known address.
- If the premium has not been paid or if payment has been made by fraudulent methods then the policy is considered to be null and void.

Reasonable Care

- We will not pay for any loss, theft or damage caused as a result of You not acting in a reasonable way to look after Your property.
- You must make every effort to mitigate any losses or expenses claimed under this policy. If Your claim is not accepted or the amount paid by the insurer does not cover the whole cost You may be personally liable for any loss or expenses incurred.
- You must keep to all the terms, conditions and endorsements of this insurance. If You do not, We may deny Your claim.

Recoveries

- You must help Us recover any money that We have paid to any person, company, insurer, government department, statutory body or other entity by giving Us all the details We request from You including filing in any forms.
- We may, at Our own expense, take proceedings in Your name to recover compensation or secure indemnity from any third party in respect of any loss or damage covered by this insurance and any amount recovered shall belong to Us.
- You must take all reasonable steps to recover any lost or stolen articles and help the authorities to recover property, apprehend, seize, detain or prosecute any person, persons or company suspected of being involved with any incident that may lead to a claim under this policy.
- If You are insured elsewhere, We will only pay a rateable proportion.

Claims

- If You try to make a false or fraudulent claim or use any false or fraudulent means in trying to make a claim, You may be prosecuted and We will not cover Your claim. Your cover under this insurance will be voided and all premiums paid forfeited.
- You must at Your own expense, supply any documents in support of Your claim which We may request, such as original police reports, receipts, valuations and/or medical certificates and You must co-operate fully in the assessment or investigation of Your claim.
- You must keep any articles which are damaged and send them to Us if requested. You must pay any costs involved in doing this.

17. You must, as often as required, agree to a medical examination on Our behalf at Your own expense. In the event of Your death, We shall be entitled to have a post-mortem examination at Our own expense.
18. You must pay Us back, within one month of asking, any amounts that We have paid to You which are not covered by this insurance.
19. You must submit all claims within 31 days of the end of Your Trip.

Policy Interpretation

20. This policy contract shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate of Insurance holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Emergency Assistance

21. In the event of illness or injury we reserve the right to relocate You from one hospital to another and/or arrange for Your repatriation to the UK or evacuation to any other country at any time during the Trip. We will do this if in the opinion of the medical practitioner in attendance or Our own medical advisors You can be moved safely and/or travel safely to continue treatment.
22. We may not cover any expenses incurred as a result of Your decision not to be moved, evacuated or repatriated after the date when in the opinion of Our medical advisors it is safe to do so.
23. Where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.
24. The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by the emergency assistance network, Cover-More Insurance Services Ltd or Us.

Free Extension Of Insurance

25. Where Your Trip is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel home by the quickest and most direct route. The Period of Insurance will not be extended for any other reason unless accepted by Us and confirmed in writing.

Automatic Reinstatement Of Sums Insured

26. In respect of Annual Multi-Trip policies the sums insured under each section of the policy are automatically reinstated on the completion of each Trip.

Other Conditions

27. This insurance is non-transferable.

Acceptable Activities

This policy specifically excludes participation or training for certain sports and activities. Your policy can be extended to cover some of these activities when You have paid an appropriate additional premium. Your policy can only be extended prior to departure for Your Trip.

Category 1

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip with no additional premium (other than winter sports which requires an additional premium):

- | | | |
|--|---|--|
| <ul style="list-style-type: none"> - Amateur archery (if adequately supervised) - Badminton - Baseball - Basketball - Beach games - Bungee jumping (up to 3 jumps) - Canoeing - Clay pigeon shooting - Cricket - Cycling (excluding BMX and mountain biking) - Dinghy sailing - Fell walking - Fencing - Fishing - Football - Golf - Hiking (under 2,000 metres altitude) | <ul style="list-style-type: none"> - Horse riding (up to 7 days - no polo, hunting or jumping) - Hot air ballooning organised in the UK prior to departure - Ice skating - Jet boating/jet skiing - Jogging - Kayaking (grade 1-4) - Marathon running - Netball - Orienteering outward-bound pursuits - Paintballing - Parascending (over water) - Pony trekking - Racquetball - Rambling - River canoeing (grade 1-4) | <ul style="list-style-type: none"> - Roller skating - Roller blading - Rounders - Rowing - Running-sprint/long distance - Safari organised in the UK prior to departure - Sail boarding - Sailing within territorial limits - Scuba diving (up to 30 metres) - Snorkelling - Surfing (under 14 days) - Tennis - Water skiing - White water rafting (grade 1-4) - Winter sports if appropriate premium paid. |
|--|---|--|

NOTE: Whilst You are covered under the policy to participate in the above activities, conditions and exclusions still apply. In particular We would draw Your attention to Section 17 Personal Liability which excludes the use of mechanically propelled vehicles.

Category 2

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the appropriate additional premium and Category 2 acceptable activities is shown on Your Certificate of Insurance:

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> - Boxing training (no contact) - Camel/Elephant riding - Cycle touring - Deep sea fishing - Dog sledging - Go karting (specific use) - Gymnastics | <ul style="list-style-type: none"> - Hockey - Horse riding (over 7 days - no polo, hunting or jumping) - Hot air ballooning (non-UK organised) - Hydro zorbing - Rugby - Martial arts (training only) | <ul style="list-style-type: none"> - Mountain biking - Safari (non-UK organised) - Sea canoeing - Ski-dooing - Surfing (over 14 days) - Trekking and hiking (over 2,000 up to 6,000 metres altitude) |
|---|---|--|

⊗ We WILL NOT cover the following:

1. the benefits payable under Section 16 Personal Accident will be reduced by 50% in respect of any claim arising whilst You are participating in any of the activities listed above.
2. the first £500 under Section 1 Overseas Medical Expenses and Repatriation.

Category 3

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the appropriate additional premium and Category 3 acceptable activities is shown on Your Certificate of Insurance:

- | | | |
|--|---|--|
| <ul style="list-style-type: none"> - Absailing - Sail boarding - Sand boarding - Sand yachting | <ul style="list-style-type: none"> - Snow mobiling - White water canoeing - White water rafting (grade 5 to 6) | <ul style="list-style-type: none"> - Yachting (racing/crewing) - outside territorial waters |
|--|---|--|

⊗ We WILL NOT cover the following:

1. the benefits payable under Section 16 Personal Accident will be reduced by 50% in respect of any claim arising whilst You are participating in any of the activities listed above.
2. the first £500 under Section 1 Overseas Medical Expenses and Repatriation.

Category 4

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the appropriate additional premium and Category 4 acceptable activities is shown on Your Certificate of Insurance:

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> - BMX cycling - Bob sleighing - Canyoning - Flying as passenger (private/small aircraft) - Flying (private/small aircraft) | <ul style="list-style-type: none"> - Heli-skiing - Horse jumping (no polo, hunting) - Ice hockey - Land yachting - Lugeing - Motor rallies | <ul style="list-style-type: none"> - Scuba diving (between 30 and 40 metres) if BSAC, PADI, DIWA, SSI or SAA member - Show jumping - Tobogganing - Wrestling |
|--|--|--|

⊗ We WILL NOT cover the following:

1. the benefits payable under Section 16 Personal Accident will be reduced by 50% in respect of any claim arising whilst You are participating in any of the activities listed above.
2. the first £500 under Section 1 Overseas Medical Expenses and Repatriation.

Benefits

Section 1 : Overseas Medical And Repatriation

- ✓ If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of emergency medical, surgical and hospital treatment and ambulance transportation which is provided outside the UK by or on the advice of a qualified medical practitioner. If You are admitted to hospital, You must contact the emergency assistance team immediately. On medical advice and if authorised by the emergency assistance service, We will also pay:
 1. the reasonable costs to return You to the UK.
 2. reasonable Additional Accommodation and Transportation expenses for Your travel companion to stay with You and travel home with You.
 3. reasonable Additional Accommodation and Transportation expenses for a Relative or friend to travel from the UK to stay with You and travel home with You.

1. the reasonable costs to return You to the UK.
2. reasonable Additional Accommodation and Transportation expenses for Your travel companion to stay with You and travel home with You.
3. reasonable Additional Accommodation and Transportation expenses for a Relative or friend to travel from the UK to stay with You and travel home with You.

⊗ We WILL NOT cover the following:

1. see Section 3.

Section 2 : Overseas Dental

- ✓ Emergency dental treatment to immediately relieve sudden acute pain during Your Period of Insurance which is provided outside the UK by or on the advice of a qualified medical practitioner.

⊗ We WILL NOT cover the following:

1. see Section 3.

Section 3 : Funeral Expenses

- ✓ We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to the UK if You die during the Period of Insurance.

⊗ We WILL NOT cover the following under Sections 1, 2 and 3:

1. any treatment or surgery which the emergency assistance service think is not immediately necessary and can wait until You return home to the UK.
2. any expenses for treatment or surgery carried out more than 12 months after the date of the incident which You are claiming for.
3. the extra cost of single or private-room accommodation unless it is medically necessary.
4. any treatment or medication of any kind that You receive in the UK.
5. any claim arising for costs, if You are travelling to Australia or New Zealand and You do not register for treatment under the national Medicare scheme of those countries.
6. any extra costs after the time when, in Our medical advisor's opinion, You are fit to be relocated to another hospital, country or returned to the UK.
7. any additional costs or expenses to return or repatriate You to the UK if You did not have a return ticket or if You had a one way ticket to a nearer destination.
8. continuation of treatment (including medication) started prior to Your Trip.
9. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the Disabling Injury, Sickness or Disease which necessitated Your admittance to hospital or the need to seek medical treatment.

NOTE: Please refer to General Conditions for important information regarding Emergency Assistance.

Section 4 : Hospital Stay

- ✓ We will pay You £10 for each complete 24 hour period You are confined to a hospital outside the UK as a result of a Disabling Sickness, Injury or Disease covered under Section 1 occurring during the Period of Insurance to help You pay for extra expenses such as taxi fares and phone calls.

Section 5 : Cancelling And Cutting Your Trip Short

- ✓ We will pay You for pre-booked unused travel and accommodation expenses that You have paid, or have agreed to pay under a contract which You cannot get back if it is necessary and unavoidable for You to cancel or cut short Your Trip as a result of:
 1. You dying, becoming ill or injured.
 2. the death, injury or illness of a Relative, close Business Associate, Your travel companion or a Relative or friend living overseas with whom You plan to stay.
 3. You being called for jury service or as a witness.
 4. an Accident to a vehicle in which You were planning to travel which happens within 7 days of the date You planned to leave which leaves the vehicle unusable (this applies to self-drive Trips only).
 5. if You are a member of the armed forces or police, fire, nursing or ambulance services and You have to stay because of an emergency.
 6. You being made redundant from full-time, continuous, permanent employment as long as You are entitled to payment under the current

redundancy payments law and that, at the time of booking Your Trip it was unforeseeable.

- the police needing You to stay after a fire, flood or burglary at Your home within 48 hours before the date You planned to leave.

In respect of claims for curtailment, payments will be calculated from the day You return to the UK or You are hospitalised as an in-patient. Your claim will be based on the number of complete nights' accommodation lost out of Your originally booked arrangements. In respect of travel expenses, We will pay for additional costs but not for the loss of Your pre-booked arrangements.

⊗ We WILL NOT cover the following:

- any extra costs resulting from You not telling the holiday company as soon as You know You have to cancel Your Trip.
- the cost of Your original return trip if this has already been paid and You need to cut short Your Trip.
- if You have to cut short Your Trip and do not return to the UK.
- if You cut short Your Trip and You have less than 25% of the Trip left or 5 days, whichever is greater.
- claims for cutting Your Trip short not approved by the emergency assistance team.
- claims not supported by a medical report from a registered medical practitioner.
- claims for non-refundable expenses not supported by the published booking rules, terms and conditions.

Section 6 : Missed Departure

- ✓** We will pay the Additional Accommodation and Transportation expenses You need if You cannot reach the original pre-booked departure point of Your Trip on the outward or return leg because Public Transport services fail or the vehicle in which You are travelling is involved in an Accident or breaks down. You must allow enough time to arrive at Your departure point at or before the recommended time.

You must get written confirmation of the reason for the delay and how long it lasted from the appropriate authority. If Your claim relates to a vehicle breakdown, You must give Us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

⊗ We WILL NOT cover the following:

- any claim which is the result of a strike or industrial action which was public knowledge before You started Your Trip.
- any claim where You did not allow enough time.
- any claim not supported by written confirmation from the appropriate authority of the reason for the delay and how long it lasted.
- any claim where a vehicle was poorly maintained and not recovered or repaired by a recognised breakdown organisation.

Section 7 : Abandoning Your Trip

- ✓** If the start of Your pre-booked outward Trip by aircraft, sea vessel or cross channel train is delayed, due to:

- strike or industrial action;
- severe weather conditions; or
- mechanical breakdown of aircraft

and it is necessary for You to have to cancel Your outward trip (out of the UK) as a result of a delay lasting more than 24 hours, We will pay the cost of Your trip less any amounts that are refundable.

You must have checked-in for Your trip at or before the recommended time. You must also provide written confirmation of the reason for the delay and how long it lasted from the appropriate authority.

⊗ We WILL NOT cover the following:

- see Section 8.

Section 8 : Travel Delay

- ✓** If the start of Your pre-booked outward or return leg (into or out of the UK) of Your international Trip by aircraft, sea vessel or cross channel train are delayed, due to:

- strike or industrial action;
- severe weather conditions; or

- mechanical breakdown of aircraft

We will pay £10 after each full 8 hour period of delay, as long as You eventually go on the trip.

You must have checked-in for Your trip at or before the recommended time. You must also provide written confirmation of the reason for the delay and how long it lasted from the appropriate authority.

⊗ We WILL NOT cover the following under Sections 7 and 8:

- any claim which is the result of a strike or industrial action which was public knowledge before You started Your Trip.
- any claim resulting from orders of delay by any government or civil authority.
- any claim where You have not checked-in for Your trip at or before the recommended time.
- any claim not supported by written confirmation from the appropriate authority of the reason for the delay and how long it lasted.

Section 9 : Luggage

- ✓** If during the Period of Insurance Your luggage or Personal Effects are lost, stolen or damaged We will replace, repair or pay You the value in cash of the luggage/ Personal Effects. It is Our choice which one of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You ('new for old' settlement does not apply).

Our payment will not exceed the original purchase price of an item. Nor will Our payment exceed the Valuables item limit (for Valuables) or the Single item limit (for other items) shown on Your Certificate of Insurance for any one item, set or pair of items including attached or unattached accessories.

⊗ We WILL NOT cover the following:

- any claim for loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
- any claim for loss, theft or damage to Your luggage or Personal Effects whilst in the custody of Transport Provider if You have not notified the carrier within 24 hours and obtained a Property Irregularity Report (P.I.R.) or an official report.
- damage to fragile or brittle articles unless caused by a fire.
- sports equipment whilst in use.
- any Winter Sports equipment, Golf Equipment, Business Equipment, Computer Equipment, mechanically propelled vehicles, pedal cycles, surfboards or waterborne craft of any description.
- any claim for dentures, dental appliances such as mouthguards and retainers, bridgework, corneal lenses, spectacles, sunglasses or artificial limbs or hearing aids.
- claims for Personal Effects, luggage or Valuables arising from wear and tear, loss of value, mechanical or electrical breakdown, damage caused by atmospheric or climatic conditions, moth or vermin, any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within Your baggage.
- items left Unattended in a Public Place.
- items left in the custody of someone without official responsibility for their safekeeping.
- items carried on a vehicle roof rack.
- damage to suitcases, holdalls or similar carriers unless You cannot use the damaged item.
- more than £100 in total for Personal Effects stolen from an Unattended motor vehicle between the hours of 9pm and 8am or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- Valuables left Unattended in any motor vehicle at any time (even if in the boot/ concealed).
- more than £500 in total for all items left Unattended in any motor vehicle.
- Valuables whilst in the custody of the airline or any other carrier.
- any claims for mobile phones regardless of whether the phone includes features including but not limited to a camera, MP3 player or personal organiser.
- claims arising from Your belongings being delayed or held by customs or other officials legally taking Your belongings.
- claims for damaged items if You do not keep the items and present them to Us for inspection if requested
- claims for perishable goods, alcohol, cigarettes or other tobacco products.

- claims for musical instruments, paintings, pictures, sculptures, antiques, stamps, trading cards, equipment samples or merchandise, vehicles or accessories or household goods of any kind.

- any claims for loss, theft or damage to items shipped under the provision of any freight contract or sent by post.

- claims for items loaned to You or rented by You.

Section 10 : Delayed Luggage

- ✓** If all Your luggage is delayed by a Transport Provider during the Trip for more than 24 hours We will pay You up to the limit shown on Your Certificate of Insurance for essential emergency items of clothing and toiletries. If Your luggage is not ultimately returned to You any amount claimable under this benefit will be deducted from any entitlement under Section 9 of this policy.

⊗ We WILL NOT cover the following:

- delays, loss or theft which is not reported to the responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the Transport Provider at the time of making the report and must detail the incident, dates, times and length of delay and compensation they are liable to pay You for the luggage delay.
- if Your belongings are delayed or held by customs or other officials legally taking Your belongings.

Section 11 : Money And Travellers Cheques

- ✓** We will reimburse You for Money or travellers cheques accidentally lost or stolen from Your person during the Period of Insurance.

⊗ We WILL NOT cover the following:

- loss or theft which is not reported to the police within 24 hours. All reports must be confirmed in writing by the police at the time of making the report.
- Shortages due to mistake or neglect.
- Money which You do not carry on Your person.
- Any loss of Money due to error, omission or depreciation in value.
- Any claim under this Section if You cannot give Us evidence that You owned the Money or travellers cheques or evidence of their value.

Section 12 : Passport And Travel Documents

- ✓** We will pay for the cost of replacing Your passport, travel tickets, Green Cards and admission tickets if lost or stolen during the Period of Insurance.

⊗ We WILL NOT cover the following:

- loss or theft which is not reported to the police within 24 hours. All reports must be confirmed in writing by the police at the time of making the report.
- claims for reimbursement unless original receipts for the replacement of the documents are provided to Us.
- passports and travel documents left unattended in any motor vehicle at any time (even in the boot/concealed)
- passports and travel documents whilst in the custody of the airline or any other carrier.

Section 13 : Securing Your Home

- ✓** If during Your Trip Your home is burgled, We will pay for Your property to be secured in Your absence. You must contact the emergency assistance service as soon as You are made aware of the burglary.

⊗ We WILL NOT cover the following:

- any work not authorised by the emergency assistance service.
- any amount that can be recovered by You from other sources including from any house insurance policy/policies.

Section 14 : Mugging

- ✓** If You suffer an injury and go into hospital as an in-patient as a result of a mugging attack We will pay You the amount shown on Your Certificate of Insurance. You must report the incident to the police within 12 hours and get a police report.

Section 15 : Hijacking

- ✓ We will pay up to £250 for each full 24 hour period if the pre-booked aircraft or sea vessel in which You are travelling is hijacked provided You provide Us with a written report from the police confirming the hijack and how long it lasted

Section 16 : Personal Accident And Death

- ✓ If during the Period of Insurance You are involved in an Accident which causes You an injury which results (within 12 months of the date of the Accident) in:

1. Permanent Total Disability; or
2. permanent complete loss of a leg or foot; or
3. permanent complete loss of use of an arm or hand; or
4. Your death

In the event of Your death the amount We will pay is £5,000. We will not pay more than £1,000 for children aged under 16 years. In the other circumstances listed above (1-3) We will pay You the amount shown on Your Certificate of Insurance for the plan purchased.

NOTE: We will not pay more than one lump sum under this section.

✗ We WILL NOT cover the following:

1. the contracting of any disease, illness and/or medical condition.
2. the injection or ingestion of any substance.
3. any event which directly or indirectly exacerbates a previously existing physical bodily condition.
4. any claims resulting from hazardous activities, manual labour, motorcycling or quad biking.
5. the benefit payable will be reduced by 50% in respect of any claim arising whilst You are participating in any activity listed in category 2, 3 or 4 under the heading Acceptable Activities
6. any claim if at the date of the accident You are over the statutory retirement age and not in full-time employment.

Section 17 : Personal Liability

- ✓ We will provide cover if, as a result of Your negligent act occurring during the Period of Insurance, if You become unintentionally legally liable to pay compensation in respect of damage caused to someone else's property or the injury or death of someone else.

You must give Cover-More notice of any cause for a legal claim against You as soon as You know about it and send Us any other documents relating to any claim. You must forward any unanswered letter, writ, summons and process to Us as soon as You receive it.

You must help Cover-More and give them all of the information they need to allow them to take action on Your behalf. You must not negotiate, pay, settle, admit or deny any claim unless You have written permission from Cover-More.

✗ We WILL NOT cover the following:

1. any liability arising from:
 - a. an injury to Your travelling companions, a member of Your family or household or a person You employ; or
 - b. loss or damage to property in the care, custody or control of You, Your travelling companions, a member of Your family or household or a person You employ.
2. any liability, injury, loss or damage:
 - a. to Your employees, travelling companions, members of Your family or household or a person You employ;
 - b. arising directly or indirectly out of or in connection with Your trade, profession or business;
 - c. arising directly or indirectly out of a contract You have entered into;
 - d. arising directly or indirectly out of You owning, possessing, using or living on any land or in buildings (other than the temporary occupation of a residence for holiday purposes);
 - e. arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled) or any form of motorised leisure equipment, animals, firearms or weapons; or
 - f. arising directly or indirectly out of any criminal, malicious or deliberate acts.

Section 18 : Legal Expenses

- ✓ We will pay up to the limit shown on Your Certificate of Insurance for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from Your death, illness or injury during Your Trip. We will have complete control over any legal representatives appointed and any proceedings. You must follow Our advice or that of Our agents in handling any claim and where possible, You must recover all of Our expenses. You must pay Us any expenses You do get back.

✗ We WILL NOT cover the following:

1. any claim where We or Our legal representatives believe that an action is not likely to be successful or if We believe that the costs of taking the action will be greater than any award.
2. the costs of making any claim against Us, Our agents or representatives or against any tour operator, carrier or any person with whom You have travelled or arranged to travel.
3. any costs or expenses which are based directly or indirectly on the amount of any award.
4. the costs of following up a claim for bodily injury, loss or damage caused by or in connection with Your trade, profession or business, under contract or arising out of You possessing, using or living on any land or in any buildings.
5. any claims arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled) or any form of motorised leisure equipment, animals, firearms or weapons.
6. any claims arising out of Your criminal, malicious or deliberate acts.
7. any costs incurred without Our written approval.
8. any cost related to or in connection with pursuing claims for a group or organisation.
9. any claims against Your travelling companions, a member of Your family or household or a person You employ.
10. any claims for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

Section 19 : Student Loan

- ✓ If during the Period of Insurance You are involved in an Accident which results in Your death or inability to study due to Permanent Total Disability, We will pay You or Your estate the cost of discharging Your student loan. This benefit is only applicable in respect of loans in Your name with a recognised bank, or other recognised financial institution for the sole purpose of the payment of tuition fees course fees or related costs relating to You attending a university or other third level educational institution.

Section 20 : Exam Resit

- ✓ If due to unforeseen circumstances outside Your control:
 1. You have to re-arrange Your Trip We will pay the reasonable cost of doing so (We will not pay more for re-arranging Your Trip than the cancellation costs which would have been incurred had the Trip been cancelled).
 2. You have to cancel the Trip (because You cannot re-arrange it) We will pay You the non-refundable unused portion of all travel costs pre-paid in advance. We will only pay if Your claims result from You having to retake or resit any exam which counts towards Your final qualification as part of You attending a university or any other third level education institution, subject to the dates of these exams not having been made public prior to the Relevant Time.

Section 21 : Piste Closure

- ✓ Available only during the months of December to April inclusive in the Northern Hemisphere and during the local regional ski season in the Southern Hemisphere. We will pay if the pistes are closed, as a result of inadequate snow in Your pre-booked resort, £20 for each complete 24 hour period whilst You are unable to ski or snowboard. You must obtain written confirmation from resort authorities or ski lift operators for the period that no skiing was available due to closure of lifts. You must also submit original receipts for travel and ski pass costs for which You wish to claim.

Section 22 : Avalanche Cover

- ✓ We will pay reasonable and necessary Additional Accommodation and Transportation expenses that You incur if Your pre-booked return trip is delayed

for more than 12 hours from the scheduled time of arrival or departure shown on Your itinerary due to avalanche.

Section 23 : Personal Ski Equipment And Ski Hire

- ✓ We will pay:
 1. for loss of personal Ski Equipment.
 2. £15 for each complete 24 hour period for hire or replacement Ski Equipment due to the loss of or damage to Your personal Ski Equipment.
 3. for loss of use of the ski pack consisting of lift pass, skis, snowboards, boots and bindings, either purchased or hired in the event that skiing or snowboarding is not possible for the duration of the Trip.

We will deduct reasonable depreciation from the amount We pay You. Our liability for Ski Equipment hired by You is further limited to Your liability for such loss or damage.

✗ We WILL NOT cover the following:

1. damage to Your skis where You do not bring them back to the UK so that they can be inspected.
2. loss which You do not report to the police within 24 hours of discovering such loss and for which You have not obtained a written acknowledgement.
3. loss arising from theft, delay, loss or damage to skis while they are transported unless You report this immediately to the carrier and obtain a Property Irregularity Report.
4. loss due to seizure or confiscation of Ski Equipment by authorities.
5. loss or theft where the Ski Equipment is left Unattended in a Public Place, or in the custody of someone without official responsibility for it's safekeeping.

Section 24 : Golf Equipment

- ✓ If during the Period of Insurance Your Golf Equipment is lost, stolen or damaged We will replace, repair or pay You the value in cash of the Golf Equipment. It is Our choice which one of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You. Our payment will not exceed the original purchase price of an item. Nor will Our payment exceed the item limit shown on Your Certificate of Insurance for any one item, set or pair of items including attached or unattached accessories.

✗ We WILL NOT cover the following:

1. see Section 25.

Section 25 : Golf Equipment Hire

- ✓ If Your own Golf Equipment is:
 1. lost, stolen or damaged; or
 2. misdirected or delayed in transit by more than 24 hours.We will pay for the cost of hiring You the necessary Golf Equipment up to £40 for each 24 hour period You are without Your own Golf Equipment.

✗ We WILL NOT cover the following under Sections 24 and 25:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. damage to Golf Equipment whilst in use.
3. claims for wear and tear, loss of value, mechanical or electrical breakdown, damage caused by atmospheric or climatic conditions, moth or vermin, any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried with Your baggage.
4. items left Unattended in a Public Place.
5. Golf Equipment left Unattended in any motor vehicle at any time (even if in the boot/concealed)
6. if Your Golf Equipment is delayed or held by any customs or other officials legally taking Your belongings.
7. items carried on a vehicle roof rack.
8. items left in the custody of someone without official responsibility for their safekeeping.
9. more than £100 in total for Golf Equipment stolen from an Unattended motor vehicle between the hours of 9pm and 8am or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
10. more than £500 in total for all items left Unattended in any motor vehicle.
11. loss, theft or damage to Your belongings if You fail to take reasonable care.

Section 26 : Green Fees

- We will pay You for the loss of prepaid green fees which You cannot get back from anywhere else, if the course You are due to play is completely closed because of snow, frost, water logging, fog or high winds. You must obtain a written letter from the secretary of the club confirming the date and reason for the course closure.

Section 27 : Hole In One Cover

- We will pay You for customary bar expenses You incur as a result of, and immediately subsequent to, You achieving a hole in one during a competition round. You must get a written statement from the golf club secretary confirming the competition name and date, You must also get a certified copy of Your score card countersigned by the Official Scorer for the competition and provide a Golf Club bar receipt to show the sum that You paid.

We WILL NOT cover the following:

1. any claim if You are aged under 18.

Section 28 : Business Equipment

- If during the Period of Insurance Your Business Equipment is lost, stolen or damaged, We will replace, repair or pay You the value in cash of the Business Equipment. It is Our choice which one of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You. Our payment will not exceed the original purchase price of an item. Nor will Our payment exceed the item limit shown on Your Certificate of Insurance for any one item, set or pair of items including attached or unattached accessories.

We WILL NOT cover the following:

1. see Section 29.

Section 29 : Computer Equipment

- If during the Period of Insurance Your Computer Equipment is lost, stolen or damaged, We will replace, repair or pay You the value in cash of the Computer Equipment. It is Our choice which one of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You. Our payment will not exceed the original purchase price of an item. Nor will Our payment exceed the item limit shown on Your Certificate of Insurance for any one item, set or pair of items including attached or unattached accessories.

We WILL NOT cover the following under Section 28 and 29:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. damage to fragile or brittle articles unless caused by a fire.
3. claims for Personal Effects, luggage or Valuables arising from wear and tear, loss of value, mechanical or electrical breakdown, damage caused by atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within Your baggage.
4. items left Unattended in a Public Place.
5. items left in the custody of someone without official responsibility for their safekeeping.
6. items carried on a vehicle roof rack.
7. items in any motor vehicle at any time (even if in the boot/concealed).
8. loss, theft or damage to Your belongings if You fail to take reasonable care.
9. Computer Equipment whilst in the custody of the airline or any other carrier

Section 30 : Delayed Business Samples

- We will pay for emergency courier expenses You incur in obtaining replacement business samples which are essential to Your intended business itinerary if delayed or lost in transit during the outward leg of Your Trip for more than 24 hours.

We WILL NOT cover the following:

1. delays which are not reported to the responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the Transport Provider at the time of making the report.
2. if Your belongings are delayed or held by customs or other officials legally taking Your belongings.

Section 31 : Business Money

- We will pay for the loss or theft of Your Business Money or travellers cheques lost or stolen from Your person if You can give Us evidence of the value.

We WILL NOT cover the following:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. loss or theft of Business Money or travellers cheques whilst not carried on Your person.
3. any loss or theft of Business Money that does not belong to Your employer or You if You are self employed.

Section 32 : Replacement Employee

- We will pay for reasonable and necessary Additional Accommodation and Transportation expenses incurred by You in sending a replacement employee to complete essential unfinished professional duties following Your disablement as a result of death, Disabling Injury, Sickness or Disease, where such disablement is likely to last for at least 7 days.

We WILL NOT cover the following:

1. the cost of air travel other than for an economy class scheduled return air fare.
2. any losses not confirmed by a qualified medical practitioner.

Section 33 : Pet Cover

- If the start of Your pre-booked return international trip to the UK by aircraft, sea vessel or cross channel train is delayed for more than 12 hours, due to:

1. strike or industrial action;
2. severe weather conditions; or
3. mechanical breakdown of aircraft.

We will pay the additional kennel and/or cattery fees incurred as a result of Your delay. You must also provide written confirmation of the reason for the delay and how long it last from the appropriate authority.

We WILL NOT cover the following:

1. any claim which is the result of a strike or industrial action which was public knowledge before You started Your Trip.
2. any claim resulting from orders of delay by any government or civil authority.

General Exclusions

We WILL NOT cover the following under any section of the policy:

1. costs or expenses incurred outside the Period of Insurance.
2. a claim which arises from an event which occurs outside the Period of Insurance.
3. any claim under a section of this Policy Wording that is not shown on the benefits table on Your Certificate of Insurance.
4. claims directly or indirectly arising from any Existing Medical Condition:
 - a. You or Your travelling companion has. This exclusion will be waived:
 - i. if You satisfy the provisions set out under the heading "Self Assessment" Existing Medical Conditions; or
 - ii. from the time the appropriate additional amount payable has been received by Us in respect of the Existing Medical Condition for which cover is separately applied for and accepted by Us and for which special conditions, limits and excesses may apply if We notify You in writing.
 - b. of any other person unless the person is hospitalised or dies in the UK after the Relevant Time and at the Relevant Time the chance of a claim occurring is highly unlikely. In any event, We will not pay more than £1,500 under all sections of the policy combined.
5. any claim if You, Your travelling companion and anyone else upon whose health Your booking depends:
 - a. are travelling against medical advice;
 - b. are travelling to receive medical advice or treatment;
 - c. are on a hospital waiting list waiting for treatment or investigation; or
 - d. have been given a terminal diagnosis.

6. loss or damage directly or indirectly caused by war, revolution or any similar event or any Government, public or local authority legally taking or damaging Your property.
7. any claim arising from or as a result of civil commotions or riots of any kind.
8. loss, or damage to any property, or any loss, expense or liability arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. any claim under Sections 9 and 10 if You already have a more specific insurance covering this.
10. any claim, if at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability. We will only pay Our share.
11. loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
12. any claim arising from You being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
13. any claim arising from using a two-wheeled motor vehicle, motorcycle or quadbike.
14. any other loss connected to the event You are claiming for unless We provide cover under this insurance.
15. any claim arising directly or indirectly from financial problems.
16. any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfill any part of their obligation.
17. any claim arising or resulting from You being involved in any illegal or criminal act.
18. Winter Sports unless You have paid the appropriate additional premium to extend Your cover as indicated on Your Certificate of Insurance.
19. any claim arising or resulting from depression, anxiety, stress, depressive illness of any type, suicide or attempted suicide or injuring Yourself deliberately or putting Yourself in danger (unless You are trying to save a human life).
20. any claim resulting from You being under the influence of or in connection with the use of alcohol or drugs, or You contracting any Sexually Transmitted Diseases, HIV or AIDS.
21. this exclusion applies to Sections 5, 6, 7, 8, 9, 10, 17 and 18 - We shall not be liable under this insurance for any claims in any way caused or contributed to by:
 - a. the failure of, or
 - b. the fear of the failure of, or
 - c. the inability of, any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
22. loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth office have advised against travel, provided that such loss, damage, expense or indemnity is directly or indirectly related to any circumstances that are the reason for the advice.
23. any loss directly or indirectly resulting from Your participation in manual work whether paid or unpaid.
24. claims arising from Your participation in an activity not listed under the definition of 'Acceptable Activity'. If You are participating in an activity listed in Category 2, 3 or 4 under the heading Acceptable Activity this exclusion will be waived for the relevant activity only if You have paid the appropriate additional premium and the relevant activity is listed on Your Certificate of Insurance. Please note, We cannot guarantee cover for the activity will be accepted but if accepted, the terms of cover will include a separate excess and specific limits and exclusions.
25. any claim arising from participation by You or Your travelling companion in sports activities in a professional capacity or racing (other than on foot). This exclusion applies to any Acceptable Activity or Winter Sports which but for this exclusion would be covered.
26. claims directly or indirectly arising from:
 - a. pregnancy involving You or any other person if You are aware of the pregnancy prior to the date of issue of the policy and,
 - i. where complications of this pregnancy or any previous pregnancy have occurred prior to this date; or
 - ii. where the conception has been medically assisted.

This exclusion will be waived from the time the appropriate additional premium has been received by Us if cover is separately applied for and accepted by Us in respect of Your pregnancy only; or

- b. pregnancy after the 26th week of pregnancy; or
 - c. pregnancy involving You or any other person where the problem arising is not an unexpected serious medical complication.
 - d. childbirth or the health of a newborn child whatever the proximate cause of the claim is, after the 26th week of the pregnancy.
27. except for Sections 1, 2, 4 and 16, claims arising directly or indirectly from an Act of Terrorism or the threat or perceived threat of an Act of Terrorism. Notwithstanding, We will not pay under any section of the policy any claim arising from a nuclear, chemical or biological attack.
28. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.
29. loss of enjoyment or consequential loss of any kind.
30. claims directly or indirectly arising if You fail to take reasonable care.

Data Protection Act 1998

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the Data Provisions Act 1998 for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Compensation Scheme

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Key Facts About Our Financial Services

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires Us to give You this document. Use this information to decide if Our services are right for You.

2. Whose products do We offer?

Personal Travel insurance arranged by Cover-More Insurance Services with UK Underwriting Limited on behalf of AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950. Cover-More Insurance Services, UK Underwriting Limited and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

3. Which service will We provide You with?

You will not receive advice or a recommendation from Us for travel insurance. We may ask some questions to narrow down the selection of products that We will provide details on. You will then need to make Your own choice about how to proceed.

4. What will You have to pay Us for this service?

No fee will be charged for arranging contracts of travel insurance.

You will receive a quotation which will tell You about any other fees relating to any particular insurance policy.

5. Who regulates Us?

Cover-More Insurance Services Limited, 2nd Floor, 31 Springfield Road, Chelmsford CM2 6JE is authorised and regulated by the Financial Services Authority (FSA Register No. 312172)

Our permitted business is advising on and arranging deals in general insurance contracts together with some associated claims handling activities.

We are not authorised to hold client money.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if You have a complaint

If You wish to register a complaint, please contact Us:

- in writing Cover-More, PO Box 9180, Chelmsford, Essex CM1 9AG
- by phone Cover-More on 01245 272 408

If You cannot settle Your complaint with Us, You may be entitled to refer it to the Financial Ombudsman Service.

7. Are We covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

Agent's Stamp

Cover-More Insurance Services Limited:
2nd Floor, 31 Springfield Road, Chelmsford, Essex CM2 6JE
PO Box 9180, Chelmsford, Essex CM1 9AG
United Kingdom
ph 01245 272 408 fax 01245 272 400
email enquiries@covermore.co.uk

You may arrange travel insurance with any insurer of Your choice.
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