



select & protect

Travel Insurance Policy Wording

Available to residents of the United Kingdom, the Channel Islands and the Isle of Man only.

Please keep this safe.

Select & Protect Travel Insurance is underwritten by AWP P&C SA, ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) and Liberty Mutual Insurance Europe SE.

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SUMMARY OF COVER

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

COVER	BRONZE LIMIT (UP TO)	EXCESS	SILVER LIMIT (UP TO)	EXCESS	GOLD LIMIT (UP TO)	EXCESS
1. Cancellation or curtailment	£1,500	£100	£5,000	£75	£7,500	£50
2. Emergency medical and associated expenses	£10 million	£100	£12.5 million	£75	£15 million	£50
• In-patient benefit	£25/day, max £500	Nil	£30/day, max £750	Nil	£50/day, max £1,000	Nil
• Transport and accommodation	Reasonable costs	£100	Reasonable costs	£75	Reasonable costs	£50
• Dental	£250	Nil	£400	Nil	£500	Nil
• Funeral expenses	£3,000	£100	£5,000	£75	£7,000	£50
• Ashes / remains	£7,000	£100	£7,000	£75	£7,000	£50
• Excursions	£150	£100	£150	£75	£150	£50
3. Loss of passport	£100	Nil	£200	Nil	£250	Nil
4. Delayed personal possessions	£250 (£25/12 hrs)	Nil	£500 (£75/12 hrs)	Nil	£750 (£150/12 hrs)	Nil
5. Personal possessions	£1,000	£100	£2,000	£75	£3,000	£50
• Single item, pair or set	£150		£250		£250	
• Valuables limit	£150		£200		£250	
• Tobacco and vaping products, alcohol, fragrances limit	£50		£50		£50	
6. Personal money	£250	£100	£500	£75	£750	£50
• Cash limit (age 18 or over)	£150		£250		£500	
• Cash limit (age 17 or under)	£50		£75		£100	
7. Personal accident		Nil		Nil		Nil
• Death (age 18-65)	£7,500		£10,000		£15,000	
• Death (age 17 or under)	£2,500		£5,000		£7,500	
• Death (age 65 or over)	No cover		£1,000		£1,000	
• Permanent loss	£10,000		£15,000		£30,000	
• Physical disablement (age 65 or under)	£10,000		£20,000		£30,000	
• Physical disablement (age 66 or over)	No cover		No cover		No cover	
8. Missed departure	£300	£100	£500	£75	£750	£50
9. Delayed departure						
• Delay	£250 (£25/12hrs)	Nil	£300 (£30/12 hrs)	Nil	£500 (£50/12 hrs)	Nil
• Abandonment	£1,500 (after 24 hrs)	£100	£3,000 (after 24 hrs)	£75	£7,500 (after 24 hrs)	£50
10. Personal liability	£2 million	£100	£2 million	£75	£2 million	£50
11. Legal expenses	£20,000	£100	£30,000	£75	£50,000	£50
12. Pet care	£250 (£25/24 hrs)	Nil	£500 (£50/24 hrs)	Nil	£750 (£75/24 hrs)	Nil
13. Hijack and mugging cover						
• Hijack	£1,000 (£100/24 hrs)	Nil	£1,500 (£150/24 hrs)	Nil	£2,000 (£200/24 hrs)	Nil
• Mugging	£150	Nil	£250	Nil	£500	Nil
14. Gadget cover	Standard *Extended		Standard *Extended		Standard *Extended	
• Theft, accidental / malicious damage or loss (single article limit)	£250 £1,000	£100	£250 £2,000	£75	£500 £3,000	£50
	(£200) (£500)		(£250) (£750)		(£300) (£1,000)	
• Unauthorised usage	£200 £1,000	Nil	£250 £1,000	Nil	£300 £1,000	Nil
15. Financial failure cover						
• Scheduled airline	£1,500	Nil	£1,500	Nil	£1,500	Nil
• End supplier	No cover	N/A	No cover	N/A	£1,500	Nil

*Please see note on page 2

SUMMARY OF COVER (CONTINUED)

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

ADDITIONAL COVER (EXTRA PREMIUM NEEDED)	BRONZE LIMIT (UP TO)	EXCESS	SILVER LIMIT (UP TO)	EXCESS	GOLD LIMIT (UP TO)	EXCESS
16. Winter sports cover						
• Ski pack	£15/day, max £250	Nil	£20/day, max £400	Nil	£25/day, max £500	Nil
• Delayed ski equipment	£15/day, max £250	Nil	£20/day, max £400	Nil	£25/day, max £500	Nil
• Ski equipment (own) (single item limit)	£500 (£250)	£100	£750 (£375)	£75	£1,000 (£500)	£50
• Ski equipment (hired)	£150	£100	£200	£75	£400	£50
• Piste closure	£15/day, max £250	Nil	£20/day, max £400	Nil	£25/day, max £500	Nil
• Avalanche	£15/day, max £250	Nil	£20/day, max £400	Nil	£25/day, max £500	Nil
• Continued physiotherapy	£150	Nil	£350	Nil	£500	Nil
17. Golf cover						
• Golf equipment (single article limit)	£1,000 (£250)	£100	£1,500 (£375)	£75	£2,000 (£500)	£50
• Golf equipment hire	£25/day, max £250	Nil	£40/day, max £400	Nil	£50/day, max £500	Nil
• Green fees	£25/day, max £250	Nil	£40/day, max £400	Nil	£50/day, max £500	Nil
18. Wedding cover						
• Wedding rings	£500	£100	£750	£75	£1,000	£50
• Wedding gifts (single article limit)	£500/couple (£250)	£100	£750/couple (£375)	£75	£1,000/couple (£500)	£50
• Wedding attire	£1,000	£100	£1,500	£75	£2,000	£50
• Wedding photographs / video	£500	£100	£750	£75	£1,000	£50
19. Catastrophe cover	£3,000	Nil	£5,000	Nil	£7,500	Nil
20. Cruise cover						
• Cabin confinement	£50/day, max £250	Nil	£75/day, max £375	Nil	£100/day, max £500	Nil
• Excursions	£300	£100	£500	£75	£750	£50
• Cruise itinerary change	£50/port, max £500	Nil	£75/port, max £750	Nil	£100/port, max £1,000	Nil
• Increased personal possessions	£2,500	£100	£3,000	£75	£3,500	£50
- Single item, pair or set	£400		£500		£750	
- Valuables limit	£500		£500		£500	
- Tobacco and vaping products, alcohol, fragrances limit	£50		£50		£50	

NOTES

Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 31 days (Bronze cover), 45 days (Silver cover), 62 days (Gold cover) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these limits per trip. This would include not insuring **you** for any part of a trip that is longer than these limits in duration.

Excess

You will not have to pay an **excess** if the extra premium has been paid for **excess** waiver and this is shown on **your** policy schedule.

Gadget cover

You are automatically covered for Standard gadget cover. The increased limits under the Gadget cover extension only apply if the extra premium has been paid for this cover and this is shown on **your** policy schedule.

IMPORTANT INFORMATION

Thank you for taking out Select & Protect Travel Insurance.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Select & Protect Travel Insurance Sales and Support Team on 0345 307 3971 or email travelservice@select-protect.co.uk

Insurer

Sections 1-13 and 16-20 of **your** Select & Protect Travel Insurance policy are underwritten by AWP P&C SA and are administered in the **UK** by Allianz Assistance. Section 14 is underwritten by ERGO TIS on behalf of Great Lakes Insurance SE (GLIS) and administered by Taurus Insurance Services Limited. Section 15 is underwritten by Liberty Mutual Insurance Europe SE and provided by International Passenger Protection Limited.

How your policy works

Your policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** Select & Protect Travel Insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please contact Select & Protect Travel Insurance Sales and Support Team by calling 0345 307 3971 or emailing travelservice@select-protect.co.uk as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

You can contact Select & Protect Travel Insurance Sales and Support Team by calling 0345 307 3971 or emailing travelservice@select-protect.co.uk

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**. **You** will not have to pay an **excess** if the extra premium has been paid for excess waiver and this is shown on **your** policy schedule.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Renewal of your insurance cover

If **you** have annual multi-trip cover, **we** will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your** policy schedule. **We** may vary the terms of **your** cover and the premium rates at the renewal date.

This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all. If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **journey** will change when the policy renews.

Automatic renewals

If **you** have chosen to automatically renew **your** policy each year and **you** are still eligible for cover, **we** will write to **you** at least 21 days before **your** policy expires with **your** renewal terms. If **you** have not told **us** to cancel the policy, **we** will collect the renewal premium from the card **you** have previously authorised **us** to use.

The policy renewal is made on the understanding that **you** have made **us** aware of any changes to **your** personal contact details.

If **you** need to tell **us** about any changes or **you** no longer want to renew **your** policy, please contact Select & Protect Travel Insurance Sales and Support Team by calling 0345 307 3971 or emailing travelservice@select-protect.co.uk

Data protection notice

In this data protection notice, **we, us** and **our** refers to all the 'Data controllers' and the 'Data processor' of **your** personal data as set out below. It details how all the parties collectively involved in providing **your** Select & Protect Travel Insurance policy process **your** personal data.

This privacy notice may be updated from time to time to reflect developments in data protection legislation.

• Who are we?

Select & Protect (S&P) is a trading style of Hood Travel Limited which works with multiple third parties partners in providing **you** with **your** Select & Protect Travel Insurance policy. S&P is the brand owner of **your** insurance product.

AWP Assistance UK Limited, trading as Allianz Assistance, administer the insurance on behalf of AWP P&C SA who provide **you** with insurance services and underwrite sections 1-13 and 16-20 of this policy.

If **you** have gadget cover (section 14) as part of **your** Select & Protect Travel Insurance policy, ERGO TIS on behalf of Great Lakes Insurance SE (GLIS) is the **insurer** for this part of **your** policy. This cover is administered by a company called Taurus Insurance Services Limited.

Financial failure cover (section 15), cover is provided by International Passenger Protection Limited (IPP), an insurance company that specifically deals with financial failure products. Claims for this section are handled by Sedgwick. The cover is underwritten by Liberty Mutual Insurance Europe SE.

Hood Travel Limited arranges and administers **your** Select & Protect Travel Insurance policy. This is the intermediary company that processes **your** personal information on their behalf and the **insurer(s)** and shares **your** personal information with all those parties. When **you** provide S&P with **your** personal information, **you** are giving it to Hood Travel Limited.

At Hood Travel Limited we respect **your** privacy and are committed to protecting the confidentiality of **your** personal data. We collect and process **your** personal data in line with all relevant data protection legislation.

• Data controllers

Under data protection legislation, the data controllers of **your** personal data are:

The product provider:

- Hood Travel Limited.

For sections 1-13 and 16-20:

- Allianz Assistance
If **you** would like to view the full privacy policy of Allianz Assistance, visit:
<https://www.allianz-assistance.co.uk/privacy-notice/>

For section 14 only:

- ERGO TIS
If **you** would like to view the full privacy policy of ERGO TIS, visit:
www.ergotravelinsurance.co.uk/privacy-statement
- Taurus Insurance Services Limited
For more information on Taurus Insurance Services Limited, visit: <http://www.taurus.gi/>

For section 15 only:

- International Passenger Protection Limited (IPP)
If **you** would like to view the full privacy policy of IPP, visit:
<http://www.ipplondon.co.uk/privacy.asp>

• What personal data we collect and how

We will collect **your** personal data from both the information **you** provide directly to **us** and data that may be provided about **you** from certain third parties, for example **your** insurance

broker or **doctors** in the event of a medical emergency.

We will collect names, addresses and other contact details provided by **you** when **you** contact **us** with a question, to obtain a quotation for one of our products or to provide **you** with **your** insurance policy. **We** will also collect information **we** need to identify **you**, financial information and other relevant information required to set up and administer **your** insurance policy.

When **you** contact **us** online or by phone, **we** may collect **your** electronic information identifier, for example **your** Internet Protocol (IP) address or telephone number supplied by **your** service provider. For **your** protection, all calls to customer service are recorded.

We may also collect personal data about other individuals to be named on the insurance policy. Before **you** provide **us** with any personal data about a third party **you** must obtain consent from the individual(s) concerned and ensure to keep them advised about how their personal data will be processed.

• Special categories of personal data

Some of the personal data **you** provide to **us** may be more sensitive in nature and is treated as a special category of personal data. This could be information relating to health or criminal convictions, and may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. Such data will only be used for the specific purposes as set out in this policy wording.

• How we use your personal data

The personal data **you** provide to **us** will only be used for the purpose for which it was collected. The legal basis for this processing **your** personal data is to provide **you** with a contract or service, as a legitimate interest of **our** business or where appropriate, with **your** express consent.

We use **your** personal data for the purposes of providing **you** with **your** insurance policy and related services, which include:

- assessing financial and Insurance risks;
- handling claims;
- offering **you** renewal of **your** policy;
- safeguarding against fraud and money laundering;
- meeting **our** general legal or regulatory obligations;
- administering debt recoveries;
- improving understanding of how people interact with **our** websites;
- enhancing, modifying, personalising or otherwise understanding and improving **our** services/communications for the benefit of **our** customers;
- developing and testing new product and services.

From time to time **we** may change the way **we** use **your** information. Where **we** believe **you** may not reasonably expect such a change **we** shall inform **you** of this.

• Sharing your personal data

All personal information is treated with the utmost confidentiality and with appropriate levels of security.

We will only share **your** information if it is allowed by law, authorised by **you**, to prevent fraud or with third parties who perform services on our behalf in administering **your** policy. These include **our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

We may transfer **your** personal data outside the **United Kingdom (UK)** and the European Economic Area (EEA). Where **we** transfer **your** personal data outside of the **UK** and the EEA, **we** will ensure that it is treated securely and in accordance with all data protection legislation.

- **Fraud prevention agencies**

If **we** identify or suspect fraud as a result of false or inaccurate information **you** have provided, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when checking details on applications for credit and credit related or other facilities; checking details on proposals and claims for all types of insurance; checking details of job applicants and employees.

- **Claims history**

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) managed by LexisNexis Risk Solutions. Under the conditions of **your** policy, **you** may be required to tell **us** about any incident (e.g. accident, fire, theft or malicious damage) which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it to the registers.

- **Automated decision making**

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer **your** policy. This helps **us** to decide whether to offer the insurance and determine prices.

An example is when **you** buy a travel insurance product, **we** may accept or reject a potential policyholder for cover based on their age. **We** do not offer insurance for customers above a certain age in the **UK**. If accepted, the automated calculation of a person's age may be used to calculate the premium payable.

If **you** have any concerns regarding the decision reached, please let **us** know by using the contact details below and **we** will arrange for a person to check the accuracy of the result.

- **Your rights**

You have the right to:

- access the personal data held about **you**;
- learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be shared;
- have **your** data deleted (subject to certain exemptions);
- have any inaccurate or misleading data corrected or deleted;
- ask **us** to provide a copy of **your** data to any controller; and
- lodge a complaint with the Information Commissioners Officer (ICO).

These rights apply whether **we** hold **your** personal data on paper or in electronic form.

If **you** would like to change **your** marketing preferences at any time, please contact **us** at the details below or speak to **our** customer service team.

Your data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

For any questions on how **we** process **your** personal data or to exercise **your** rights, please contact:

Data Protection Officer, Hood Travel Limited, 52/54 Alexandra Street, Warrior Square, Southend-on-Sea, Essex, SS1 1BJ

Email: dpo@hoodgroup.co.uk

DEFINITION OF WORDS

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Accidental damage

The sudden unforeseen and unintentional damage to **your gadget**. This includes damage to screens and damage resulting from sudden and unforeseen liquid damage.

Appointed adviser

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

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule, unless it is a short stay of up to 48 hours during **your journey** or a stopover where **you** are scheduled to officially remain in transit.

- **Europe 1 (Single trip only)**

UK, the **Channel Islands**, the Isle of Man, the Republic of Ireland, Continental Europe and Mediterranean islands (but excluding those listed under Europe 2 below), the Azores, Belarus, Estonia, Georgia, Gibraltar, Iceland, Latvia, Lithuania, Moldova, Russia and Ukraine.

- **Europe 2 (Single trip only)**

Cyprus, Madeira, Malta, Spain including the Canary Islands (El Hierro, Fuerteventura, La Gomera, Gran Canaria, La Palma, Lanzarote and Tenerife) and the Balearic Islands (Formentera, Majorca, Minorca and Ibiza), Switzerland and Turkey.

- **Europe and UK (Annual Multi-trip only)**

All countries listed within Europe 1 and Europe 2 above.

- **Worldwide (excluding USA, Canada, Caribbean)**

Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.

- **Australia / New Zealand (Single trip only)**

Australia and New Zealand.

- **Worldwide (including USA, Canada, Caribbean)**

Any Worldwide country.

NOTE

You will not be covered if **you** do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority at any destination **you** are travelling from, through or to. For further details of the FCDO travel advice visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

Business

A company for which **you** are a director or employee.

Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Consent

- **Your** agreement on **your** own behalf; and,
- Where **you** are the legal parent or guardian of children under the age of 16 to be insured on the policy, on their behalf; and
- **your** warranty that, **your** spouse or partner and any other children aged 16 and above to be insured on the policy, have given their agreement; and
- **your** warranty that, where **you** are NOT the legal parent or guardian of children under the age of 16 to be insured on the policy but **your** spouse or partner is, that **your** spouse or partner has given his/her agreement on their behalf.

Computer virus

A self-replicating program that spreads by inserting copies of itself into other executable code or document, that is loaded onto **your gadget** without **your** knowledge and runs against **your** wishes.

Couple

Two adults who have been permanently living together at the same address for more than six months.

Custom built

A complete computer or laptop made from components supplied and assembled by qualified engineers at a **UK** VAT registered company, or the equivalent tax registration if purchased overseas.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **UK**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

End supplier

The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the **UK**, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home** country or **your journey** destination.

Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. **You** will not have to pay an **excess** if the extra premium has been paid for **excess** waiver and this is shown on **your** policy schedule.

Family

Two adults that live together and up to six of their children (including foster children, adopted children and grandchildren) aged 17 and under, if in full time education or living with the two adults. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Financial failure

The scheduled airline or **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

Gadget

The item(s), excluding accessories which belong to:

- 1 **you**, or
- 2 a **business** where **you** have the relevant authority and responsibility to use and insure the **gadget(s)** owned by the **business**. Confirmation of this will be required in the event of a claim.

For the purpose of this policy a **gadget** can be any one of the following items:

Mobile phones, tablets, laptops and PC's (including **custom built**), digital cameras, PC monitors, MP3 players, games consoles, video cameras, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, e-readers, head/ear phones, portable health monitoring devices (such as a blood glucose or blood pressure testing kit), wearable technology (such as a smart watch or a health and fitness tracker).

We can only insure **gadget(s)** that are:

- 1 Purchased new or refurbished from a **UK** VAT registered company, or the equivalent tax registration if purchased overseas, and supplied with a **proof of purchase** (original purchase receipt or phone contract showing the IMEI number).
- 2 Purchased second hand or gifted to **you**, provided that **you** have the original **proof of purchase** (which corresponds to notes 1 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. The letter must include the following details of **your gadget(s)**:
 - a) either the IMEI or serial number (whichever is applicable);
 - b) the make and model;
 - c) the sale price (**your** purchase price);
 - d) confirmation that the **gadget(s)** were in full working order at the time of sale.

The **gadget** must be in good condition and in full working order at the time **you** commence **your journey**.

Golf equipment

Golf clubs, golf bag, golf trolley and golf shoes.

Hazardous activity

Any activity not listed as being included as 'Standard' in the Sports and activities section on pages 30-34. If the activity is listed as 'Sports & Activity Package' or 'Winter sports option' **you** are only covered while taking part in these activities if the appropriate extra premium has been paid.

Home

Your usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

Insurer

- For sections 1-13 and 16-20
AWP P&C SA.
- For section 14
ERGO TIS on behalf of Great Lakes Insurance SE (GLIS).
- For section 15
Liberty Mutual Insurance Europe SE and provided by
International Passenger Protection Limited.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

- For single trip cover
 - **you** will only be covered if **you** are aged 79 or under at the date **your** policy was issued.
 - any other trip which begins after **you** get back is not covered.
 - trips booked to last longer than 94 days are not covered.
- For annual multi-trip cover
 - **you** will only be covered if **you** are aged 79 or under at the start date of **your** policy.
 - cover is for short trips of 31 days (Bronze cover), 45 days (Silver cover), 62 days (Gold cover) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these limits per trip. This would include not insuring **you** for any part of a trip that is longer than these limits.
 - trips within **your home** country must be for at least two nights and:
 - i have pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
 - **you** will be covered for taking part in the activities listed as 'Winter Sports Option' for up to 17 days in total during the **period of insurance** when the premium has been paid for this cover.
 - **you** will be covered for taking part in the activities listed as 'Sports and Activities package' for up to 17 days in total during the **period of insurance** when the premium has been paid for this cover.

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 judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services 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 / lost

Where the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Malicious damage

Intentional or deliberate actions of a third party (not including **your relative**) which causes damage to **your gadget**.

Natural catastrophe

An event caused by natural forces for example avalanche, earthquake, fire, flood, hurricane, landslide, lightning, severe storm, tsunami or volcanic eruption.

Pair or set

A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.

Pandemic

An **epidemic** that is recognised by the World Health Organization (WHO) or an official government authority in **your home** country or **your journey** destination.

Period of insurance

- For single trip cover
Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For annual multi-trip cover
Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For single trip and annual multi-trip cover
All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your journey** as planned because of an event covered by this policy that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish **your journey**.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**, but excluding **your gadgets**).

Proof of purchase

The original printed receipt or a similar electronic record that can be sent to **us** or displayed in its original format, not handwritten, provided at the original point of sale that gives details of the **gadget(s)** purchased and helps support proof that **you** are the legal owner the **gadget(s)** and enables the age of the **gadget(s)** to be reasonably identified.

The document should include confirmation of the IMEI or serial number of the **gadget(s)**, the purchase date, the **purchase price**, and detail the **UK** VAT registration number of the company (or the equivalent tax if purchased overseas).

- **For gadget(s) that are gifted to you**
We will require a signed letter from the original owner confirming that **you** own the **gadget(s)**.
- **For the purchase of second-hand gadget(s)**
A printed receipt or electronic record provided by a retailer or person selling the second-hand **gadget(s)** is not acceptable as **proof of purchase**.

Delivery notes are not an acceptable form of **proof of purchase**.

Proof of usage

Evidence that shows **your gadget** has been in use before the event giving rise to the claim. Where the **gadget** is a mobile phone or other SIM enabled device, this evidence can be obtained from **your** network provider. For other **gadgets**, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by **our** repairers.

Public transport

Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Purchase price

The sale price detailed on the original **proof of purchase**.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and up to six of their children (including foster children, adopted children and grandchildren) aged 17 and under if in full time education or living with the insured adult. The adult can travel independently, however, all insured children must travel with the insured adult.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Taurus warranty

The period where **we** will resolve any defects in materials and workmanship when **we** repair or replace **your gadget** in the event of a claim, when **your gadget** is used normally in accordance with manufactures guidelines. For repairs the warranty provided is 3 months and for a replacement the warranty provided is 12 months. This warranty will also include the costs associated with transporting the device to and from **our** selected repair centre.

The warranty does not cover wear and tear, damage by **computer viruses**, normal maintenance, **accidental damage** or any indirect loss.

Theft

The taking of the **gadget** by a third party with the intention of permanently depriving **you** of it, using force, threat of violence or by pickpocket.

NOTE

Theft and **loss** needs to be reported to the appropriate local Police authorities and **your** network provider (if applicable) within 24 hours of discovering the incident. **Theft** claims must also be accompanied by a valid police crime reference report. Loss property reports and reference numbers on their own will not be accepted in support of a **theft** claim

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

Unauthorised usage

The cost of unauthorised calls, messages and downloads made from **your gadget** after it was stolen. Cover will only apply within 24 hours of discovery of the **theft** of **your gadget**. Itemised bills must be provided to support **your** claim.

NOTE

This cover will only apply if there is no protection for such losses from **your** network provider.

Unattended

Where the **gadget(s)** are neither on **your** person or within **your** sight and/or reach.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, watches, items made of or containing precious metals, precious stones or semi precious stones, furs, binoculars, telescopes, drones and any kind of non-digital photographic equipment.

Wedding attire

The wedding dresses, wedding suits, and other accessories including shoes, make up, hair styling and flowers all bought especially for the insured bride(s) and bridegroom(s) to use on their wedding day during the **journey**.

Wedding gifts

Gifts given to the wedding couple during the journey. These may be sent in advance or purchased during the **journey**.

Wedding ring

The ring of the insured bride(s) or bridegroom(s), who are to be married during the **journey**.

We, our, us

- For sections 1-13 and 16-20
Allianz Assistance which administers the insurance on behalf of the **insurer**.
- For section 14
Taurus Insurance Services Limited who administer and arrange the insurance, both on behalf of the **insurer** of this section
- For section 15
International Passenger Protection Limited who provide the insurance on behalf of the **insurer** of this section.

Winter sports

An activity that is listed as 'Winter sports option' in the Sports and activities section on pages 30-34. **You** are only covered while taking part in these activities if the appropriate extra premium has been paid.

You, your, person insured

Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.

24-HOUR EMERGENCY MEDICAL ASSISTANCE

Please tell **us** immediately about any serious illness, injury or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your journey** because of any illness or injury. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can.

If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone: **UK +44 (0)20 8666 9315**

Fax: **UK +44 (0)20 8603 0204**

Email: **medical@allianz-assistance.co.uk**

Call charges may vary. Calls may be monitored and recorded.

Please give **us your** age and **your** policy number. Say that **you** are insured with Select & Protect Travel Insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

RECIPROCAL HEALTH ARRANGEMENTS

European / Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union Area (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for a GHIC online at www.ghic.org.uk or by calling **0300 330 1350**.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess** under the Section 2 - Emergency medical and associated expenses.

NOTE

The EHIC/GHIC do not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to and the closest hospital may be private.

HEALTH DECLARATION AND HEALTH EXCLUSIONS

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read the following and if necessary declare any existing medical conditions to us.

Exclusions relating to your health

- You** will not be covered for any directly or indirectly related claims (see note later in this section) arising from the following if at the time of taking out this insurance or booking **your journey** (whichever is later), **you**:
 - are being prescribed regular medication;
 - have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 12 months;
 - are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
 - are awaiting treatment or the results of any tests or investigations;

Unless

The condition(s) has (have) been declared to and accepted by **us** in writing.

You should contact the Select & Protect Travel Insurance Sales and Support Team by calling **0345 307 3971** or emailing **travelservice@select-protect.co.uk** if:

- you** need to declare a medical condition;
- you** develop a medical condition after **your** policy was issued;
- your** existing condition changes after **your** policy was issued;
- you** are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for **your** medical conditions. If **you** need to make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid.

Each **person insured** by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

MINOR AILMENTS

You do not have to declare minor ailments e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiropody, dental treatment etc if **you**:

- were only prescribed short term antibiotics, non-prescription pain killers, creams / ointments;
- have completed treatment and had no further problems since; or
- have been advised by **your doctor** that it is safe to travel.

- You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before beginning **your journey**.
- You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.

4 You will not be covered for any directly or indirectly related claim if, before **your journey**, a **doctor** diagnosed that **you** have a terminal condition.

5 You will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when **your** policy was issued.

6 You will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

NOTE

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

Changes in health for annual multi-trip customers

If **you** health changes after taking out this insurance, **you** must call the Select & Protect Travel Insurance Sales and Support Team on **0345 307 3971** (call charges may vary. Calls may be monitored and recorded) or emailing **travelservice@select-protect.co.uk** if this means **you** have to:

- see a **doctor** and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an extra premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to pay the extra premium, **you** can choose to:

- make a cancellation claim for any **journeys** already booked; or
- cancel this policy and request a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

NOTE

Annual multi-trip policy renewals

At the expiry of **your period of insurance**, the terms of **your** cover and the premium rates may be varied by **us**. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **journey** will change when the policy renews.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of your policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1** War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Section 2 - Emergency medical and associated expenses and Section 7 - Personal accident) or weapons of mass destruction.
- 2** Any **epidemic** or **pandemic**, except as expressly covered under Section 1 - Cancellation or curtailment charges, Section 2 - Emergency medical and associated expenses, Section 16 - Winter sports cover, Section 17 - Golf cover and Section 20 - Cruise cover.
- 3** **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of **your** **journey** is necessary, urgent and cannot be postponed - evidence of this will be required see Making a claim);
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

For further details on FCDO travel advice, visit:

gov.uk/foreign-travel-advice

- 4** Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5** **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.

- 6** Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7** Any currency exchange rate changes.
- 8** The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9** **You** acting in an illegal or malicious way.
- 10** The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11** **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- 12** **You** not enjoying **your** **journey** or not wanting to travel.
- 13** **You** taking part in an adventurous / winter sports activity that is not listed as 'Included as Standard' or where the appropriate 'Sports & Activity Package' and/or 'Winter Sports Option' premium has not been paid (see pages 30-34).
- 14** Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 15** **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 16** Something that happened before **your** policy or travel tickets for **your** **journey** were bought (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless **we** agreed to it in writing.

CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the **UK**, the **Channel Islands** or the Isle of Man.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid policy schedule.
- 4 **You** accept that **we** will not extend the **period of insurance**:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 94 days, or **you** know **you** will be making a claim.
 - for annual multi-trip cover beyond the expiry of **your** policy.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on pages 13-14 for more information.
- 6 **You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- 7 **You** are not aged:
 - 79 or over at the date **your** policy was issued for single trip cover; or
 - 79 or over at the start date of **your** policy for annual multi-trip cover.
- 6 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.

We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- 11 If **you** cancel or cut short **your journey** for any reason other than those specified in Section 1:
 - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

MAKING A CLAIM

FOR SECTIONS 1-13 AND 16-20

To complete an online claim visit www.azgatravelclaims.com alternatively to get a claim form phone: **0800 107 5564**, write to: Select & Protect Travel Insurance claims department, PO Box 451, Feltham, TW13 9EE or email: selectandprotect@allianz-assistance.co.uk

GADGET CLAIMS FOR SECTION 14

To claim, either contact by phone: **0330 020 0123** (local rate call) or email: selectandprotectgadget@taurus.gi as soon as reasonably possible after discovering the claim incident (or as soon as possible after returning **home**, if the incident occurred outside the **UK**). Exceptional circumstances causing a delay in reporting **your** claim and where there is no additional loss to **us** may be considered

FINANCIAL FAILURE CLAIMS FOR SECTION 15

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to: IPP Claims, Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ.
phone: **+44 (0)345 266 1872**
email: insolvency-claims@ipplondon.co.uk
website: www.ipplondon.co.uk/claims.asp
Please quote reference SAFI-V2.20 for Scheduled Airline Failure claims or ESFI-V2.20 for End Supplier Failure claims.

Call charges may vary. Calls may be monitored and recorded.

You should fill in the claim form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household, private medical or warranty.
- As much evidence as possible to support **your** claim.
- If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.

Examples of what **we** consider to be essential travel are if:

- A **relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A **relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;

- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact Select & Protect Travel Insurance Sales and Support Team by calling **0345 307 3971** or emailing travelservice@select-protect.co.uk

Cancellation or curtailment

- If **you** need to curtail **your journey** call **UK +44 (0)20 8666 9315** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if **your** passport is stolen.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

Loss or damage in transit claims / delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure / Natural catastrophe

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in. For **natural catastrophe** claims could include local news reports.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Hijack and mugging cover

- A letter from the airline, rail company, shipping line or their handling agent confirming the hijack and the length of time **you** were detained.
- Report the mugging to the police within 24-hours of the incident and ask them for a written report, confirming **you** were hospitalised as a result of the mugging.

Gadget cover

Contact **us** using the details shown at the beginning of this section. Failure to observe the following may invalidate **your** claim:

- Report the **theft** or **loss** of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset / item (where this is applicable).
- Report the **theft** or **loss** of **your gadget** to the police within 24 hours of discovery and obtain a crime reference number in support of a **theft** claim and a copy of the police report.
- Do not attempt to repair the item yourself or use an unauthorised repairer or this will invalidate the cover.
- Complete and return any claim form or documents as required by **us** within a reasonable time frame of the incident date with any other requested documentation.
- Pay the **excess** as requested by **us**.
- Provide details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these Insurers)
- Provide the **proof of purchase** of the **gadget** for which **you** are claiming. Such **proof of purchase** must evidence that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- Provide the **proof of usage** (in respect of mobile phones or other SIM enabled devices) from **your** network that confirms the **gadget** has been in use since the start of **your journey** and up to the event giving rise to the claim.
- Do not format **your gadget(s)** in such a way that makes obtaining the last usage date impossible.

Financial failure cover

- Contact the IPP Claims Office, using the details shown at the beginning of this section.

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Golf cover

Loss, theft or damage to golf equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

Delayed golf equipment

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Loss of green fees

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** should not play golf because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Wedding cover

Wedding attire, wedding rings and wedding gifts

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

Wedding photographs / video

- Written confirmation from **your** photographer of the reason for their non-attendance (if this applies).

Cruise cover

Cruise itinerary change

- A letter from the cruise operator confirming the reason and dates **your** cruise ship was unable to dock.
- A letter from the cruise operator or excursion company, confirming they have not given **you** financial compensation (including on-board credit).

Cabin confinement and Excursions

- Medical evidence from the **doctor** who treated **you**, to confirm the illness or injury, including dates of when **you** were confined to **your** cabin (if this applies).
- A letter from the cruise operator or excursion company, confirming they have not given **you** financial compensation (including on-board credit).

MAKING A COMPLAINT

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

STEP 1

- **For complaints relating to Medical assistance or claims under sections 1-13 and 16-20**

In the first instance, please write to: Select & Protect Travel Insurance Claims, Customer Service, 102 George Street, Croydon, CR9 6HD phone: **020 8603 9853** email: **customersupport@allianz-assistance.co.uk**

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

- **For complaints relating to Gadget cover claims under section 14**

In the first instance, please write to: Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar phone: **0330 020 0123** email: **gadget.complaints@taurus.gi**

- **For complaints relating to claims for Financial failure - section 15**

In the first instance, please write to: International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR phone: **020 8776 3750** email: **info@iplondon.co.uk**

We will acknowledge **your** complaint within five working days, advising **you** of who is attempting to address **your** concerns.

We will provide **you** with a written response outlining **our** detailed response to **your** complaint within four weeks of receipt of the complaint. **You** will receive either **our** written response or an explanation as to why **we** are not in a position to provide one within eight weeks of receipt of **your** complaint.

- **For all other complaints, including complaints about the sale of any section of this policy**

In the first instance, please write to: Select & Protect Travel Insurance Complaints Team, 52/54 Alexandra Street, Warrior Square, Southend-on-Sea, Essex SS1 1BJ phone: **0345 307 3971** email: **travelcomplaints@select-protect.co.uk**

STEP 2

- **For all complaints**

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, calling: **0800 023 4567** or **0300 123 9 123** or emailing: **complaint.info@financial-ombudsman.org.uk**

- **Alternatively for complaints relating to claims for Financial failure - section 15**

As Liberty Mutual Insurance Europe is a Luxembourg insurance company, **you** can refer the matter to any of the following dispute resolution bodies:

Commissariat Aux Assurances, 7, Boulevard Joseph II, L-1840 Luxembourg phone: **(+352) 22 69 11 1** email: **caa@caa.lu** or

Service National du Médiateur De La Consommation, Ancien Hôtel De La Monnaie, 6, Rue Du Palais De Justice, L-1841 Luxembourg phone: **(+352) 46 13 11** email: **info@mediateurconsommation.lu** or

Médiateur En Assurances ACA, 12, Rue Erasme, L-1468 Luxembourg phone: **(+352) 44 21 44 1**

Call charges may vary. Calls may be monitored and recorded.

SECTION 1 - CANCELLATION OR CURTAILMENT CHARGES

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 9 for more information.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total (including excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of
 - 1 **you**;
 - 2 a travelling companion;
 - 3 a **relative** of **you** or a **travelling companion**;
 - 4 someone **you** were going to stay with; or
 - 5 a **business associate** of **you** or a **travelling companion**.

NOTE

For **1, 2** and **3** above, this will include being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any condition stated under Health declaration and health exclusions on pages 10-11.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Sterling transaction fees. The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

SECTION 1 - CANCELLATION OR CURTAILMENT CHARGES (CONTINUED)

WHAT YOU ARE COVERED FOR

- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **Your redundancy.**
- **You** are a member of the armed forces, police, fire, nursing or ambulance services or work for another Government Department and **your** employer withdraws **your** previously agreed leave for operational reasons.
- The Foreign, Commonwealth and Development Office have advised against travel to **your journey** destination, for the dates **you** are due to travel.
- **You** or a **travelling companion** being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.
- **You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or **your travelling companion** displaying symptoms of an **epidemic** or **pandemic** disease, such as COVID-19.

Curtailed

You cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in **Cancellation** above, except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

NOTE

We will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are either held in **quarantine** or are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers' refusal to allow **you** to travel for any reason, other than those shown as being covered;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

Cutting short **your journey** unless **we** have agreed. Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned. **You** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands** or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets.

Please also refer to **General exclusions, Conditions and Making a claim.**

SECTION 2 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

If **you** are taken into hospital or **you** think **you** may have to return **home** early or extend **your journey** because of any illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately. In cases where **your** condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. See under the heading '24-hour emergency medical assistance' on page 9 for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**. (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19 as well as being subject to compulsory **quarantine** on the orders of a treating **doctor**).

Cover outside your home country

Up to the amount shown in **your** summary of cover in total for reasonable fees or charges **you** incur for:

- **Treatment**
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Repatriation**
Your repatriation to **your home** country if medically necessary.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses**
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to the amount shown in **your** summary of cover for **your** funeral expenses, in the place where **you** die outside **your home** country.
- **Search and rescue**
Mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit**
Up to the amount shown in **your** summary of cover for each 24-hour period that **you** are in hospital as an in-patient during the **journey** as well as any fees or charges paid under 'Treatment'.
- **Dental**
Up to the amount shown in **your** summary of cover for emergency dental treatment to relieve sudden pain.
- **Excursions**
Up to **£150** in total for **your** excursions that have been paid for before **your journey** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your journey**.

Cover within your home country

Up to **£1,000** for:

- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **you**, **your** ashes or body **home**.

WHAT YOU ARE NOT COVERED FOR

Under Cover outside your home country except In-patient benefit and Excursions and under Cover within your home country

An **excess** of the amount shown in **your** summary of cover, unless **your** claim is reduced because **you** used an EHIC, GHIC or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 9 for more information), or unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under Cover outside your home country and Cover within your home country

Any condition stated under Health declaration and health exclusions on pages 10-11.

Extra transport and accommodation costs which are of a higher standard than those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands** or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under Cover outside your home country - Treatment

Services or treatments **you** receive within **your home** country. Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Cover outside your home country - Funeral expenses

Your burial or cremation within **your home** country.

Under Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 3 - LOSS OF PASSPORT

WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary passport

Up to the amount shown in **your** summary of cover in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

WHAT YOU ARE NOT COVERED FOR

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 4 - DELAYED PERSONAL POSSESSIONS

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for essential replacement items, if **your personal possessions** (this does not include **valuables, ski equipment** or **golf equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

NOTE

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Section 5 - Personal possessions.

WHAT YOU ARE NOT COVERED FOR

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 5 - PERSONAL POSSESSIONS

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for **your personal possessions** (this does not include **ski equipment, golf equipment** or **wedding attire**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is shown in **your** summary of cover whether jointly owned or not. There is also a single article, **pair or set** limit as shown in **your** summary of cover.

NOTE

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Cruise cover extension

When the Cruise cover extension has been paid and this is shown on **your** policy schedule, the increased personal possessions amounts shown under section 20 of **your** summary of cover will apply. These amounts are not in addition to the amounts shown under section 5 of **your** summary of cover

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule.

More than **£50** for tobacco and vaping products, alcohol, fragrances and perfumes.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Gadgets** (see section 14).
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal money** (see section 6).
- Passport (see section 3).

Please also refer to **General exclusions, Conditions and Making a claim.**

SECTION 6 - PERSONAL MONEY

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for loss or theft of **your personal money** (but no more than the amount shown in **your** summary of cover in cash in total, whether jointly owned or not) while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule. Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency. Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**. Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency. Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please also refer to **General exclusions, Conditions and Making a claim.**

SECTION 7 - PERSONAL ACCIDENT

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representative one of the following amounts for an accident during **your journey**.

Death

Up to the amount shown in **your** summary of cover for death.

Permanent loss

Up to the amount shown in **your** summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

Up to the amount shown in **your** summary of cover for a permanent physical disability as a result of which there is no paid work which **you** are able to do.

NOTE

Death benefits payments will be made to **your** personal representative.

WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions on pages 10-11.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** policy schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands** or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets.

We will not pay more than one of the benefits resulting from the same injury.

Please also refer to **General exclusions, Conditions and Making a claim.**

SECTION 8 - MISSED DEPARTURE

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim as a result of a **natural catastrophe** (see section 19).

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 9 - DELAYED DEPARTURE

WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

Up to the amount shown in **your** summary of cover for each 12 hours of delay; or

Abandonment

Up to the amount shown in **your** summary of cover in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. Any claim as a result of a **natural catastrophe** (see section 19).

Under Abandonment

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 10 - PERSONAL LIABILITY

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey** you must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following:

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

NOTE

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **you** owning, hiring or using of any of the following:

- the use of any land or building except for the accommodation **you** are using on **your journey**;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised watercraft or sailing vessels.

Please also refer to **General exclusions, Conditions and Making a claim**.

SECTION 11 - LEGAL EXPENSES

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your journey**.

From within **your home** country phone **020 8603 9804**

From outside **your home** country phone **+44 20 8603 9804**

WHAT YOU ARE COVERED FOR

If **you** die, are ill, or injured during **your journey** 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 adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to the amount shown in **your** summary of cover for **legal costs** for **legal action** for **you** (but not more than twice this amount in total for all **persons insured** on this policy) for each event giving rise to a claim.

NOTE

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule.

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- 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;
- if **we**, **you** or **your appointed adviser** are unable to recover **legal costs** incurred following a successful claim for compensation. **We** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 12 - PET CARE

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total or extra kennel or cattery costs to house **your pet**, if **you** are delayed on the return journey to **your home** country because of death injury or illness or there is a delay to the public transport system that cannot be avoided.

WHAT YOU ARE NOT COVERED FOR

Claims following a delay to the public transport system, unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel. Claims following death, injury or illness which **we** have not authorised.

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 13 - HIJACK AND MUGGING COVER

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total

Hijack

If the vehicle **you** are travelling in is hijacked during **your journey**.

Mugging

If **you** are treated as an in-patient in hospital following a mugging during **your journey**.

WHAT YOU ARE NOT COVERED FOR

Under Hijack

Compensation unless **you** get a letter from the airline, railway company or shipping line confirming the hijack and the dates.

Under Mugging

Compensation unless the mugging has been reported to the police within 24 hours of the attack or as soon as possible after that and a report obtained, confirming the details and that **you** were hospitalised as a result of the injuries **you** suffered.

Please also refer to **General exclusions, Conditions and Making a claim.**

SECTION 14 - GADGET COVER

Increased limits only apply to this section if the Gadget cover extension is shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Our liability, in respect of any one claim, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum liability for each **gadget**, as shown in **your** summary of cover; the original **purchase price** or the current market value of each **gadget**, whichever is the lesser amount, but not exceeding the cost to replace the **gadget** with an identical or equivalent model.

NOTE

Where the sum insured by **you**, as detailed in **your** policy schedule, is less than the **purchase price** of the **gadget(s)**, the amount **you** are able to claim may be calculated as follows:

Actual loss x (Sum insured / purchase price)

Example:

If **your gadget** was purchased for **£1,000** but **your** sum insured is **£500** (50% of its real value), **we** will only be liable to pay 50% of the claimed amount

Accidental damage

We will repair or replace **your gadget** if it is damaged as the result of **accidental damage**, providing the **gadget** is returned to **us**.

Loss

If accidentally lose **your gadget**, **we** will replace it (in respect of a valid **loss** claim).

Malicious damage

If **your gadget** suffers **malicious damage**, **we** will repair or replace it. Where only part or parts of **your gadget** have been damaged, **we** will only replace that part or parts.

Theft

If **you** suffer theft of **your gadget**, **we** will replace it (in respect of a valid **theft** claim).

WHAT YOU ARE NOT COVERED FOR

- 1 An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule.
- 2 Any claim that occurs whilst not on a **journey**.
- 3 Any claim where **you** cannot provide a printed, or similar electronic record that can be sent to **us** in its original format, **proof of purchase** (along with a signed transfer of ownership letter where the **gadget** has been purchased second hand or gifted to **you**).
- 4 any claim where the policy was not purchased in the **United Kingdom**.
- 5 any claim for a **gadget** that does not meet the criteria set out within the definition of **gadget**.
- 6 any claim where **proof of usage** cannot be provided or evidenced (applicable where the **gadget** is a SIM enabled device or in respect of a laptop/tablet where user history is available).
- 7 where the **gadget** has been stolen from any motor vehicle or building, unless all protections are in operation (including those to prevent unauthorised keyless entry to vehicles) and the **gadget(s)** is concealed out of sight so that forced and violent entry causing damage is required. Evidence of the thief's damage must be provided with **your** claim.
- 8 **Loss, theft** of or **accidental damage** to any accessories.
- 9 any claim where **you** knowingly leave **your gadget** somewhere **unattended** and it is at risk of being lost, stolen or damaged. For example - where **your gadget** is left at the side of a sports pitch whilst **you** are participating in the sport.
- 10 any **loss, theft** or **accidental damage** of the **gadget** left as checked in baggage.
- 11 any claim where the **gadget** wasn't in good condition and in full working order at the time **you** commence **your journey**.

SECTION 14 - GADGET COVER (CONTINUED)

Increased limits only apply to this section if the Gadget cover extension is shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Unauthorised usage

If **your gadget** is **lost** or taken in a **theft**, **we** will refund up to the amount shown in **your** summary of cover for the cost of **unauthorised usage**. This cover will only apply if there is no protection for such losses from **your** network provider.

NOTE

Repair and replacement of gadgets

- a) All repairs to **gadgets** are issued with a 3-month **Taurus warranty** (the **gadget** must be returned to **us** in the event of a claim on that warranty).
- b) In the event that **your** claim is authorised, and **your gadget** is deemed beyond economical repair and will therefore have to be replaced, **we** will endeavour to replace it with a **gadget** of an identical specification or the equivalent value taking into account the age and condition of the **gadget**. Where **we** replace the **gadget(s)**, the replacements may be pre-owned, refurbished or re-manufactured (not brand new). This is not a new for old insurance policy. (Gift cards or vouchers may be used as an alternative method of claims settlement at **our** full discretion).
- c) Where **we** send **you** a replacement or repaired **gadget** this will only be sent to an address in the **United Kingdom**.
- d) It may not always be possible to replace **your gadget** with the same colour or finish. Where this is not possible an alternative colour will be provided.
- e) Where replacement **gadgets** have been issued and the original **gadget** is recovered, the original **gadget** becomes **our** property and must be returned to **us** immediately. Please call the claims administrator on **0330 020 0123** (local call rate) and they will provide details for its return.
- f) All replacement **gadgets** are issued with a 12-month **Taurus warranty** (the **gadget** must be returned to **us** in the event of a claim on that warranty).
- g) If **your** existing accessories are not compatible with the replacement item that **we** have provided, the **insurer** will cover the cost of replacing the accessories, on production of **your proof of purchase** for these.
- h) **Taurus warranty** claims for **gadget(s)** damaged in transit will only be accepted where they are reported to **us** on **0330 020 0123** (local rate call) within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

WHAT YOU ARE NOT COVERED FOR

- 12 any claim where **you** have failed to take reasonable precautions to prevent damage, **theft** or **loss**. This includes:
 - a) not using **your gadget** in accordance with the manufacturer's instructions;
 - b) not handing **your gadget** to a person who is not known to **you** or a third party, other than **your relative**.
- 13 any claim where the IMEI/serial number cannot be determined from **your gadget**.
- 14 any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
- 15 any **unauthorised usage** unless associated with a valid **theft** or **loss** claim.
- 16 any repairs or other costs for repairs carried out by anyone not authorised by **us**.
- 17 any claim where there is evidence that the damage, **theft** or **loss** occurred prior to the commencement of **your journey**.
- 18 loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **computer virus** or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- 19 any claim for **malicious damage** which was caused by **you** or **your relative**.
- 20 the VAT element of any claim if **you** are registered for VAT.
- 21 any damage, **theft** or **loss** to SIM or memory cards in isolation (unless it accompanies a valid claim for **your gadget**).
- 22 cosmetic damage to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.
- 23 any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network.
- 24 loss of any software or firmware failures.
- 25 any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
- 26 any claim for damage, **theft** or **loss** caused by deception.
- 27 any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, **computer virus** or process or any other electronic system.

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 15 - FINANCIAL FAILURE COVER

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Scheduled airline failure

The **insurer** will pay up to the amount shown in **your** summary of cover in total for the following:

- **Financial failure prior to departure**
Irrecoverable sums paid prior to the **financial failure** of the scheduled airline **you** are booked with; or
- **Financial failure after departure**
In the event of **financial failure** of the scheduled airline after **your** departure:
 - additional costs incurred by **you** in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - if curtailment of the **journey** is unavoidable - the cost of return flights to the **UK, Channel Islands** or Isle of Man to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

End supplier failure (Gold cover only)

The **insurer** will pay up to the amount shown in **your** summary of cover in total for costs **you** incur as a result of insolvency of the **end supplier** that **you** made travel arrangements with prior to departure:

- **Financial failure prior to departure**
Irrecoverable sums paid prior to departure to an **end supplier** not forming part of an inclusive holiday; OR
- **Financial failure after departure**
In the event of **financial failure** of the **end supplier** after **your** departure:
 - additional pro rata costs incurred by **you** in replacing that part of the **end suppliers** travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - if curtailment of the **journey** is unavoidable - the cost of return transportation to the **UK, Channel Islands** or Isle of Man to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

NOTE

Where possible **you** should contact **us** (see 'Making a claim' section on pages 13-14), before **you** make alternative arrangements so that **we** can agree to the costs.

WHAT YOU ARE NOT COVERED FOR

Scheduled flights, travel or accommodation not booked within the **UK, Channel Islands** or the Isle of Man prior to departure.

Any costs resulting from the **financial failure** of:

- Any scheduled airline or **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** bought this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.

Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

Please refer to Making a claim for the claim requirements for this section.

SECTION 16 - WINTER SPORTS COVER

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to the amount shown in **your** summary of cover in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** cannot ski because of an injury or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) during **your journey**.

Delayed ski equipment

- **We** will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Loss, theft or damage of ski equipment

- **We** will pay up to the amount shown in **your** summary of cover in total for **your ski equipment** and/or **ski equipment** **you** hire or are legally liable for, that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit up to the amount shown in **your** summary of cover, whether jointly owned or not.

NOTE

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- Up to the amount shown in **your** summary of cover for each full day in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- Up to the amount shown in **your** summary of cover for each full day in total if no other resort is available.

Avalanche closure

We will pay up to the amount shown in **your** summary of cover in total for the cost of extra transport and accommodation costs **you** need to pay to get **you** to **your journey** destination or back **home** because of an avalanche in **your** resort.

Continued physiotherapy

We will pay up to the amount shown in **your** summary of cover in total, for costs to continue physiotherapy treatment in **your home** country for an injury sustained whilst taking part in **winter sports** during **your journey**.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 1 - Cancellation or curtailment charges.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 2 - Emergency medical and associated expenses.

Under Ski equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 5 - Personal possessions.

Under Piste closure

Any compensation for the first full 24 hours at **your** booked ski resort.

Any **journey** in **your home** country.

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under Continued physiotherapy

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 2 - Emergency medical and associated expenses.

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 17 - GOLF COVER

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Loss, theft or damage of golf equipment

We will pay up to the amount shown in **your** summary of cover in total for **your golf equipment** that is damaged, stolen, lost or destroyed on **your journey**. There is also a single article limit of the amount shown in **your** summary of cover for **your golf equipment** whether jointly owned or not.

Delay of golf equipment

If **your golf equipment** is temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination, **we** will pay:

- Up to the amount shown in **your** summary of cover in total to replace **golf equipment**. **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost; or
- Up to the amount shown in **your** summary of cover for each full day up to the amount shown in **your** summary of cover in total for the hire of alternative **golf equipment**.

Loss of green fees

Up to the amount shown in **your** summary of cover in total for **your** green fees that have been paid and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** get written advice from a **doctor** that **you** cannot play golf because of an injury or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) during **your journey**.

NOTE

Section 10 - Personal liability is extended to allow cover for accidents involving golf buggies while being used on a golf course.

WHAT YOU ARE NOT COVERED FOR

Under Loss, theft or damage of golf equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 5 - Personal possessions.

Under Delay of golf equipment

Any claim unless **you** send **us** receipts or other proof of purchase / hire of any items **you** have purchased or hired.

Under Loss of green fees

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 1 - Cancellation and curtailment or Section 2 - Emergency medical and associated expenses.

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 18 - WEDDING COVER

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Wedding attire, rings and gifts

We will pay up to the amount shown in **your** summary of cover (per insured couple) in total for **wedding attire**, **wedding rings** and **wedding gifts** if they are damaged, stolen, lost or destroyed on **your journey**.

Wedding photographs / videos

We will pay up to the amount shown in **your** summary of cover (per insured couple) in total for reasonable fees or charges **you** are unable to get back from anywhere else to reprint the photographs or replace the video recording of the wedding day, if:

- The booked professional photographer is unable to take the photographs or video recording following their death, injury or illness or they are caught in an unforeseen transport delay that could not be avoided.
- The professional photographs or video recording of the wedding day are damaged, lost or destroyed on **your journey** and within 14 days of the wedding day.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule. Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 5 - Personal possessions or Section 6 - Personal money.

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 19 - CATASTROPHE COVER

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

The following cover applies if a **natural catastrophe** affects **your journey** plans:

Extra transport and accommodation

We will pay up to the amount shown in **your** summary of cover in total for extra accommodation and transport costs **you** need to pay if:

- **you** are stranded for more than 24 hours at **your departure point** and **you** cannot continue with **your** original travel plans; or
- **you** are likely to be stranded for more than 24 hours at **your departure point**, but can make alternative arrangements to be able to continue with **your** original travel plans; or
- **your** pre-booked accommodation cannot be used, because it is unsafe or inaccessible, as a result of a **natural catastrophe**.

Extended cover under Section 8 - Missed departure

We will pay up to the amount shown in **your** summary of cover in total for the cover and limits shown under Section 8, if the reason for the claim relates to a **natural catastrophe**.

Extended cover under Section 9 - Delayed departure

We will pay up to the amount shown in **your** summary of cover in total for the cover and limits shown under Section 9, if the reason for the claim relates to a **natural catastrophe**.

WHAT YOU ARE NOT COVERED FOR

A **natural catastrophe** that occurred before the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Compensation which **you** can get from the company providing accommodation, **your** tour operator or anywhere else.

Any expense which **you** would normally have expected to pay during **your journey**.

Extra transport or accommodation costs that are of a higher standard than **you** originally booked.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 8 - Missed departure or Section 9 - Delayed departure (other than the exclusion relating to **natural catastrophe**).

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 20 - CRUISE COVER

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Cabin confinement

We will pay up to the amount shown in the summary of cover if the treating **doctor** confines **you** to **your** cabin during **your journey** for medical reasons (including where **you** are diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

Excursions

We will **pay** up to the amount shown in the summary of cover for pre-booked and pre-paid excursions that **you** cannot go on because the treating **doctor** confines **you** to **your** cabin during **your journey** for medical reasons (including where **you** are diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

Cruise itinerary change

We will pay up to the amount shown in **your** summary of cover for each scheduled port visit missed, if the cruise ship **you** are booked on is unable to make a scheduled port stop because of one of the following and no alternative docking or financial compensation (including on-board credit) is offered:

- bad weather;
- timetable restrictions.

Increased personal possessions

The limits shown under Section 5 - Personal possessions are increased to the amount shown in **your** summary of cover. These amounts are not in addition to the amounts shown under Section 5 of **your** summary of cover.

WHAT YOU ARE NOT COVERED FOR

Under Cabin confinement and Excursions

Costs if **you** are also claiming for 'In-patient benefit' within Section 2 - Emergency Medical and associated expenses.

Under Excursions and Increased personal possessions

An **excess** of the amount shown in **your** summary of cover, unless the extra premium has been paid for excess waiver and this is shown in **your** policy schedule.

Under Cruise itinerary change

Costs if **you** are offered financial compensation from somewhere else (including on-board credit).

Any claim if **your** cruise ship's scheduled tender service cannot transport **you** ashore.

Any delay or failure of **public transport** caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your journey** (whichever is later).

Under Increased personal possessions

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Section 5 - Personal possessions.

Please also refer to General exclusions, Conditions and Making a claim.

ADVENTUROUS / WINTER SPORTS ACTIVITIES

The following pages show how **we** categorise various adventurous / winter sports activities according to the cover **we** are able to provide.

- Activities listed as 'Included as Standard' in the table below are automatically covered.
- Activities listed as 'Sports & Activity Package' or 'Winter sports option' are only covered when the appropriate extra premium has been paid. Please call Select & Protect Travel Insurance Sales and Support Team on **0345 307 3971** to add these cover options.
- Activities listed as 'Winter Sports Option with Sports & Activity Package' e.g. glacier skiing require both premiums to be paid for cover to apply Please call Select & Protect Travel Insurance Sales and Support Team on **0345 307 3971** to add these cover options.

We may be able to cover **you** for other activities that are not listed. Please contact Select & Protect Travel Insurance Sales and Support Team by calling **0345 307 3971** or emailing travelservice@select-protect.co.uk as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover. An extra premium may need to be paid.

ACTIVITY	CATEGORY	CONDITIONS
Abseiling	Included as Standard	Professionally organised only
Aerobics	Included as Standard	
Amateur athletics	Included as Standard	Non-professional tournament / competition only
Angling	Included as Standard	
Archery	Included as Standard	
Assault courses	Select Sports & Activity Package	
Badminton	Included as Standard	
Bamboo rafting	Select Sports & Activity Package	
Banana boating	Included as Standard	
Baseball	Included as Standard	
Basketball	Included as Standard	
Battle re-enactment	Included as Standard	Professionally organised only. No live ammunition
Beach games	Included as Standard	
Bigfoot skiing	Select Winter Sports Option	
Boardsailing / windsurfing	Included as Standard	
Body boarding / boogie boarding	Included as Standard	
Body flying / wind tunnel flying	Select Sports & Activity Package	Only if adequately supervised
Bowling	Included as Standard	
Bowls	Included as Standard	
Breathing observation bubble diving (to 30 metres)	Included as Standard	
Bridge walking	Included as Standard	Only if adequately supervised & full safety equipment used
Bungee jumping	Select Sports & Activity Package	Only if adequately supervised & full safety equipment used
Camel riding	Included as Standard	No Personal liability cover
Canoeing and kayaking - Grade 1 rivers	Included as Standard	
Canoeing and kayaking - Grade 2 rivers	Included as Standard	
Canoeing and kayaking - Grade 3 rivers	Select Sports & Activity Package	
Canopy walking / tree-top walking on fixed structure walkways	Included as Standard	
Canopy walking / tree-top walking using ropes	Select Sports & Activity Package	
Cat skiing / boarding	Select Winter Sports Option with Sports & Activity Package	
Catamaran sailing	Included as Standard	No Personal liability cover
Cave tubing / river tubing	Select Sports & Activity Package	

ACTIVITY	CATEGORY	CONDITIONS
Charity work (no manual work)	Select Sports & Activity Package	Excludes all manual work
Clay pigeon shooting	Included as Standard	No Personal liability cover
Climbing (indoor)	Included as Standard	
Cookery courses	Included as Standard	
Cricket	Included as Standard	
Croquet	Included as Standard	
Cross country running	Included as Standard	
Cross country skiing	Select Winter Sports Option	
Curling	Included as Standard	
Cycle touring	Select Sports & Activity Package	For long distance events email to check if cover can be provided
Cycling	Included as Standard	
Darts	Included as Standard	
Deep sea fishing	Included as Standard	
Dinghy sailing	Included as Standard	No Personal liability cover
Dog sledding	Included as Standard	
Dragon boating	Included as Standard	No Personal liability cover
Dry slope skiing / boarding	Select Sports & Activity Package	
Dune / wadi bashing	Select Sports & Activity Package	
Education work (not qualified as a teacher)	Included as Standard	No Personal liability cover
Elephant trekking	Included as Standard	Professionally organised only. No Personal liability cover
Equestrian events	Select Sports & Activity Package	
Fell running	Select Sports & Activity Package	
Fell walking	Included as Standard	
Fencing	Included as Standard	
Fishing	Included as Standard	
Fives	Included as Standard	
Football / soccer	Select Sports & Activity Package	Non-professional tournament / competition only
Fruit picking	Select Sports & Activity Package	Providing no machinery used
Gaelic football	Included as Standard	
Glacier skiing	Select Winter Sports Option with Sports & Activity Package	
Glacier walking up to 4,000 metres	Select Winter Sports Option	
Go-karting	Included as Standard	No Personal liability cover
Golf	Included as Standard	Non-professional tournament / competition only
Gorilla trekking	Select Sports & Activity Package	Professionally organised only
Gymnastics	Select Sports & Activity Package	
Handball	Included as Standard	
Hiking (2,500 - 3,500 metres)	Select Sports & Activity Package	
Hiking (below 2,500 metres)	Included as Standard	
Hockey	Select Sports & Activity Package	
Horse grooming	Select Sports & Activity Package	No Personal liability cover
Horse riding (not polo, jumping or hunting)	Included as Standard	
Hot air ballooning only	Included as Standard	Professionally organised and as a passenger
Hurling	Included as Standard	
Husky sledge rides	Select Winter Sports Option with Sports & Activity Package	Professionally organised only as passenger or driver, if with experienced local driver

ACTIVITY	CATEGORY	CONDITIONS
Hydro speeding	Select Sports & Activity Package	
Ice climbing	Select Winter Sports Option with Sports & Activity Package	Only if adequately supervised & full safety equipment used
Ice curling	Included as Standard	
Ice skating (non-rink)	Select Winter Sports Option with Sports & Activity Package	
Ice skating (rink)	Select Sports & Activity Package	
In-line skating	Included as Standard	
Iron man (amateur)	Select Sports & Activity Package	Three event version only (swim, cycle, run)
Jet skiing	Select Sports & Activity Package	No Personal liability cover
Jogging	Included as Standard	
Judo	Select Sports & Activity Package	
Karate	Select Sports & Activity Package	
Kayaking and canoeing - Grade 1 rivers	Included as Standard	
Kayaking and canoeing - Grade 2 rivers	Included as Standard	
Kayaking and canoeing - Grade 3 rivers	Select Sports & Activity Package	
Kendo	Select Sports & Activity Package	
Kite boarding / buggying	Select Sports & Activity Package	No Personal liability cover
Kite skiing	Select Winter Sports Option with Sports & Activity Package	No Personal liability cover
Kite surfing (over land)	Select Sports & Activity Package	No Personal liability cover
Kite surfing (over water)	Select Sports & Activity Package	No Personal liability cover
Korfball	Included as Standard	
Lacrosse	Select Sports & Activity Package	
Langlauf	Select Winter Sports Option	
Lifeguards (non beach)	Select Sports & Activity Package	Swimming pool only. No beach cover
Marathon running	Select Sports & Activity Package	
Martial arts	Select Sports & Activity Package	
Modern pentathlon	Select Sports & Activity Package	
Mono skiing	Select Winter Sports Option	
Motor cycling	Included as Standard	No Personal liability cover. Other limits apply
Mountain biking (recreational)	Included as Standard	Recognised routes only. No competitions / downhill racing. No Personal liability cover
Mountain boarding	Select Sports & Activity Package	
Mud buggying	Select Sports & Activity Package	No Personal liability cover
Netball	Included as Standard	
Off piste skiing	Select Winter Sports Option	Only areas considered safe by local resort management
Off piste snowboarding	Select Winter Sports Option	Only areas considered safe by local resort management
Orienteering	Included as Standard	
Paintballing	Included as Standard	Only if eye protection worn. No Personal liability cover
Parachute jumping (tandem)	Select Sports & Activity Package	
Parapenting / Parapointing	Select Sports & Activity Package	Only if adequately supervised
Parasailing	Select Sports & Activity Package	
Parascending (over land)	Select Sports & Activity Package	
Parascending (over water)	Select Sports & Activity Package	
Pony trekking	Included as Standard	
Pool	Included as Standard	

ACTIVITY	CATEGORY	CONDITIONS
Racketball	Included as Standard	
Rackets	Included as Standard	
Rafting	Included as Standard	
Rambling	Included as Standard	
Refereeing	Included as Standard	Amateur basis only
Reverse bungee jumping	Select Sports & Activity Package	Only if adequately supervised & full safety equipment used
Ringos / doughnuts	Included as Standard	
Rock scrambling	Select Sports & Activity Package	Only if adequately supervised & full safety precautions taken
Roller blading / skating	Included as Standard	
Roller hockey	Select Sports & Activity Package	
Rounders	Included as Standard	
Rowing	Included as Standard	
Running (not long distance)	Included as Standard	
Safari (no guns)	Included as Standard	Professionally organised tour operator only
Safari trekking in a vehicle	Included as Standard	Professionally organised tour operator only
Sail boarding	Included as Standard	No Personal liability cover
Sailing/yachting (within 12 miles of coastline)	Included as Standard	No Personal liability cover
Sand boarding	Included as Standard	
Sand dune surfing / skiing	Included as Standard	
Scrambling	Select Sports & Activity Package	
Scuba diving (18-40 metres depth)	Select Sports & Activity Package	No solo dives. If qualified or with an instructor
Scuba diving (up to 18 metres depth)	Included as Standard	No solo dives. If qualified or with an instructor
Sea canoeing	Select Sports & Activity Package	
Sea kayaking	Select Sports & Activity Package	
Shark diving (in a cage)	Select Sports & Activity Package	Professionally organised only
Shinty	Select Sports & Activity Package	
Skate boarding	Included as Standard	
Ski biking / snow biking	Select Winter Sports Option	
Ski blading / snow blading	Select Winter Sports Option	
Ski-dooing	Select Winter Sports Option with Sports & Activity Package	No Personal liability cover
Ski randonee	Select Winter Sports Option with Sports & Activity Package	
Ski touring	Select Winter Sports Option with Sports & Activity Package	
Skiing	Select Winter Sports Option	
Skiing - off piste	Select Winter Sports Option	Only areas considered safe by local resort management
Sky jump from Auckland Sky Tower (New Zealand)	Select Sports & Activity Package	Only if adequately supervised
Sledging / sleighing	Select Winter Sports Option	
Small bore target shooting	Included as Standard	
Snooker	Included as Standard	
Snorkelling	Included as Standard	
Snow mobiling	Select Winter Sports Option with Sports & Activity Package	No Personal liability cover
Snowboarding	Select Winter Sports Option	
Snowboarding - off piste	Select Winter Sports Option	
Soccer	Select Sports & Activity Package	Non-professional tournament / competition only

ACTIVITY	CATEGORY	CONDITIONS
Softball	Included as Standard	
Speed skating	Select Winter Sports Option with Sports & Activity Package	
Squash / rackets	Included as Standard	
Street dancing	Included as Standard	
Street hockey	Select Sports & Activity Package	Only if pads and helmets worn
Summer tobogganing	Select Sports & Activity Package	
Surfing	Included as Standard	Non-professional competition. No Personal liability cover
Swimming	Included as Standard	
Swimming with dolphins	Included as Standard	Professionally organised only
Swimming with stingrays	Included as Standard	Professionally organised only
Sydney harbour bridge walk	Included as Standard	Only if adequately supervised & full safety equipment used
Table tennis	Included as Standard	
Tae kwon do	Select Sports & Activity Package	
Tall-ship crewing	Included as Standard	
Teacher (not qualified)	Included as Standard	No Personal liability cover
Tennis	Included as Standard	
Tenpin bowling	Included as Standard	
Tobogganing	Select Winter Sports Option	
Touch football	Select Sports & Activity Package	Non-professional tournament / competition only
Touch rugby	Select Sports & Activity Package	Non-professional tournament / competition only
Trampolining	Included as Standard	
Trekking / walking / hiking (2,500 to 3,500 metres)	Select Sports & Activity Package	
Trekking / walking / hiking (up to 2,500 metres)	Included as Standard	
Triathlon	Select Sports & Activity Package	Non-professional tournament / competition only
Tug-of-war	Included as Standard	
Ultimate frisbee	Included as Standard	
Vegetable picking	Select Sports & Activity Package	Providing no machinery used
Volleyball	Included as Standard	
Wake boarding	Included as Standard	No Personal liability cover
War games	Included as Standard	Only if eye protection worn. No Personal liability cover
Water polo	Included as Standard	
Water skiing / water ski jumping	Included as Standard	No competitions. No Personal liability cover
White water canoeing / rafting (up to Grade 4)	Select Sports & Activity Package	
Windsurfing	Included as Standard	Non-professional competition. No Personal liability cover
Yoga	Included as Standard	
Zip lining	Select Sports & Activity Package	Only if adequately supervised & full safety equipment used
Zorbing	Included as Standard	Only if adequately supervised & full safety equipment used

IMPORTANT CONTACT INFORMATION

Sales	Call: 0345 307 3971 Email: travelsales@select-protect.co.uk
Customer services	Call: 0345 307 3971 Email: travelservice@select-protect.co.uk
Health declaration (to declare a medical condition or change in your circumstances)	Call: 0345 307 3971 Email: travelservice@select-protect.co.uk
24-hr Emergency medical assistance (medical emergency or curtailment requests)	Call: UK +44 (0)20 8666 9315
24-hr Legal helpline	Call: UK +44 (0)20 8603 9804
Claims for sections 1-13 and 16-20	Call: UK +44 (0)800 107 5564 Email: selectandprotect@allianz-assistance.co.uk
Gadget claims for section 14	Call: UK +44 (0)330 020 0123 Email: selectandprotectgadget@taurus.gi
Financial failure claims for section 15	Call: UK +44 (0)345 266 1872 Email: insolvency-claims@ipplondon.co.uk

Call charges may vary. Calls may be monitored and recorded.

This policy is available in large print, audio and Braille.
Call: **0345 307 3971** or email: **travelservice@select-protect.co.uk**
and we will be pleased to organise an alternative version for you.

Select & Protect is a trading style of Hood Travel Limited and is registered in England and Wales at 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ. Registered number 8318836.
Hood Travel Limited is authorised and regulated by the Financial Conduct Authority (FCA) under Financial Services Register no. 597211.

Sections 1-13 and 16-20 of Select & Protect Travel Insurance are underwritten by AWP P&C SA and administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd are authorised and regulated by the FCA.

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website. Allianz Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

Hood Travel Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

Section 14 of Select & Protect Travel Insurance is arranged and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the FCA in the UK under registration number 444830.

The insurer ERGO TIS on behalf of Great Lakes Insurance SE (GLIS) is authorised by the PRA and regulated by the FCA and the PRA under Financial Services Register number 805870. A Member of the Association of British Insurers. Registered in England No. 11091555. Registered address: 10 Fenchurch Avenue, London EC3M 5BN.

ERGO TIS have entered into a binding authority contract no. TAURUS01032021 with Taurus, which authorises Taurus to issue insurance on their behalf.

Section 15 of Select & Protect Travel Insurance is underwritten by Liberty Mutual Insurance Europe SE which is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom. International Passenger Protection Limited and Liberty Mutual Insurance Europe SE are authorised and regulated by the FCA.