

# ISLES OF SCILLY

This document only constitutes a valid insurance policy when it is issued between 04.01.2012 and 03.01.2013 in conjunction with a valid schedule. All policies must expire prior to 03.02.2014.

Policy Reference: 03825C

Isle of Scilly Travel Insurance is a trading name of UK General Insurance Limited on behalf of Ageas Insurance Limited. UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register) or by contacting them on 0845 606 1234.

## IMPORTANT NOTES

We hereby draw **your** attention to some important features of **your** travel insurance policy. If **you** would like more information, please contact the issuing company, particularly if **you** feel the insurance may not meet **your** needs.

We have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs. This product meets the demands and needs of those who wish to ensure their travel insurance requirements are covered.

### HEALTH CONDITIONS

**Your** policy contains certain exclusions relating to **pre-existing medical conditions** that affect **you**, **your** travelling companions or anyone else upon whom **your** travel plans may depend. Please ensure **you** read the definition of a **pre-existing medical condition** on page 3.

### POLICY DOCUMENT

**You** should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover.

### CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **your** policy, while general exclusions and general conditions will apply to the whole of **your** policy. It is a condition of this policy that all **material facts** must be disclosed to **us** at the time of taking out this insurance and prior to every **trip**. If **you** do not advise **us** of all the relevant information, **we** may quote the wrong terms, reject or reduce **your** claim, or **your** policy may become invalid.

### AGE LIMITS

No Upper Age limit.

### DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity not listed under the definition of the **acceptable sports and leisure activities** on page 2.

### MATERIAL FACTS

All **material facts** must be disclosed to **us** at the time **your** policy commences and throughout the **period of insurance**. If **you** are in any doubt as to whether a fact is "material" then for **your** own protection it should be discussed with UK General Insurance Limited on 0845 218 7157. An example of a **material fact** would be the **serious illness** of a non-travelling **relative** upon whose health **your** booking depends. See definition of **pre-existing medical condition** on page 3.

### PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. **We** strongly recommend checking with the company **you** hire from, that they have sufficient Personal Liability cover in place, should **you** hire and participate in such an activity whilst on **your** trip.

### POLICY LIMITS

All sections of **your** policy have limits on the amount **we** will pay under that section. There are also specific limits under the **personal effects** and **Baggage** section for: **single items**; **valuables**; items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

### REASONABLE CARE / UNATTENDED PROPERTY

**You** must exercise reasonable care to prevent illness, injury, loss or damage to **your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **personal money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

### POLICY EXCESSES

Under most sections of the policy, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

### YOUR RIGHT TO CANCEL

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services. Thereafter, **you** may cancel **your** policy at anytime however no refund of premium will be available.

### CANCELLING YOUR POLICY

**We** can cancel this policy by sending **you** seven days notice to **your** last known address.

### RESIDENCY

This policy is only available to **you** if **you** are permanently resident and registered with a **medical practitioner** in the **United Kingdom**, Channel Islands, or Isle of Man.

### GOVERNING LAW

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

### COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 6.

### MEDICAL EMERGENCY

If **you** suffer an injury or illness which may lead to a claim under **your** insurance, **you** must always seek the advice of a registered **medical practitioner** before cancelling or curtailing **your** trip, or before incurring any expenses.

## IMPORTANT CONTACT NUMBERS

### FOR POLICY ENQUIRIES

Call our Customer Helpline on: 0845 218 7157

### FOR CLAIMS

Call our Claims Helpline on: 0844 412 4296

### PRE-EXISTING MEDICAL CONDITIONS

This insurance does not cover claims (for **you** or anyone else upon whom **your** trip depends) arising directly or indirectly from:

- travelling or acting against medical advice
- awaiting results of tests or medical investigations
- being on a hospital waiting list for treatment
- having received a terminal prognosis
- you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider
- anxiety, stress or depression (unless admitted as an in-patient)

**SUMMARY OF COVER, LIMITS AND EXCESSES - COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED****(Sub limits may apply - please refer to policy section for full details)**This is to certify that **we**, in consideration of the premium specified on **your schedule**, agree to indemnify **you** on this **certificate** of insurance in respect of:

Description of Cover	Policy Limit - Up to:	Excess
A. Cancellation and Curtailment, Loss of Deposit	- Up to £3,000 in respect of cancellation or curtailment (excluding insurance premiums) - Up to £1,000 for additional accommodation and travel expenses incurred following <b>curtailment</b>	- £100 per person or £200 per family - £40 for loss of deposit per person or £200 per family
B. Personal Accident	- Up to £15,000 per person (£2,500 for <b>children</b> ) in respect of loss of use of one or more limb(s) and/or eye(s) - Up to £15,000 per person (Nil for <b>children</b> ) in respect of <b>permanent total disablement</b> - Up to £7,500 per person for death (£1,000 for <b>children</b> )	Nil
C. Personal Effects & Baggage	Up to £1,500 per person, sub-limited to:  - Single item limit: Up to £200 (£100 for <b>children</b> ) - <b>Valuables</b> Limit: Up to £200 in total (£100 for <b>children</b> ) - Spectacles and prescription sunglasses: Up to £75	- £50 per person - £100 per family
D. Personal Money	Up to £400 per person, sub-limited to:  - Actual cash limit: £150	- £50 per person - £100 per family
E. Personal Liability	- Up to £1,000,000 per person	- £200 third party property damage excess
F. Additional Accommodation and Travel Expenses	- Up to £1,000 per booking	- £50 per person - £100 per family
G (a) Hospital Benefit (b) Return to Home	(a) Up to £300 per person (£10 for each completed 24-hours of hospitalisation) (b) Up to £1,000 per person	(a) Nil (b)-£50 per person -£100 per family
H. (a) Delayed Travel  (b) Holiday Abandonment	(a) Outward journey up to £150 (£50 for first completed 12 hours of delay, then £50 for each subsequent completed 12 hours delay) Return journey up to £150 (£50 for first completed 6 hours of delay, then £50 for each subsequent completed 12 hours delay)  (b) Up to £3,000	(a) Nil  (b) - £50 per person - £100 per family
I Missed Departure	Up to £250	Nil
J Delayed Baggage	Up to £75	Nil
K Legal Expenses	Up to £5,000	Nil

**MAKING A CLAIM**Any incident or loss which gives rise, or may give rise, to a claim under **your** travel insurance should be advised immediately to:

Direct Group Travel Services  
Claims Department  
PO BOX 800  
Halifax  
HX1 9ET  
Tel: 0844 412 4296  
Fax: 0844 412 4138

On contacting Direct Group Travel Services please state **your** insurance is provided by UK General Insurance Limited and quote the following:

Scheme name: Isle of Scilly Travel Insurance  
Scheme ref: **03825C**

**You** will then be sent a claim form, which **you** should arrange to complete as fully as possible, and return with the necessary supporting documents.If **you** have to make a claim, **you** must notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **your** return home. **We** reserve the right to decline liability for any claim notified after this date.

UK General Insurance Limited are an insurers agent and in the matters of a claim, act on behalf of the insurer.

**TERRITORIAL LIMITS**

Territorial Limits

The level of cover applicable to **you** is as follows:

Area 1 - United Kingdom, Channel Islands or Isle of Man.

**POLICY DEFINITIONS**

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

**Acceptable sports & leisure activities**

The following activities are automatically included within the cover when participating on an amateur basis:

Archery, if adequately supervised, badminton, baseball, basketball, beach games, bungee jumping (up to 1 jump per trip), canoeing, clay pigeon shooting, cricket, cycling (other than specified), deep sea fishing, dinghy sailing, dragon racing, fell walking, fencing, fishing, football, Frisbee, golf, hiking (under 2000 metres altitude), horse riding (up to 7 days), hot air ballooning which has been organised in the UK prior to departure, ice skating, jet boating, jet ski-ing, jogging, korfbal, marathon running, motorcycling up to 50cc, netball, orienteering, outward bound pursuits, paintballing, parasailing (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance, safari (UK organised), sail boarding, sailing within territorial limits, scuba diving up to 15 metres if adequately supervised, snow mobiling, snow sledging, snorkelling, squash, surfing (under 14 days), tobogganing, tennis, track events, trekking (under 2000 metres altitude), triathlon, ultimate frisbee, volleyball, war games, water polo, water ski-ing, white water rafting (Grade 1 to 4), windsurfing, yachting (racing/crewing inside territorial waters)

The following activities are not included in the definition:

White water canoeing, bmx or mountain biking, horse jumping, hunting on horseback, polo on horseback, scuba diving within 24 hours prior to departure.

Please note there is no cover under section E Personal Liability for claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment, any firearms or weapons of any kind, participant to participant liability and any animals belonging to **you** or in **your** care, custody or control.**If the activity you are looking for is not listed above then it is not covered by this insurance.****Adverse Weather**Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by **you**.**Age Limits**

No upper age limit applies.

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

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone, or on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Bodily Injury**

Injury caused by external, violent and visible means.

**Breakdown**Shall mean the immobility of **your vehicle** as a result of mechanical or electrical failure, accident, fire or theft occurring within the territorial limits during the **period of insurance**.**Cancellation Costs**Irrecoverable travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your trip**.**Schedule**The **schedule** is proof of insurance and is part of the policy. This document describes **you** and the insured person(s) who are covered under this policy, the **period of insurance** and the cover **you** have opted for.**Children / Grandchildren**

Persons aged up to and including 17 years of age.

**Close Business Associate**Any person employed by the same company as **you**, whose absence from business for one or more complete days at the same time as **you** prevents the effective continuation of that business and necessitates the cancellation or **curtailment** of the **holiday** as certified by a senior Director of such company.

### Common-Law Partner(s)

Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months at the date of purchase.

### Consequential Loss

Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or illness.

### Country of Residence

The country within the **UK** where **your home** is.

### Curtailment Costs

Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

### Curtailment, Curtailed, Curtailing

The abandonment of the **holiday** by **your** early return to **your home** in the **UK**, or **you** being confined as an in-patient in a hospital or nursing **home** during **your trip**.

### Excess

Where applicable, the **excess** is the first amount of the claim for each person, each section and each incident which is payable by **you** (unless you have paid the excess waiver additional premium). The **excess** amounts are shown in the Summary of Cover on page 2.

### Family

Parents or grandparents (up to a maximum of two adults) and their **children** or **grandchildren**. Cover for families shall apply where the appropriate premium has been paid and where the **family** members travel together. Cover for **children** will only be provided if travelling with an insured adult and all travellers are named on **your schedule**.

### Home

**Your** usual place of residence in the **UK**.

### Loss of Limb(s)

Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

### Loss of Sight

The complete and irrecoverable **loss of sight** of one or both eyes.

### Material Fact

Any fact which is known to **you**, which is likely to influence **us** in the acceptance or assessment of this insurance. The **serious illness** of a non-travelling **relative** is an example of a **material fact**. All **material facts** must be disclosed to **us** at the time **your** policy commences and throughout the **period of insurance**. If **you** are in any doubt as to whether a fact is "material" then for **your** own protection it should be disclosed to UK General Insurance Limited on 0845 218 7157.

### Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

### Period of Insurance - Single Trip

If single trip cover is selected the **trip duration**, as shown in **your schedule**. Under section A (for cancellation), the insurance is effective from the date of issue of the **schedule** and terminates on commencement of **your trip**. In respect of all other sections, the insurance commences when **you** leave to commence the **trip** as described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the policy period as shown on the **schedule**;
- **Your** return as planned, at the end of the **trip**.
- **Your** return prior to the planned return at the end of the **trip**.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return **home** is unavoidably delayed due to an event insured by this policy.

### Permanent Total Disablement

Disablement which, from the moment of **accident**, entirely prevents **you** from attending to any business or occupation whatsoever of any and every kind and which lasts 12 calendar months and, at the expiry of that period, is, in the opinion of **our** medical advisors, beyond expectation of improvement.

### Personal Effects

Luggage, clothing, **valuables** and personal items, (excluding **personal money**) which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition:

*Antiques, any property held or used for any business or professional purposes, bicycles, contact or corneal lenses, diving equipment, cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and electronic equipment, computers and telecommunications equipment of any kind (including mobile phones), all discs and other audio and/or visual media of any kind, satellite navigation devices of any kind, jewellery, watches, furs, telescopes, binoculars, musical instruments, non-prescription spectacles & sunglasses, precious stones or articles made of or containing gold, silver or other precious metals.*

### Personal Money

**Your** currency coins and bank notes in current circulation, cheques, travellers' cheques, postal or money orders or travel tickets.

### Pre-existing medical condition

Please note that no cover is afforded under any section of this insurance policy for any claim arising from or related to a medical condition, injury or illness which **you**, or anyone else upon whom **your** travel is dependent, knew about or could have reasonably been expected to have known about prior to the purchase of this insurance **policy**.

### Public Transport

A train, bus, coach, ferry service, or scheduled flights running to a published timetable to join the booked travel itinerary.

### Redundant, Redundancy

**You** becoming **redundant** and qualify to receive payment under the current **redundancy** payments legislation.

### Relative

Brother, brother-in-law, civil partner, **common-law partner**, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (in-law) who live in **your country of residence**.

### Self-Drive Holiday

A **holiday**, the itinerary of which does not include transportation by means of **public transport**, or by means of the services of other privately owned coach/tour operators.

### Serious Injury or illness

Any illness or injury which:

- restricts **your** mobility; or
- results in **you** being a patient in hospital for more than 48 hours.

### Single Item

Any one article, pair, set or collection.

### Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity.

### Trip, Trip duration, Holiday

A journey which begins when **you** leave to commence **your trip** and ends on **your** planned return, during the **period of insurance**, to either:

- a) **your home**, or
- b) the place at which **you** are temporarily residing in the **UK**

**The maximum trip duration for any single trip policy is 31 days.**

### UK, United Kingdom

England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

### Us, We, Our, Insurer

UK General Insurance Limited on behalf of Ageas Insurance Limited.

### Valuables

Means cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and electronic equipment, computers and telecommunications equipment of any kind, all discs and other audio and/or visual media of any kind, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.

### You, your(s), insured

All person(s) within the **age limit**, the names of whom are provided to Isle of Scilly Travel Insurance at the time of premium payment and are shown on the **schedule**. All persons must be resident in the **United Kingdom**, Channel Islands or Isle of Man and registered with a **medical practitioner** in the **United Kingdom**, Channel Islands or Isle of Man.

## SECTION A – CANCELLATION AND CURTAILMENT, LOSS OF DEPOSIT

### ▲ What You Are Covered For:

**We** will pay, up to the amount shown in the Summary of Cover on page 2 for **your** proportion of the irrecoverable **cancellation costs** which **you** have paid or agreed to pay and which **you** cannot recover from any source, if it is necessary and unavoidable to cancel or curtail **your trip** as a result of:

- a) death, **serious injury or illness**, during the **period of insurance** of:
  - **you**; or
  - a person **you** are travelling with; or
  - a **relative**; or
  - a **close business associate** who lives in the **UK**; or
- b) during the **period of insurance**, **you** or the person **you** are travelling with:
  - being required in the **UK** for jury service, as a witness in a Court of Law; or
  - being under compulsory quarantine; or
  - being required to be present by the Police, as a result of **your home** or **your** travelling companion's **home** or usual place of business in the **UK** suffering a burglary within 7 days of the start of, or during **your trip**; or
  - suffering fire, theft, storm, flood damage to **your home** or to **your** travelling companion's **home** within 7 days of the start of, or during **your trip** where **you** or **your** travelling companion's presence is required either by the Police or the insurers at **your** or **your** travelling companions **home**; or
  - being made **redundant**; or
  - receiving emergency requirements of duty in the Armed Forces, Police, Nursing or Ambulance Services subject to exclusion 4) vii below.

In addition, if **you** have booked a **self drive holiday** and it is necessary to cancel **your trip** as a result of **your** vehicle being involved in an **accident** within 7 days of **your** intended **trip duration**, **we** will pay for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any source.

### ▼ What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions on pages 5 & 6 in connection with claims made under section A

- 1 the **excess** as shown in the Summary of Cover on page 2.
- 2 any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **you** to cancel or curtail **your trip**.
- 3 any costs which **you** have paid or agreed to pay, if **your trip** is cancelled or **curtailed** for the following reasons:
  - a) claims arising directly or indirectly as a result of a **pre existing medical condition**
  - b) **you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
  - c) unlawful or criminal proceedings against **you** or a person **you** are travelling with
  - d) **redundancy**, which is not notified during the **period of insurance**
  - e) **your** personal financial circumstances, other than **you** being made **redundant** after the purchase date of the policy
  - f) **your** late arrival at the airport or port after check in or booking in time.
- 4 any costs in respect of the following:
  - i) any claims arising directly or indirectly from the cancellation or **curtailment** of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
  - ii) loss of air passenger duty
  - iii) unused timeshare property, airmiles or other promotions of this nature
  - iv) **your** loss of enjoyment of the **trip**, however caused
  - v) **your** failure to advise **us** of any **material fact** prior to the issue of the policy or prior to **your** departure on **your trip**
  - vi) any cancellation or **curtailment costs** which the **insurer** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or **curtailing your trip**
  - vii) any claim resulting from **you** or a person **you** are travelling being posted overseas or receiving an emergency requirement of duty, following an **act of terrorism**, war or invasion.
- 5 **your** disinclination to travel.

## SECTION B - PERSONAL ACCIDENT

### ▲ What You Are Covered For:

**We** will pay **you** or **your** estate a lump sum, as shown in the Summary of Cover on page 2, if **you** suffer **bodily injury** as a result of an **accident** during **your trip** which causes:

- 1) **your** death; or
- 2) permanent **loss of limb(s)**; or
- 3) permanent **loss of sight** in one or both eyes; or
- 4) **permanent total disablement**.

#### ▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions on pages 5 & 6 in connection with claims made under section B:

- 1 any benefit as a result of participating in any activity not listed in the 'Acceptable Sports' & Leisure Activities' on page 2.
- 2 any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**.
- 3 any benefit if **you** cannot prove to the **us** that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life.
- 4 more than one lump sum under this section.
- 5 any claim for **permanent total disablement** if at the date of the **accident you** are over the statutory age of retirement and not in full time paid employment.
- 6 any claim arising directly or indirectly from the contracting of any disease or illness.
- 7 any claim arising directly or indirectly from the injection or ingestion of any substance.
- 8 any claim arising from any event, which exacerbates a previously existing **bodily injury**.
- 9 any claim not certified by an independent **medical practitioner**.
- 10 compensation shall not be payable under more than one of items 1, 2, 3 or 4 in respect of the same **accident**, and the payment under any one item shall terminate **our** liability under this section of the policy.

### SECTION C - PERSONAL EFFECTS AND BAGGAGE

#### ▲ What You Are Covered For:

##### 1) Personal effects and baggage -

We will pay for the loss or theft of or damage to **your personal effects**, after making reasonable allowance for wear, tear and depreciation, up to the amount shown in the Summary of Cover on page 2.

##### 2) Travel Documents -

We will pay for any reasonable expenses **you** incur, whilst obtaining emergency replacement accommodation vouchers or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Summary of Cover on page 2.

#### ▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions on pages 5 & 6 in connection with claims made under section C:

- 1 the **excess** as shown in the Summary of Cover on page 2.
- 2 claims for theft of **your personal effects** and baggage if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- 3 more than the **single item** limits in the Summary of Cover on page 2, up to a maximum shown in the Summary of Cover on page 2 in total for any one claim, limited to £50 and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
- 4 any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
- 5 wear, tear, or depreciation.
- 6 loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials.
- 7 damage caused by the leakage of powder or liquid carried within **your personal effects** or baggage.
- 8 any breakage of fragile articles, unless the breakage is caused by fire or an incident involving the **vehicle** in which **you** are being carried.
- 9 theft from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto.
- 10 claims arising for loss to stamps, contact or corneal lenses, non-prescription sunglasses, hearing aids, dentures, false limbs, antiques, satellite navigation equipment of any kind and mobile phones.
- 11 claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards or **sports equipment**.
- 12 damage to, or loss or theft of **your personal effects** or baggage, if they have been left: a) in the custody of a person of anyone other than an **insured** person or **your** travelling companion.
- b) in an unattended motor **vehicle** between the hours of 9am and 8pm local time, unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report.
- 13 more than £100 for damage to or loss or theft of **your personal effects** or baggage if they have been left in an unattended motor **vehicle** between the hours of 8 pm and 9 am local time, and the articles are contained in a locked boot or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report.
- 14 loss or damage to **sports equipment**, whilst in use.
- 15 loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a **vehicle** roof rack.
- 16 loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle.
- 17 any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.
- 18 loss, theft or damage arising from:
  - mechanical or electrical breakdown; or
  - moth or vermin; or
  - processes of cleaning, restoring or repairing.

### SECTION D - PERSONAL MONEY

#### ▲ What You Are Covered For:

We will pay for the loss or theft of **your personal money** carried on **your** person or deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation, during **your trip**, up to the amount shown in the Summary of Cover on page 2.

#### ▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions on pages 5 & 6 in connection with claims made under section D:

- 1 the **excess** as shown in the Summary of Cover on page 2.
- 2 any loss or theft of **personal money** if **you** have not notified the police within 24 hours of its discovery by **you** and obtained a written report, which includes the crime reference number.
- 3 any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier.
- 4 any loss, if **you** have not taken reasonable steps to prevent a loss happening.
- 5 loss or theft of **personal money** that is:
  - not on **your** person; or
  - not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- 6 loss or theft of travellers cheques, if the issuer provides a replacement service.
- 7 depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.
- 8 theft from an unattended **vehicle**.

### SECTION E - PERSONAL LIABILITY

#### ▲ What You Are Covered For:

We will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the

amount shown in the Summary of Cover on page 2, for any event which relates to an incident caused by **you** during the **trip** which results in:

- injury, illness or disease to another person.
- loss or damage to property which does not belong to **you** or any member of **your family** and is not in **your** or a member of **your family's** custody or control.

In the event of **your** death we will, in respect of the liability incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **you** and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

#### ▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions on pages 5 & 6 in connection with claims made under section E:

- 1 the **excess** as shown in the Summary of Cover on page 2.
- 2 the first £200 of each and every claim in respect of loss or damage to temporary **holiday** accommodation.
- 3 **bodily injury** or disease to any person who, at the time of sustaining such injury or disease, is engaged in **your** service or to any member of **your family** or anyone **you** are travelling with.
- 4 damage to property belonging to, or in the care, custody or control of **you** or a member of **your family** or a person in **your** service.
- 5 any liability arising out of or incidental to any profession, occupation or business.
- 6 any liability which has been assumed under contract and would not otherwise have attached.
- 7 any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment.
- 8 any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence).
- 9 any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
- 10 any liability arising in respect of any wilful or criminal act or assault.
- 11 any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control.

### SECTION F – ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

#### ▲ What You Are Covered For:

If **you** suffer an unforeseen illness or **bodily injury** during the **trip**, we will pay up to the amount shown in the Summary of Cover, Limits & Excesses on page 2 for up to 12 months after the start date of the treatment for:

##### a) Accommodation expenses

- Reasonable additional room only accommodation expenses incurred by **you**, as a result of **you** receiving medical advice from a registered Doctor in attendance that **your** originally planned return journey **home**, is impossible due to medical reasons. This includes, if deemed medically necessary, reasonable additional accommodation expenses for one person travelling with **you** to remain with **you**.

##### b) Travel Expenses

- Reasonable additional travel expenses incurred by **you** as a result of **you** receiving medical advice from a registered doctor, or requiring hospital treatment during **your trip**. The most we will pay for travel costs is £100 per person.

#### ▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions on pages 5 & 6 in connection with claims made under section F:

- 1 the **excess** as shown in the Summary of Cover, Limits & Excesses on page 2.
- 2 any medical, hospital, treatment expenses incurred in the **UK**.
- 3 any claim for travel expenses where **you** are unable to provide receipts for costs incurred.
- 4 any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing home.
- 5 dental treatment which is not for the purpose of relieving immediate pain or suffering.
- 6 any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered **medical practitioner**.
- 7 any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a serious **injury**, which in the opinion of **our** medical advisors, cannot be reasonably delayed until **your** return home.
- 8 non continuous treatment.
- 9 any up-grades from economy class travel, unless **our** medical advisors specify this necessary on medical grounds.
- 10 any medication or drugs which **you** know **you** will need at the start of the **trip**.
- 11 the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic.
- 12 losses arising within 25 miles of **your** home.
- 13 cosmetic surgery and all expenses incurred in connection with cosmetic surgery.
- 14 services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified **medical practitioner** in accordance with similar accepted provisional medical standards.
- 15 Any costs associated with NHS Transfers.

### SECTION G - HOSPITAL BENEFIT & RETURN TO HOME

#### ▲ What You Are Covered For:

##### a) Hospital Benefit

We will pay **you** the amount shown in the Summary of Cover on page 2, for each and every completed period of 24 hours for which **you** are an in-patient in a hospital, as a direct result of an **accidental injury** or **illness** which is not pre-existing.

##### b) Return to Home

In the event of **your** death occurring during the **period of insurance**, we will pay up to the amount shown in the Summary of Cover on page 2 to meet all reasonable expenses incurred by **your** estate arising out of the transportation of **your** remains back to **your home**, or to an Undertaker within 10 miles of **your home**; or the cost of burial or cremation in the locality where **your** death occurred.

#### ▼ What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions on pages 5 & 6, in connection with claims made under section G:

1. If you are not receiving continuous treatment.
2. the first £15 per person of each and every claim (no excess applies to claims made in respect of children).
3. losses arising within 25 miles of **your** home.
4. charges for personal services such as radio, television, telephone and the like.
5. all expenses incurred in connection with elective or non-emergency care.

### SECTION H - TRAVEL DELAY AND HOLIDAY ABANDONMENT

#### ▲ What You Are Covered For:

##### (a) Travel Delay

We will pay **you** the amount shown in the Summary of Cover on page 2, if **your** planned:

- International outward flight, rail or sea journey on **your** scheduled departure, or
- International inbound flight, rail or sea journey on **your** scheduled return is delayed for 12 hours or more, as a direct result of:

– strike or industrial action

– **adverse weather** conditions

– mechanical breakdown or derangement of such aircraft, sea vessel or train

#### (b) Holiday abandonment

We will pay, up to the amount shown in the Summary of Cover on page 2, for travel and accommodation expenses which **you** have paid or have contracted to pay, which **you** cannot recover from any source, if **you** elect to cancel **your trip** following a delay of 24 hours or more from the scheduled departure time.

#### ▼ What You Are Not Covered For:

We will not pay the following in addition to the General Exclusions on pages 5 & 6 in connection with claims made under section H:

1. the excess as shown in the Summary of Cover on page 2.
2. any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your holiday**, the scheduled departure time and the actual departure time of **your flight**, rail journey or sailing, if applicable.
3. any delay which is due to strike or industrial action which had started or was announced before **you** took out this policy.
4. compensation under both the 'travel delay' and 'holiday abandonment' sections of this policy.
5. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any Government, public or Local Authority including but not limited to any civil or federal aviation authority.
6. **your** failure to check-in according to the itinerary supplied to **you**.

## SECTION I - MISSED DEPARTURE

#### ▲ What You Are Covered For:

We will pay **you**, up to the amount shown in the Summary of Cover on page 2 for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **UK** or the last departure point for **your** return **trip** to the **UK**, too late to board **your** booked flight, train or sailing, as a result of the following:

- scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, **adverse weather** conditions or mechanical breakdown, or
- the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure, or
- the private motor vehicle in which **you** were travelling being directly involved in a road traffic **accident**, which resulted in mechanical breakdown or failure.

#### ▼ What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on pages 5 & 6 in connection with claims made under section I:

- any upgrade in accommodation.
- any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified.
- any claim relating to internal flights.
- any claim, if the **adverse weather**, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point.
- any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle, has not been properly serviced and maintained.
- any repair costs to **your** private motor vehicle.
- any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

## SECTION J - DELAYED BAGGAGE

#### ▲ What You Are Covered For:

We will pay up to the amount shown in the Summary of Cover on page 2 for every twenty-four hour period that **you** remain without **your** baggage subject to proof of purchase for emergency purchases of essential items of clothing or requisites, and providing **your** baggage is certified by the carriers (or their handling agents) in writing to have been lost or misplaced on the outward journey for at least twenty-four hours from the time of arrival at the Holiday destination, and a property irregularity report for airlines, and an incident report for tour operators or holiday companies obtained.

## SECTION K - LEGAL EXPENSES

#### ▲ What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your death**, **serious injury** or **illness** during **your trip**.

#### Conditions Applicable to Section K

We will have complete control over the appointment of any solicitor(s) acting on **your** behalf and of any legal proceedings.

We will be entitled to repayment of any amounts paid under this section in the event that **you** are awarded legal costs as part of any judgement or settlement.

#### ▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions on pages 5 & 6 in connection with claims made under section K:

- any costs or expenses which have been incurred without **our** prior approval.
- any claim where **we** consider **your** prospect of success in achieving a reasonable benefit to be insufficient.
- any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel.
- any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action.
- any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation.
- any claim for legal costs where **you** are pursuing a legal action against **your** agent, UK General Insurance Limited, Direct Group Travel Services, and Ageas Insurance Limited.
- any claim against any member of **your family** or travelling companion.
- any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

## GENERAL CONDITIONS WHICH APPLY TO YOUR WHOLE POLICY

1. It is a condition that all **material facts** have been disclosed to **us**. Failure to do so may affect **your** rights under this insurance. Following a change in **material fact** disclosed to **us** by **you** during the **period of insurance**, **we** reserve the right to amend or cancel **your** insurance, providing **you** with a pro-rata refund of premium. If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection it should be disclosed to **us**.
2. **You** must tell **us** as soon as possible about any change in risk which affects **your** policy, including **you**, a person **you** are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, a change in the sporting or leisure activities **you** intend to participate in during **your trip** or any additional person(s) to be insured under the policy.  
We have the right to reassess **your** policy and premium after **you** have advised **us** of any relevant information. If **you** do not advise **us** of all the relevant information, **we** may quote the wrong terms, reject or reduce **your** claim, or **your** policy may become invalid.
3. **You** must be resident in the **UK**, Channel Islands or Isle of Man and registered with a **medical practitioner** in the **UK**, Channel Islands or Isle of Man at the time of taking out this policy.
4. If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services.

5. Whilst participating in any **acceptable sport & leisure activity**, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
6. **You** or **your** legal representative's must provide **us** with all policies, information and evidence they require and in the format they require.
7. **You** shall submit to medical examination at **your** expense, except post mortem which **we** reserve the right to have undertaken at **our** own expense.
8. Any items which become the subject of a claim for damage, must be retained, until **your** claim is settled, for **our** inspection and shall be forwarded to their Agent's upon request at **your** or **your** legal personal representative's expense. All such items shall become **our** property following final settlement of the claim.
9. In the event of any occurrence which may give rise to a claim under this policy, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
10. **You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent **accident**, loss or damage.
11. Each insured person shall be deemed to be insured separately.
12. **You** must notify any claim to **us** within 31 days after the incident giving rise to the loss. All documents, certificates and medical evidence required in support of a claim should be furnished at **your** expense. **We** will reserve the right to decline liability for any claim notified after this date.
13. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the initial 14 day cooling off period.
14. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.
15. **We** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **insurer**. Where a full recovery is made, **we** agree to return **your** excess.
16. **Our** liability shall be conditional upon the observance by **you** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **you** and on **your** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
17. If at the time of loss, damage or liability covered under this policy, **you** have any other insurance or guarantee which covers the same loss, damage or liability, **we** will only pay a rateable share of the claim (excluding Section B Personal Accident).

## GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

#### This insurance does not cover:

1. any claim where **you** have failed to disclose a **material fact**.
2. any claim relating directly or indirectly to a **pre-existing medical condition**.
3. claims, irrespective of **your** destination, (for **you** or anyone else upon whom **your trip** depends) arising directly or indirectly from:
  - a) travelling or acting against medical advice
  - b) awaiting results of tests or medical investigations
  - c) being on a hospital waiting list for treatment
  - d) having received a terminal prognosis
  - e) **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider
  - f) anxiety, stress or depression (unless admitted as an in-patient).
4. claims in any way caused or contributed to by:
  - i) the failure of; or
  - ii) the fear of the failure of; or
  - iii) the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or **consequential loss** not otherwise excluded which itself results from the operation of an insured cause.
5. claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
  - **act of terrorism**; or
  - nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
  - war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or Government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
  - seizure or illegal occupation; or
  - confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or Government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
  - discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
  - chemical or biological release or exposure of any kind; or
  - attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
  - threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
  - any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.
  - prohibitive regulations by the Government of any Country
  - the tour operator, coach operator, transport company or hotel:
    - causing a delay in the commencement of the **holiday**
    - levying a surcharge, thus increasing the basic brochure price of the **holiday**.
  - failure to notify the hotel or **holiday** establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the travel arrangements.
6. claims arising from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel.
7. claims arising from **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
8. claims arising from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any **consequential loss** or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
  - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
9. claims arising from **you** engaging in any illegal or criminal act.
10. claims arising from any unlawful act or criminal proceedings against the insured, or any other person on whom the **holiday** plans depend except this exclusion shall not apply in the event of **your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **your** occupational, professional or other similar capacity.
11. claims arising from any **consequential loss** whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section C, relating to loss of travel documents).
12. claims arising directly or indirectly out of **your** financial incapacity other than **redundancy**.
13. claims which, but for the existence of this policy, would be covered under any other
  - insurance policy (policies), including any amounts recovered by **you** from private health insurance; or

- EHC payments; or
  - any reciprocal health agreements; or
  - airlines; or
  - hotels; or
  - **home** contents insurers; or
  - any other recovery by **you**, which is the basis of a claim.
14. claims arising from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
15. claims arising from:
- wilful, self inflicted injury or illness; or
  - committing or attempting to commit suicide; or
  - wilful exposure to danger, except in an attempt to save a human life; or
  - solvent abuse; or
  - being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or
  - a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure; or
  - sexually transmitted diseases; or
  - Acquired Immune Deficiency syndrome (AIDS); or
  - HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivative or variations thereof.
16. claims arising from anxiety, stress or depression; except where previously undiagnosed at the time **you** took out this policy.
17. claims arising from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
18. claims arising from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured.
19. claims arising directly or indirectly from **you** being engaged in any employment during **your trip** unless agreed by **us** and any additional premium paid.
20. claims which have not been proven and the amount of the claim substantiated.
21. claims for loss of enjoyment, however caused.
22. any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission.
23. third party rights and no party other than **you** may claim benefit under the terms of this insurance.
24. failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
25. Any claims arising directly or indirectly from routine treatment or care which could reasonably be expected to arise during your period of insurance.

## **COMPLAINTS PROCEDURE**

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints procedure below:

### **STEP 1**

Complaints regarding the SALE OF THE POLICY should be addressed to:

The Customer Relations Department  
 UK General Insurance Limited  
 Cast House  
 Old Mill Business Park  
 Gibraltar Island Road  
 Leeds  
 LS10 1RJ

Complaints regarding a CLAIM should be addressed to:

Direct Group Travel Services  
 Claims Department  
 PO BOX 800  
 Halifax  
 HX1 9ET  
 Tel: 0844 412 4296  
 Fax: 0844 412 4138

In all correspondence please state **Your** insurance is provided by UK General Insurance Limited and quote 03825C.

### **STEP 2**

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting:

The Customer Relations Manager,  
 UK General Insurance Limited,  
 Cast House,  
 Old Mill Business Park,  
 Gibraltar Island Road,  
 Leeds,  
 LS10 1RJ.

Tel: 0845 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence please state the scheme name Isles of Scilly and quote scheme reference 03825C.

### **STEP 3**

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
 South Quay Plaza,  
 183 Marsh Wall,  
 Docklands,  
 London,  
 E14 9SR.

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## **COMPENSATION SCHEME**

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## **DATA PROTECTION ACT 1998**

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.