

# esure travel



## Policy Booklet





## **24 Hour Helpline**

# **+44 (0) 1273 765 367**

esure Services Limited is a member of the General Insurance Standards Council (GISC).

We are responsible for the advice we give and for arranging your policy. Because we place some of our insurance with one insurer, we can only advise you about the cover provided under our scheme with that insurer. We have agreed to comply with the GISC Private Customer Code, a copy of which is available on request.

This cover is underwritten by St Andrew's Insurance plc, St Andrew's House, Portsmouth Road, Esher, Surrey KT10 9SA (Registered in England Number 3104671). St Andrew's Group plc and St Andrew's Insurance plc are members of GISC.

The Legal Expenses part of this policy is underwritten by DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Beck, Bristol, BS1 6NH (Registered in England Number AC000273). DAS Insurance is also a member of GISC.

esure Services Limited and St Andrew's Insurance plc are connected companies as both are HBOS plc Group companies.

You may contact St Andrew's using Type Talk.  
Please dial 18001 before the number you require.

**Information is available in large print, Braille or audio on request. Please call for details.**

This is **Your** Policy.

**PLEASE READ IT CAREFULLY. PLEASE KEEP IT SAFE.**

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# Useful Numbers

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## Helplines

*When dialling from outside the UK, add 44 and omit the 0.*

*When dialling within the UK, omit 44.*

## **Emergency Assistance** **24 hours a day, 365 days a year**

In an emergency, please check first that the circumstances are covered by **Your** Policy. Having done this, **You** should contact the appropriate number shown, giving **Your** name, policy number and as much information as possible.

## Travel Insurance Assistance Centre

**24 HOUR HELPLINE**  
**+44 (0) 1273 765 367**

Please remember to quote **Your** name and Policy Number.

If **You** are admitted to a hospital or clinic as an in-patient, this 24 HOUR HELPLINE MUST BE NOTIFIED AS SOON AS POSSIBLE, AND WITHIN 48 HOURS, OF **YOUR** ADMISSION in order to confirm the conditions of cover.

**Please ask the treating Doctor or Physician to CONTACT THIS 24 HOUR HELPLINE IMMEDIATELY YOU ARE ADMITTED in order that such confirmation may be given and direct payment of medical bills arranged.**

Other Useful Helpline Numbers:

Advice about your destination      01273 765 367

esure travel insurance centre      0845 600 3950

Please refer to **Our** Claims Procedure on Page 6 for details of how to make a claim.

# esure

## Travel Insurance Policy

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This is **Your** Travel Insurance Policy Booklet. Together with the Policy Schedule it forms the contract of insurance and it is important that **You** carry both documents with **You** each time **You** travel. The Policy Booklet is only valid when a numbered Policy Schedule for esure Travel Insurance has been issued.

The policy provides a wide range of cover for conventional leisure or business **Trips** and holidays but is subject to the General Conditions (see page 15) and General Exclusions (see page 17). Please read them carefully as any breach of these could result in **Your** claim not being paid. Certain words and phrases in this Policy Booklet have special meanings. These are explained in the Definition of Words Used Section (see page 8) and appear in bold type.

Please read **Your** Policy Booklet and Policy Schedule thoroughly to make sure that they meet **Your** requirements. If they do not, **You** can send them back within 14 days of the issue date and any premium paid will be returned to **You** provided **You** have not made a **Trip** or a claim during this period. Should **You** decide to return the Policy Booklet **You** will not be able to make a claim at a future date.

Please note that it is a condition of this insurance that at the time of taking out this policy, or booking a **Trip**, **You** are not aware of any reason why a **Trip** should be cancelled or curtailed and that all **Material Facts** are disclosed to the **Insurers**. This means that **You** must tell the **Insurers** about anything which may affect this insurance – for example:

1. **Pre-Existing Medical Conditions** affecting the health of the people travelling and the health of other people who are not travelling but upon whose state of health a decision by an **Insured Person** to cancel or curtail a **Trip** may depend;
2. **You** taking part in **Hazardous Sports, Pursuits or Activities**; or
3. **You** have been or have reason to believe that **You** will be refused entry to the Country to which **You** are travelling. Please remember to keep copies of all correspondence **You** send to **Us** for **Your** future reference.

Please remember that **You** will not be covered for any claims arising as a result of a **Pre-Existing Medical Condition**, unless other stated terms were agreed in writing by the esure travel insurance centre and any additional premium required by them was paid before starting **Your Trip**. Unless otherwise stated, the benefit amounts shown under each Section of cover apply to each **Insured Person** for each incident. Please note, however, that a **Policy Excess** applies, per **Insured Person** per incident, to a number of Sections of cover (please refer to the table on page 5 for details).

If **You** have any questions, please contact the esure travel insurance centre on 0845 600 3950 quoting **Your** Policy Number.

Thank you for choosing esure travel insurance.

Peter Graham  
Chief Executive  
esure

This travel policy is underwritten by St Andrew's Insurance plc, part of the Halifax and Bank of Scotland Group and member of the General Insurance Standards Council.

# esure

## Customer Care

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**We** aim to give **Our** customers a high standard of service at all times.

If **You** are unhappy with **Our** service for any reason, or if **You** have any enquiry about this cover **You** should contact the esure travel insurance centre, P.O Box 338, Esher KT10 9XL.

If the matter is not then resolved to **Your** satisfaction **You** can take the matter up with the Customer Relationship Manager at St Andrew's Group plc, St Andrew's House, Portsmouth Road, Esher, Surrey KT10 9SA.

St Andrew's Group plc and St Andrew's insurance plc are members of the General Insurance Standards Council in respect of their General Insurance activities.

If **You** are still dissatisfied with the outcome of **Your** complaint **You** have the right to refer to the Financial Ombudsman Service (FOS), which is authorised to consider most complaints and will undertake an independent and impartial review of **Your** complaint. The Ombudsman can be contacted at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone number 0845 0 801 800, or the Ombudsman website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above does not affect **Your** right of legal action against the **Insurer**.

English law allows **Us** both to choose the law which will apply to this contract. However, unless specified elsewhere in the contract, the law which applies to this contract is the law which applies to the part of the **United Kingdom**, Channel Islands or the Isle of Man in which **You** normally live unless written agreement has been given for another EU law to apply before the start date shown on the Policy Schedule. If there is any disagreement, **We** will use this Policy Booklet over any other assurances or statements, unless they are confirmed in writing and form part of the Insurance Policy as an endorsement.

If **You** intend travelling to European Union countries **You** are advised to obtain a Form CM1 from **Your** local main Post Office. On returning this, duly completed, to the main Post Office **You** will be issued with Form E111 which will entitle **You** to certain free health arrangements in European Union countries. (Full details are given in DSS Leaflet No. SA40.) Use of E111 will result in the waiver of the **Policy Excess** under Section 3 Medical and Repatriation Expenses.

If **You** require medical treatment in Australia **You** must enrol with Medicare. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a Public Hospital is then available free of charge. If **You** are admitted to hospital immediate contact must be made with the **Emergency & Medical Assistance Company** and their authority obtained for any treatment NOT available under Medicare before such treatment is provided.

# Schedule of Benefits and Excesses

| Section  | Maximum Levels of Cover (per <b>Insured Person</b> ) | <b>Policy Excess*</b> (per <b>Insured Person</b> ) |
|--|--|--|
| 1 Cancellation (unless removed)                  | £5,000   | £35  |
| 2 Curtailment                                    | £5,000   | £35  |
| 3 Medical and Repatriation Expenses              | £10,000,000  | £35  |
| 4 Hospital Benefit                               | £1,500   | -  |
| 5 Personal Accident                              | £30,000  | -  |
| 6 Baggage (unless removed)                       | £1,500   | £35  |
| 7 Delayed Baggage                                | £200   | -  |
| 8 Personal Money (unless removed)                | £500   | £35  |
| 9 Loss of Passport or Documents                  | £500   | £35  |
| 10 Missed Departure                              | £800   | £35  |
| 11 Travel Delay                                  | £250   | -  |
| 12 Loss of Hotel Facilities                      | £150   | -  |
| 13 Mugging                                       | £1,000   | -  |
| 14 Catastrophe                                   | £500   | £35  |
| 15 Legal Expenses                                | £50,000  | -  |
| 16 Personal Liability                            | £2,000,000   | £35  |
| 17 Golf Equipment (optional)                     | £1,000   | £35  |
| 18 Winter Sports (optional)                      |  |  |
| 18A Ski Equipment                                | £500   | £35  |
| 18B Ski Hire                                     | £300   | £35  |
| 18C Ski Pack                                     | £300   | £35  |
| 18D Piste Closure                                | £250   | -  |
| 18E Inability to Ski due to -<br><b>Accident</b> | £150   | -  |
| 18F Avalanche Closure                            | £250   | -  |
| 19 Business Travel (optional)                    |  |  |
| 19A Replacement Personnel                        | £5,000   | £35  |
| 19B Documents and Samples                        | £2,500   | £35  |
| 19C Business Money                               | £1,000   | £35  |
| 19D Equipment and<br>Essential Baggage           | £1,500   | £35  |

\* Unless detailed otherwise in **Your** Policy Schedule.

# How to make a claim

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If **You** need to make a claim, please call 0845 600 3951 within 31 days of **Your** return to the United Kingdom. Telephone calls may be monitored or recorded to assist with training and for quality control purposes.

- For all claims, **You** will need to provide **Your** original booking invoice/receipt.
- For any claim which is the result of **Accident, Bodily Injury** or illness, **You** will need to complete a Medical Certificate.

**You** will also need to provide the following documents depending on which section of the policy **You** are claiming under:

## Cancellation:

- Original airline tickets (if full cost of **Trip** is claimed)
- Cancellation invoice
- For claims resulting from death by **Accident**, a copy of the death certificate
- For claims resulting from **Redundancy**, a letter from **Your** employer confirming date of notification of **Redundancy** and that **You** qualify for payments under **Redundancy** legislation.

## Curtailment

- For claims resulting from death by **Accident**, a copy of the death certificate

Please note that **You** must contact the **Emergency & Medical Assistance Company** prior to leaving the **Trip** destination for **Your** return to the **UK**.

## Hospital Benefit

- Written confirmation from the hospital of the period of time **You** were hospitalised

## Baggage

- Police report
- For **Baggage** damaged whilst in the custody of an airline, a Property Irregularity Report (PIR)
- Original receipts/proofs of purchase for all items

## Delayed Baggage

- Property Irregularity Report from the carrier confirming the reason and duration of the delay
- Receipts for all items purchased

## How to make a claim *continued*

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### Personal Money

- Police report
- Details of amount lost e.g. bank statements, conversion slips

### Loss of Passport/Documents

- Receipts for expenditure

### Missed Departure

- Any **Accident** involving personal injury must be substantiated by a Police report
- Any **Accident** not resulting in personal injury must be substantiated by a report from a recognised Motoring Rescue Organisation

### Travel Delay

- A report from the airline, shipping company or their agents which shows the reason for the delay

For all other claims, please refer to the individual section of the policy.

**Your** completed claim form should be returned to esure Travel Claims Management, PO Box 336, Esher, KT10 9WD

## Definition of words used

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**ACCIDENT** : means a sudden, unexpected, specific, violent, external, visible event which occurs at a single identifiable time and place, but shall also include exposure resulting from mishap to conveyance in which the **Insured Person** is travelling.

**APPOINTED REPRESENTATIVE** : means the lawyer or other suitably qualified person, who has been appointed to act for you in accordance with the terms of Section 15, Legal Expenses.

**BAGGAGE** : means each of **Your** suitcases (or containers of a similar nature) and their contents, articles **You** are wearing or carrying which are owned by **You**, including **Your Valuables**.

**BODILY INJURY** : means bodily injury (other than where directly or indirectly caused by illness or disease) which is caused solely and directly by Accidental means, which within twelve months from the date of such **Accident** shall result in the death, total loss of sight or limbs or **Permanent Total Disablement** of the **Insured Person**.

**CHILD/CHILDREN** : means an unmarried and dependent person, aged 3-15 years, living with an **Insured Person** and named on the Policy Schedule. Individuals aged between 16 and 22, who are in full time education, named on the Policy Schedule and travelling with an insured parent, will also be classed as children.

Please note that **Children** are only insured when travelling with an Insured adult as part of a **Family**.

**CLAIMS OFFICE** : Please call 0845 600 3951 for a claim form and return it to esure Travel Claims Management, PO Box 336, Esher, KT10 9WD.

**CLOSE BUSINESS COLLEAGUE** : means an associate in the same employment as **You** in the **United Kingdom**, whose absence from work or place of employment, as certified by a senior manager or principal of the business, necessitates **Your** return to the **United Kingdom**.

**COSTS AND EXPENSES**: means all reasonable and necessary costs charged by the **Appointed Representative** on a standard basis. Also the costs incurred by opponents in civil cases if **You** have been ordered to pay them or pays them with the agreement of DAS.

**DATE OF OCCURRENCE** : (under Section 15, Legal Expenses) means the date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same cause, then the date of occurrence is the date of the first of these events.

**EMERGENCY & MEDICAL ASSISTANCE COMPANY** : Telephone +44 (0) 1273 765 367.

**EUROPE** : means the continent of Europe, the Channel Islands, Isle of Man, Republic of Ireland, Iceland, the Mediterranean islands, the Canary Islands, Madeira, Russia west of the Urals and all those countries bordering the Mediterranean except Libya, Egypt and Albania.

## Definition of words used *continued*

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**EXTENSION OF INSURANCE** : If a **Public Transport** delay means **You** are unable to return **Home** by the date the Policy Schedule expires, then **Your** cover is extended for up to one week. If **Your Trip** extends beyond the maximum **Trip Duration** indicated on **Your** Policy Schedule, due to **Your** death, injury or illness or that of anyone covered by this insurance, **Your** cover will be automatically extended for the additional days necessary, provided **You** have contacted the **Emergency & Medical Assistance Company**.

**FAMILY** : means **You**, **Your** spouse or co-habiting partner, and any **Child/Infant** of **You** or **Your** spouse or co-habiting partner, named on the Policy Schedule. Infants do not need to be specifically named on the Policy Schedule.

Please note, **Children** and **Infants** are not covered for independent travel under a family policy.

**GEOGRAPHICAL LIMIT** : means the geographical limits specified on the Policy Schedule.

**HAZARDOUS SPORTS, PURSUITS OR ACTIVITIES** : means any sport, pursuit or activity where it is recognised that there is an increased risk of serious injury or it can be reasonably expected to aggravate any existing infirmity.

Please refer to the Hazardous Sports section on page 13 for more details.

**HOME** : means **Your** usual permanent place of residence within the **UK**.

**INFANT** : means a Child aged 2 years and under (they are insured 'free' if they are travelling with an insured adult, but they do not need to be specifically named on the Policy Schedule).

**INSURED PERSON / YOU / YOUR** : means any person under the age of 75 named on the Policy Schedule.

**INSURERS / WE / OUR / US** : means St Andrew's Insurance plc except in the case of Section 15 Legal Expenses which is underwritten by DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Beck, Bristol, BS1 6NH.

**MATERIAL FACT** : means anything which is liable to increase the likelihood that a claim might occur or increase the amount of any potential claim. **Your** failure to disclose any facts may mean **Your** Insurance will not protect **You** and may be invalidated. **Insurers** may charge an increased premium, decline, withdraw or restrict coverage, where facts disclosed are deemed to be unacceptable.

**PAIR OR SET** : means two or more items of **Baggage** (Including **Valuables**) which are complementary or used or worn together.

**PERIOD OF INSURANCE** (for Annual Insurance cover) : means the 12 month period shown on the Policy Schedule. Section 1 (Cancellation) is effective from the date of booking any travel or accommodation for a **Trip** where the event giving rise to the cancellation occurs during the period of insurance.

Cancellation cover terminates upon the commencement of **Your Trip**.

All other Sections are effective from the time the **Insured Person** leaves his/her **Home** or business in the **United Kingdom** (whichever is left last) and shall continue until the **Insured Person** returns to a) their **Home** or

## Definition of words used *continued*

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business or b) a hospital or nursing Home in the **United Kingdom** following their repatriation (whichever is reached first) but both events must occur during the **Trip Duration** (except where there is an **Extension of Insurance**).

**PERIOD OF INSURANCE** (for Single Trip cover) : means the period shown on the Policy Schedule. Section 1 (Cancellation) is effective from the date of booking any travel or accommodation for the **Trip** where the event giving rise to the cancellation occurs during the period of insurance.

Cancellation cover terminates upon the commencement of **Your Trip**.

All other Sections are effective from the time the **Insured Person** leaves his/her **Home** or business in the **United Kingdom** (whichever is left last) and shall continue until the **Insured Person** returns to a) their **Home** or business or b) a hospital or nursing home in the **United Kingdom** following their repatriation (whichever is reached first) but both events must occur during the **Trip Duration** (except where there is an **Extension of Insurance**).

**PERMANENT TOTAL DISABLEMENT** : means a condition which is of a permanent, severe and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **Your** life and which in **Our** reasonable opinion prevents **You** from engaging in any work or occupation for remuneration or profit.

**PERSONAL MONEY** : means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, coupons or vouchers which have a monetary value.

**POLICY EXCESS / EXCESSES** : means the first amount of each and every claim, for each separate incident, for each **Insured Person**, which is not covered under certain Sections of the Policy.

**PRE-EXISTING MEDICAL CONDITION** : means any condition for which during the year prior to the start date of this policy, as shown or **Your** policy schedule:

1. **You** have stayed in hospital
2. **You** have seen a specialist or consultant
3. **You** have had or are waiting for any medical or blood test
4. **You** have been prescribed medication, including blood pressure problems and/or diabetes

Or **You** have ever:

1. Had a stroke, heart attack, or heart related condition, including angina
2. Been diagnosed with, or treated for any malignant condition or any type of cancer
3. Had a breathing condition

Or:

**You** are aware of any other condition that could reasonably be expected to affect **Your** health during the Period of Insurance.

## Definition of words used *continued*

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**PUBLIC TRANSPORT** : means train, bus, coach, ferry service or airline flight operating to a published timetable.

**REDUNDANCY** : means being made unemployed under the Employment Protection Act (where **You** or **Your** travelling companion or co-habiting partner or spouse have been continuously employed on a permanent basis by the same employer and are not on a short-term fixed contract) and **You, Your** travelling companion or co-habiting partner or spouse have been given a Notice of Redundancy and are receiving payment under the current Redundancy payments legislation and at the time of booking the **Trip You, Your** travelling companion or co-habiting partner or spouse had no reason to believe that **You, Your** travelling companion or co-habiting partner or spouse would be made redundant.

**RELATIVE** : means husband, wife, son, daughter, parent, brother, sister, grandparent, grandchild, parent-in-law, fiancé(e) or co-habiting partner.

**SKI EQUIPMENT** : means skis (including bindings), snow boards, boots and ski poles.

**SUBSTANTIAL WITHDRAWAL OF HOTEL SERVICES** : means the withdrawal of waiter service at meals, or the withdrawal of kitchen services such that no food is available, or the withdrawal of swimming pool facilities where the swimming pool is unusable, or the withdrawal of all chambermaid service.

**TERRORIST ACTION** : means the actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a. the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b. the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;

the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

**TRANSPORT CHARGES** : means the value of the scheduled or charter airline tickets, scheduled coach ticket, international train ticket or ferry ticket.

**TRIP(S)** : means the period of time (as defined under **Trip Duration**) spent away from **Your Home** on pre-booked business or leisure travel.

**TRIP DURATION** (for Annual Insurance cover) : means the maximum trip duration of up to 45 days. **Trips** within the **UK** and Channel Islands are covered when their duration exceeds 2 consecutive days, with pre-booked accommodation for at least 2 nights, in excess of a 40 mile radius from **Your Home**.

## Definition of words used *continued*

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**TRIP DURATION** (for Single Trip Insurance cover) : means the trip duration shown on the Policy Schedule. **Trips** within the **UK** and Channel Islands are covered when their duration exceeds 2 consecutive days, with pre-booked accommodation for at least 2 nights, in excess of a 40 mile radius from **Your Home**.

**UNITED KINGDOM / UK** : means England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands. The Isle of Man and Channel Islands are regarded as **UK** for **Trips** departing from and returning thereto, but as **Europe** when they are the **Trip** destination.

**VALUABLES** : means cameras, photographic equipment, camcorders, DVD players, video, telephone and tele-communications equipment, radios, cassette players, CD players, audio equipment, computers, computer games machine, MP3 players, electronic personal organisers, binoculars, telescopes, mobile telephones, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or compact discs.

**WINTER SPORTS** (if appropriate premium has been paid) : means Insurance (up to a maximum of 24 days cover in total during the **Period of Insurance** if **You** have Annual Insurance Cover) whilst **You** are skiing, snowboarding, or participating in any snow or ice activities including off-piste skiing (provided **You** are accompanied by a qualified ski instructor who holds the appropriate Liability Insurance and that there are no avalanche warnings current).

Insurance is not provided for ski-racing, ski-jumping, ski-flying, ski-acrobatics and stunting, heli-skiing, ice hockey or the use of skeletons or bobsleighs.

**Note:** There is no cover under any Section of the policy for **Winter Sports** activities or **Winter Sports** equipment unless the appropriate premium has been paid and is shown on the Policy Schedule.

**WORKING OVERSEAS** : means working, on a temporary basis (up to a maximum of 60 days cover in total during the **Period of Insurance** if **You** have Annual Insurance Cover), in a non-manual, managerial occupation or casual light work, (but excluding full-time manual work, electrical and construction work in excess of two-stories and any occupation involving heavy lifting).

**WORLD-WIDE EXCLUDING USA AND CANADA TRIPS** : means any **Trip** to any destination in the world excluding USA and Canada.

**WORLD-WIDE INCLUDING USA AND CANADA TRIPS** : means any **Trip** to any destination in the world including USA and Canada.

# Hazardous Sports

This esure travel insurance policy provides cover for most hazardous activities. The following activities are covered under this policy as an incidental part of a normal **Trip**:

|   |  |
|---|--|
| Archery*  | Abseiling*                                   |
| Beach Games   | Canoeing (excluding white water)             |
| Cricket   | Curling                                      |
| Cycling (excluding BMX/mountain)  | Fell Walking                                 |
| Fishing   | Golf   |
| Gymnastics  | Horse riding (excluding jumping and hunting) |
| Jet skiing  | Parascending (over water)                    |
| Water polo  | Pony trekking                                |
| Rambling  | Sailing (within territorial waters)          |
| Scuba diving to 30 meters (only if supervised and not within 24 hours to departure) | Surfing                                      |
| Water skiing  | Wind surfing                                 |
| * if adequately supervised.   | White water rafting (to grade 3*)            |

**The following activities are not covered under this policy:**

|   |                                    |
|---|------------------------------------|
| <b>Mountaineering</b>                   | <b>Pot-holing</b>                  |
| <b>Any underground activity</b>         | <b>Racing (other than on foot)</b> |
| <b>Parachuting</b>                      | <b>Bungee-jumping</b>              |
| <b>Gliding</b>                          | <b>Microlighting</b>               |
| <b>Hot air ballooning</b>               | <b>Go karting</b>                  |
| <b>Rugby</b>                            | <b>Football</b>                    |
| <b>Motor rallies</b>                    | <b>Motor competitions</b>          |
| <b>Professional sporting activities</b> | <b>Sports competitions</b>         |
| <b>Scuba diving below 30 meters</b>     | <b>Hunting</b>                     |
| <b>Any sport involving firearms</b>     |                                    |

If **You** are taking part in any sport or activity not listed in this section, please contact the esure travel insurance centre on 0845 600 3950 to see if **You** can be covered.

**You** may be required to pay an additional premium, or **We** may refuse to offer cover for **Your** activity.

**You** will not have cover for any activity (accept those covered above) unless **You** have paid any additional premium and the policy schedule shows that **You** are covered for this activity.

If **You** are unsure as to whether **Your** intended activity is covered, please contact the esure travel insurance centre 0845 600 3950.

## Additional information for You

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**Insurance Premium Tax (IPT)** : this is a Government tax which must be paid by **You** at the current rate applicable to this category of insurance. Only residents of the Isle of Man and Channel Islands are exempt from paying IPT.

**UK** and Channel Island Residents on Business **Trips** within the **UK** and Channel Islands : Business cover only applies to pre-booked **Trips** in excess of 2 days, with pre-booked accommodation for at least 2 nights, in excess of a 40 mile radius from **Your Home**.

Insurance is provided under:

1. Section 5 (Personal Accident) only when travelling as a fare-paying passenger on **Public Transport**.
2. Section 16 (Personal Liability) only when **Trips** are by **Public Transport**.
3. Section 10 (Missed Departure) and Section 11 (Travel Delay) only in respect of pre-booked airline flights and ferry services.

# General Conditions applicable to all Sections

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**You** are advised to take this Policy Booklet and **Your** Policy Schedule with **You** on **Your Trip**. **You** will be required to provide these documents as evidence of Insurance if **You** need the service of a hospital or other assistance provider. **You** will also need to be able to quote **Your** policy number when **You** contact the **Claims Office**.

At all times **We** will act in good faith in **Our** dealings with **You**. The payment of all claims following events that occur in the **Period of Insurance** are dependent on **You** observing the following:

1. taking all possible care to safeguard against **Accident**, injury, loss or damage and to act as if **You** had no insurance cover;
2. giving the **Claims Office** full details in writing of any incident which may result in a claim under this insurance within 31 days;
3. passing on to the **Claims Office** every writ, summons, legal process or other communication in connection with the claim;
4. providing all necessary information and assistance that the **Claims Office** may require at **Your** expense (including where necessary medical certification and details of **Your** household insurance);
5. not admitting liability for any event, or offering to make any payment, without **Our** or the **Claims Office's** prior written consent;
6. accepting that no alterations and/or additions to the printed terms and conditions of **Your** insurance will be valid unless agreed by **Us**;
7. living in the **UK** and having been a resident of the **UK** for a continuous period of at least 6 months prior to the date of issue of the Policy Schedule, being registered with a **UK** General Practitioner and having **Your** main place of work in the **UK**;
8. starting each **Trip** from **Your Home** or place of business in the **UK** and returning to **Your Home** or place of business in the **United Kingdom** at the end of each **Trip**, within the permitted **Trip Duration**, unless otherwise agreed by **Us**.

And **You** recognising **Our** rights:

1. to make **Your** insurance void where any claim is found to be fraudulent;
2. to share information with other **Insurers** to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **You** supply on a claim, together with information **You** have supplied on any application form and other information relating to a claim, may be provided to the register participants.
3. to take over and act in **Your** name the defence or settlement of any claim made under this insurance;
4. to take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under this insurance;

## General Conditions applicable to all Sections *continued*

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5. to obtain information from **Your** medical records (with **Your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **Your** prior approval;
6. share information about **You** and **Your** policy with esure Insurance Limited. The information will be used by esure for research and analysis and marketing. If **You** do not wish to receive offers of other products from esure, please contact the esure travel insurance centre on 0845 600 3950.  
If **You** told **Us** at the time that **You** bought **Your** policy that **You** did not wish to receive marketing information, **We** will have recorded this and **You** do not need to tell **Us** again.
7. not to refund the insurance premium (either in full or part) after the Policy Schedule has been issued, unless after receipt of this Policy Booklet **You** find that the Terms and Conditions do not meet **Your** requirements, in which case the Policy Schedule must be returned to the esure travel insurance centre within 14 days of the Date of Issue of the Policy Schedule for any refund under the 'Premium Refund Guarantee';
8. not to pay **You** more than the amounts shown in the Schedule of Benefits and Excesses;
9. only to pay a proportionate amount of any claim where there is another Insurance Policy in force covering the same risk and to require details of such other insurance or proof of ownership.

# General Exclusions applicable to all Sections

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This insurance will not pay for any deterioration of or loss or damage to property, or any legal liability, injury, illness, death or expense, directly or indirectly due to, contributed to or caused by;

1. a **Pre-Existing Medical Condition** which was not accepted by **Us**, or where any additional premium was required by **Us** and **You** did not pay this before **Your Trip** departure date;
2. **You**, or any other person who is not travelling but upon whose state of health a decision by **You** to cancel or curtail a **Trip** may depend, having received a terminal prognosis, unless in respect of Section 1 (Cancellation) the terminal prognosis was received after the date of booking the **Trip**;
3. **Terrorist action**, war, invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion or revolution or similar event), or if **You** have deliberately put yourself in danger;
4. **Your** failure to disclose a **Material Fact**;
5. air travel, other than as a passenger in a fully licensed passenger carrying aircraft, but not as a pilot or co-pilot, nor for the purpose of engaging in any trade or technical operation therein;
6. the use of motorcycles or mopeds, unless **You** are wearing a crash helmet and the person in control of the motorcycle or moped is in possession of a valid full motorcycle driving licence permitting the riding of that class of motorcycle or moped, and the motorcycle or moped has an engine capacity of 125cc or less;
7. any travel undertaken against Foreign Office advice or where it is deemed unsafe for **You** to travel;
8. ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts;
9. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
10. confiscation or destruction of property by any Customs, Government or other Authority of any country;
11. any **Hazardous Sports, Pursuits or Activities**;
12. wilfully self-inflicted injury or illness or solvent abuse;
13. **You** being under the influence of alcohol or drugs (except those prescribed by **Your** registered Doctor, but not when prescribed for the treatment of drug addiction);
14. **Your** failure to obtain any required vaccines/inoculations or medications prior to **Your Trip** departure;

## General Exclusions applicable to all Sections *continued*

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15. **You** suicide or attempted suicide or putting yourself at risk unless **You** are attempting to save a human life;
16. any dishonest, malicious or criminal act committed by **You** or any person with whom **You** are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated;
17. **You** choosing to extend **Your Trip** beyond the permitted duration;
18. claims, other than under Section 3 (Medical and Repatriation Expenses), Section 4 (Hospital Benefit) and Section 5 (Personal Accident) which arise from, or are in any way connected (whether directly or indirectly) with, or exacerbated by, any actual or anticipated failure of any computer or electronic device, or component or system or embedded programming or software (whether or not belonging to or in the possession of the **Insured Person**);
19. psychiatric disorders, depression, anxiety, stress, or phobias (except in the case of air rage counselling under Section 3 Medical and Repatriation Expenses with the prior approval of the claims office).
20. participation in **Winter Sports** unless the appropriate premium has been paid and is shown on **Your** Policy Schedule.

# Section 1 Cancellation

(unless You have opted to remove this Section of cover)

We will pay . . .

for **Your** proportion of the costs up to a maximum of £5,000 which **You** have paid or agreed to pay and which **You** cannot recover from any other source following;

1. **Your** necessary and unavoidable cancellation of the **Trip** which occurs after the start date of cover shown on the Policy Schedule, due to:
  - a. the death, injury or illness of **You, Your Relative or Close Business Colleague** or of any person with whom **You** had arranged to travel, or a friend or **Relative** who lives abroad with whom **You** had arranged to stay;
  - b. **Your** attendance at a court of law as a witness or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office;
  - c. **Your Redundancy** or that of **Your** travelling companion or **Your** co-habiting partner or spouse;
  - d. **Your** compulsory quarantine, or Government restriction following an epidemic which prevents **You** from travelling;
  - e. **Your Home** becoming uninhabitable following serious fire, storm or flood within 14 days prior to **Your** scheduled departure date.
2. **Your** cancellation of the **Trip** as a result of a Travel Delay (Section 11) where the delay is in excess of 12 hours from the first International departure time specified in **Your** official itinerary.

We will not pay for the following:

1. If travel is against the advice or knowledge of **Your** doctor;
2. If **You** failed to contact and obtain written authorisation from the esure travel insurance centre, and pay any additional premium required by them before starting **Your Trip**, having disclosed any **Material Fact** or **Pre-Existing Medical Condition**;
3. any claim which is due to:
  - a. **Your** failure to obtain the required passport or visa;
  - b. **Your** failure to obtain any recommended or required vaccines, inoculations Or medications prior to **Your Trip**;
  - c. **You** travelling for the purpose of obtaining medical treatment or in the knowledge that **You** are likely to need treatment;
  - d. the operation of law;
  - e. the failure in provision of any service connected with **Your Trip** including error, omission, financial failure, or default of, or by the provider of, any service, travel agent, tour operator/organiser through whom **You** booked the **Trip**;
  - f. death or illness of any pets or animals;

## Section 1 Cancellation *continued*

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Note: Cover under this Section only applies to those persons named on the Policy Schedule. Any reimbursement will be no greater per person than the pre-paid costs of the highest adult charge.

Any payment **We** make to **You** is dependent on **You**:

1. seeking an opinion on the advisability of making the **Trip** from **Your** registered doctor if **You** have a **Pre-Existing Medical Condition**, taking into account **Your** chosen **Trip** destination, the climatic conditions, the stability of **Your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available;
  2. notifying the travel agent, tour operator or provider of transport or accommodation immediately **You** know **You** will be cancelling the **Trip**. **We** will only pay the cancellation charges that would have applied at the time **You** knew it was necessary to cancel **Your Trip** if a valid claim existed.
- g. **Your** disinclination to travel, or personal financial circumstances (other than **Your** being made redundant after the Start Date of cover shown on the Policy Schedule);
  - h. any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline);
  - i. the death, injury or serious illness of any person if their specific medical condition was known on the date **You** booked **Your Trip** or was known at the start date of cover and is the reason for **Your** cancellation of the **Trip**;
  - j. **Your** late arrival at the airport or port after check-in or booking-in time (except for a late arrival covered under Section 10 Missed Departure);
  - k. any unlawful or criminal proceedings of anyone on whom the **Trip** plans depend, other than attendance as a witness at a Court of Law;
  - l. strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on, the date the Policy Schedule is issued, or **You** booked the **Trip** whichever is the later.
4. Any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 2 Curtailment

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**We** will pay . . .

up to a maximum of £5,000 if **You** unavoidably cut short **Your Trip** by returning to the **UK**. The cover provides a refund which is a percentage of the unused part of the pre-paid **Trip** costs (but excluding the last day of travel) due to:

1. the death, injury, or serious illness of yourself or the person with whom **You** are travelling;
2. the death, injury, or serious illness of **Your Relative** or **Close Business Colleague** who is resident in the **UK**;
3. **Your** attendance at a court of law as a witness or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office;
4. **You** being called back by the Police after **Your Home** or usual place of business in the **UK** has suffered from burglary, serious fire, storm or flood.

**We** will also pay . . .

for reasonable additional travel and accommodation expenses **You** incur in returning to the **UK** which on medical advice are necessary and unavoidable as a result of 1 and 2 above.

Any payment **We** make to **You** is dependent on **You**:

1. seeking an opinion on the advisability of making the **Trip** from **Your** registered doctor if **You** have a **Pre-Existing Medical Condition**, taking into account **Your** chosen **Trip** destination, the climatic conditions, the stability of **Your** condition, the effect of any

**We** will not pay for the following:

1. any costs arising from **Your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of **Your Trip**;
2. **Your** loss of enjoyment of the **Trip** however caused;
3. any unused portion of **Your** original ticket where repatriation has been made;
4. if **You** travelled against the advice or knowledge of **Your** doctor;
5. if **You** failed to contact and obtain written authorisation from the esure travel insurance centre and pay any additional premium required by them before starting **Your Trip**, having disclosed any **Material Fact** or **Pre-Existing Medical Condition**;
6. any costs relating to the death, injury or serious illness of **Your Relative** or **Close Business Colleague** resident in the **UK** where the condition giving rise to the claim is known to **You** at the date **You** book **Your Trip**;
7. **Your** disinclination to travel, or if curtailment is requested because of psychiatric disorders, depression, anxiety, stress, phobias or personal financial circumstances;
8. death or illness of any pets or animals;
9. any costs or event caused by **Your** failure to get approval from the **Emergency & Medical Assistance**

## Section 2 Curtailment *continued*

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- additional drugs or vaccines necessary and the standard of the medical services available;
2. contacting the **Emergency & Medical Assistance Company** prior to **Your** leaving the **Trip** destination for **Your** return to the **UK**;
  3. if **You** are cutting short **Your** journey for medical reasons, obtaining a doctor's certificate and the approval of the **Emergency & Medical Assistance Company** to confirm **You** need to return **Home** to the **UK**;
  4. not travelling specifically to receive medical treatment during **Your Trip** or in the knowledge that **You** are likely to need treatment;
  5. obtaining any recommended vaccines, inoculations or medications prior to **Your Trip**;
  6. having a pre-paid return ticket to the **UK** at the start of **Your Trip** unless otherwise agreed by **Us**.
- Company** prior to **Your** departure which confirms the necessity to return **Home**;
10. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 3 Medical and Repatriation Expenses

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**We will pay . . .**

up to a maximum of £10,000,000 in the event of an **Accident** or sickness whilst on the **Trip**, in respect of the following:

1. usual and reasonable medical, hospital and treatment expenses, including the cost of the rescue service to take **You** to hospital, (including the cost of emergency dental treatment for the relief of pain only up to £500) outside the **UK** for continuous treatment only, not exceeding 12 months, which will cease when on medical advice **You** are able to return to the **UK**;
2. repatriation expenses (including air ambulance or the special use of air transport) to return **You** to the **UK** provided it is medically necessary and the arrangements are authorised beforehand and made by the **Emergency & Medical Assistance Company**;
3. reasonable additional travel and accommodation (room only plus £10 per day towards meals) of a **Relative** or friend of **Yours** living in the **UK**, or on holiday with **You**, who on medical advice must travel or stay with **You** or accompany **You Home**. The **Emergency & Medical Assistance Company** must authorise this beforehand.
4. Use of a counselling help-line should **You** be a victim of an air rage incident. Please telephone 0870 607 1772.

**We will not pay for the following:**

1. any treatment in the **United Kingdom** except under 7 below;
2. any incident whilst **You** are undertaking manual work;
3. any medication or drugs which at the start of **Your Trip You** know **You** will need;
4. 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 a hospital or clinic abroad;
5. any form of treatment or cosmetic surgery which, in the opinion of the doctor treating **You** and the **Emergency & Medical Assistance Company** can reasonably be delayed until **You** return **Home**;
6. any costs arising from **Your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of **Your Trip**.
7. any extra costs from **You** arranging a single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for **Your** treatment and approved by the **Emergency & Medical Assistance Company** beforehand;
8. any loss, damage or provision of false dentures, false limbs, hearing aids,

## Section 3 Medical and Repatriation Expenses *continued*

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**We** will also pay . . .

5. Up to £1,500 towards the cost of funeral expenses abroad or the reasonable cost of conveying the **Insured Person's** body or ashes to their **Home** address in the **UK**;
6. Up to £500 for additional kennel or cattery fees if **Your** return to the **UK** is delayed due to **Your Accident** or **Illness** whilst on the **Trip**.
7. Up to £300 for physiotherapy treatment upon **Your** return to the **UK** following **Your Accident** or **Illness** which on medical advice is necessary. This must be agreed by the **Emergency & Medical Assistance Company** beforehand.

The **Emergency & Medical Assistance Company** must be contacted if **Your** medical expenses are likely to be in excess of £500.

Furthermore if **You** are admitted to a hospital or clinic abroad as an in-patient, the **Emergency & Medical Assistance Company** must be notified as soon as possible, and within 48 hours of **Your** admission, in order to confirm the conditions of this insurance with the medical providers.

9. contact or corneal lenses or prescription spectacles;
9. inpatient, hospital, clinic or repatriation expenses which have not been reported to and authorised by the **Emergency & Medical Assistance Company**;
10. if **You** are travelling against the advice of a doctor or for the purpose of having medical treatment on the **Trip**;
11. any costs arising from a **Pre-Existing Medical Condition** (unless terms were agreed in writing by the esure travel insurance centre and any additional premium requested by them was paid before starting **Your Trip**);
12. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

# Section 4 Hospital Benefit

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**We** will pay . . .

£25 for every complete 24 hours **You** spend in a hospital abroad as an in-patient as a result of **You** becoming ill or being injured during the **Trip** (up to a maximum of £1,500).

**We** will not pay for the following:

Any days spent in hospital:

1. in the **United Kingdom**;
2. resulting from an incident occurring whilst **You** are undertaking manual work;
3. for any treatment or surgery (including exploratory tests) which are not directly related to the illness or injury for which **You** went into a hospital or clinic abroad;
4. for any form of treatment or cosmetic surgery which, in the opinion of the doctor treating **You** and the **Emergency & Medical Assistance Company** can reasonably be delayed until **You** return **Home**;
5. arising from **Your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of **Your Trip**.
6. for inpatient, hospital or clinic expenses which have not been reported to and authorised by the **Emergency & Medical Assistance Company**;
7. if **You** are travelling against the advice of a doctor or for the purpose of having medical treatment on the **Trip**;
8. arising from a **Pre-Existing Medical Condition** (unless terms were agreed in writing by the esure travel insurance centre and any additional premium requested by them was paid before starting **Your Trip**).

## Section 5 Personal Accident

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**We** will pay . . .

the following benefits if during the **Trip You** suffer **Bodily Injury** caused by an **Accident**:

1. death by **Accident** £30,000
2. permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or the total and permanent loss of all sight in one or both eyes  
£30,000
3. **Permanent Total Disablement** £30,000

All benefits will be limited to £2,500 for **Insured Persons** under the age of 16 years and over the age of 64 years at the time of the **Accident**. The maximum amount of all benefits **We** will pay under this Section for one or more Accidents sustained by **You** shall not exceed £30,000.

In respect of **UK** and Channel Islands residents on business **Trips** within the **UK** and Channel Islands, Insurance under this Section only applies when **You** are travelling as a fare-paying passenger on **Public Transport**.

**Note:** In the event of **Your** death the benefit will be paid to **Your** estate or next-of-kin.

**We** will not pay . . .

any benefit in respect of 1, 2 or 3 that does not occur within 12 months of the **Accident**.

**We** will not pay for the following:

1. any incident in connection with **You** undertaking manual work;
2. if **You** are travelling against the advice of a doctor or for the purpose of having medical treatment on the **Trip**;
3. any costs arising from a **Pre-Existing Medical Condition** (unless terms were agreed in writing by the esure travel insurance centre and any additional premium required by them was paid, before starting **Your Trip**).

# Section 6 Baggage

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(unless You have opted to remove this Section of cover)

**We** will pay . . .

up to a maximum of £1,500 (after making reasonable allowance for wear, tear and depreciation) for accidental loss, or theft of or damage to **Baggage** owned by **You**. In the event of a claim **You** must provide the **Claims Office** with any original receipts, proofs of purchase or insurance valuations (obtained prior to loss, theft or damage) which they request.

**We** will not pay for the following:

1. more than £500 for any one article, **Pair or Set** of articles;
2. more than £500 in total in respect of **Valuables**;
3. **Ski Equipment** (this is covered under the **Winter Sports** Section, if the appropriate premium is paid);
4. loss, or theft of or damage to fragile articles, contact or corneal lenses, spectacles, sunglasses, bicycles, or business goods or samples (these are covered under the Business Documents and Samples and the Business Equipment Section, if the appropriate premium is paid);
5. loss, or theft of or damage to sports equipment whilst in use;
6. loss or damage whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR);
7. loss or theft of **Your Baggage** that **You** do not report to the Police within 24 hours of discovery and **You** do not get a written report from them;
8. loss or damage to **Your Baggage** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions;

## Section 6 Baggage *continued*

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9. **Baggage** left out of sight and out of personal control in public places (e.g. station, airport, restaurant, beach, etc);
10. any loss, or theft of **Baggage** from unattended motor cycles or motor vehicles (other than locked vehicles where there is evidence of forcible entry or exit and provided the items were not visible from the vehicle exterior, and where the forcible entry or exit is verified by a Police report);
11. any loss of **Valuables** packed in a suitcase, or similar container (other than normal hand-Baggage) unless they are at all times attended by **You**, or left in hotel security, safety deposit box, safe or similar locked fixed receptacle;
12. any loss, or theft of **Valuables** from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and reported to the appropriate Police authority and a report obtained from them;
13. loss of or damage to **Valuables** (other than wedding rings) while **You** are swimming;
14. any items left in the custody of a person who does not have official responsibility for the safekeeping of the property;
15. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 7 Delayed Baggage

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**We** will pay . . .

up to a maximum of £200 to cover the purchase of essential items if **You** are temporarily deprived of **Your Baggage** due to misdirection in delivery on **Your** outward journey for over 12 hours from the time **You** arrived at **Your Trip** destination abroad. **You** must keep all receipts for these items and send them with **Your** claim form.

Any amount paid will be deducted from the final claim settlement under Section 6 (Baggage) if the items are permanently lost.

**We** will not pay for the following:

loss or damage whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR).

# Section 8 Personal Money

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**(unless You have opted to remove this Section of cover)**

**We will pay. . .**

up to a maximum of £500 for the loss or theft of **Your Personal Money** during **Your Trip** dependent on **You** observing the following:

1. taking reasonable care in protecting **Your** money and documents against loss, theft or damage;
2. notifying the Police within 24 hours of discovery and obtaining a written report and reference number from them and enclosing this with **Your** claim form.

**We will not pay for the following:**

1. loss or theft of money that is not on **Your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation;
2. for any depreciation in value, currency changes or shortage caused by any error or omission;
3. for money packed in suitcases or other similar **Baggage**, or in containers which are out of **Your** sight and personal control;
4. for loss or damage arising from confiscation or detention by Customs or other officials;
5. more than £300 (£50 in respect of children aged 15 years and under) for cash;
6. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

# Section 9 Loss of Passport or Documents

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**We will pay. . .**

up to a maximum of £500 for reasonable travel and accommodation expenses in obtaining replacement passports, travel tickets, green cards, driving licenses, and business documents and records, but only up to the cost of replacing and/or restoring the missing documents or records which are lost or stolen whilst on the **Trip**.

**We will not pay for the following:**

1. loss or theft of items that are not kept on **Your** person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation;
2. any depreciation in value or shortage caused by any error or omission;
3. items packed in suitcases or other similar **Baggage**, or in containers which are out of **Your** sight and personal control;
4. loss of passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery;
5. loss or damage arising from confiscation or detention by Customs or other officials;
6. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 10 Missed Departure

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**We** will pay . . .

up to a maximum of £800 for reasonable additional accommodation (room only) and travel expenses should **You** arrive at **Your** last departure point from the **UK** or last departure point for **Your** return **Trip** to the **UK** (according to published time-tables) too late to board **Your** booked flight or sailing if:

1. scheduled **Public Transport** services fail to get **You** there in time due to strike, industrial action, adverse weather conditions or mechanical breakdown;
2. the private motor vehicle in which **You** are travelling to **Your** last departure point in the **UK** suffers a mechanical breakdown/failure or is directly involved in a road traffic accident which results in mechanical breakdown/failure or **Bodily Injury**.

In respect of **UK** and Channel Islands business **Trips** cover only applies to pre-booked flights or sea passages within the **UK** and Channel Islands in connection with **Your** business.

**Note:** Cover in respect of 2. above only applies to vehicles under 7 years old. Any accidents must be reported to the Police if there is a personal injury and any **Accident** or breakdown not resulting in personal injury must be reported to a recognised Motoring Rescue Organisation and a report obtained. Any repair costs to the vehicle are not covered by this insurance.

**We** will not pay for the following:

1. **Your** failure to allow sufficient time for the **Public Transport** to arrive on schedule and deliver **You** to **Your** departure point;
2. strike, industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on the date the Policy Schedule is issued or **You** booked the **Trip** (whichever is later);
3. any claim arising from **Your** private motor vehicle in which **You** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown;
4. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

# Section 11 Travel Delay

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**We** will pay . . .

up to £30 after the first full 12 hours delay, and £20 for each full 12 hours delay thereafter (up to a maximum of £250), if the international transport service (which forms part of **Your** pre-booked itinerary) is delayed due to circumstances beyond **Your** control at **Your** last International departure point from or to the **UK**, or the delay occurs during a pre-booked connecting flight or sea journey taking **You** to **Your Trip** destination.

In respect of **UK** and Channel Islands business **Trips** cover only applies to pre-booked flights or sea passages within the **UK** and Channel Islands in connection with **Your** business.

**Note:** For residents of the Channel Islands, Northern Ireland and Isle of Man, cover will also be provided for a flight or sea vessel journey inter-connecting with the last flight or sea vessel journey from the International departure point from or to mainland **United Kingdom** or other European terminal.

**We** will not pay for the following:

1. any claim which is as a result of **Your** failure to check-in at the departure airport or port by the time shown on **Your** travel itinerary (except for a late arrival covered under Section 10 - Missed Departure);
2. any compensation unless **You** have obtained written confirmation from the airline or shipping company or their handling agents which shows the reason for the delay, the scheduled departure time and the actual departure time of **Your** flight or sailing;
3. any compensation where the airline or shipping company or their handling agents provide alternative transport which departs within 12 hours of the booked departure time;
4. any delay which is due to strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on the date the Policy Schedule is issued or **You** booked the **Trip** (whichever is the later).

## Section 12 Loss of Hotel Facilities

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**We will pay . . .**

£30 (up to a maximum of £150) for each 24 hour period during which **You** suffer a sudden, unexpected and **Substantial Withdrawal of Hotel Services**, at a hotel where **You** are staying, as a result of industrial action or strike, providing that the withdrawal of services lasts for a continuous period of at least 48 hours.

**We will not pay for the following:**  
See General Exclusions.

## Section 13 Mugging

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**We will pay . . .**

£50 (up to a maximum of £1,000) for each 24 hour period lost during **Your Trip** if **You** are hospitalised as a result of a mugging attack.

**Note:**

1. Any payment made is dependent on **You** reporting the incident to the Police at the earliest opportunity and receiving a written report from them;
2. **You** cannot claim under both Section 4 (Hospital Benefit) and this Section.

**We will not pay for the following:**  
See General Exclusions.

## Section 14 Catastrophe

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**We** will pay . . .

up to a maximum of £500 for reasonable travel and accommodation expenses to enable **You** to continue **Your Trip** or, if **You** cannot continue with the **Trip**, to return **You** to the **UK**, if **You** are forced to move from **Your** pre-booked and pre-paid accommodation as a result of fire, lightning, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive (which is confirmed in writing by local or national authorities).

**Note:** Payments under this Section of the policy for travel expenses for return to the **UK** are dependant on **You** contacting the **Emergency & Medical Assistance Company** prior to **Your** departure for **Your Home**.

**We** will not pay for the following:

1. costs or expenses payable by or recoverable from **Your** tour operator, airline, hotel or other provider of accommodation or transport;
2. **You** deciding not to remain in **Your** booked accommodation although it is considered safe and acceptable to continue living there by the appropriate authorities;
3. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 15 Legal Advice and Expenses - up to £50,000

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This section of cover is arranged by **Us** and is underwritten by DAS Legal Expenses Insurance Company Limited.

DAS will pay up to £ 50,000 **Costs and Expenses** to negotiate for **Your** legal rights in a claim against a party who causes the death of, or bodily injury to **You**. Through Eurolaw Legal Advice Service, DAS will give **You** confidential legal advice over the telephone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland. For the 24 hour Legal Advice Service please telephone: - 0117 934 2111.

DAS agrees to provide the insurance in this section, as long as:

1. the **Date of Occurrence** of the incident happens during the **Period of Insurance** and within the **Geographical Limit**; and
  2. any legal proceedings will be dealt with by the court or other body which DAS agrees to in the **Geographical Limit**; and
  3. for civil claims it is always more likely than not that **You** will recover damages (or other legal remedy which DAS has agreed to) or make a successful defence.
- For all insured incidents, DAS will help in appealing or defending an appeal as long as **You** tell DAS within the time limits that **You** want DAS to appeal. Before DAS pay the **Costs and Expenses** for appeals, DAS must agree that it is always more likely than not that the appeal will be successful;
  - DAS will only pay the **Costs and Expenses** charged by the **Appointed Representative** appointed by DAS;
  - The most DAS will pay for claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.

DAS will not pay for any claim relating to the following:

- Any illness or Bodily Injury which develops gradually or is not caused by a specific or sudden accident;
- Defending **Your** legal rights, but defending a counter-claim is covered;
- The driving of a motor vehicle by **You** for which **You** do not have valid motor insurance;
- Against a travel agent, tour operator, carrier, DAS, the **Insurers** or their agents;
- Any **Costs and Expenses** incurred before DAS's written acceptance of the claim;
- Written or verbal remarks which damage **Your** reputation;
- Any disagreement with DAS that is not dealt with under No. 10 of the General Conditions applying to Section 15 Legal Expenses;
- An application for Judicial Review;
- Any legal action which **You** take which DAS or the **Appointed Representative** have not agreed to;

## Section 15 Legal Advice and Expenses - up to £50,000 *continued*

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- where **You** do anything that hinders DAS or the **Appointed Representative**;
- Any claim reported to DAS more than 180 days after **You** should have known about the insured incident;
- Any incident or matter arising before the start of this policy;
- Fines, penalties, compensation or damages which **You** are ordered to pay by a court or other authority;
- Any insured incident relating to **Your** alleged dishonestly or alleged violent behaviour;
- Any **Costs and Expenses** that are incurred where the **Appointed Representative** handles the claim under a contingency fee arrangement;
- Deep vein thrombosis or its symptoms that result from **You** travelling by air.

General Conditions applying to Section 15 Legal Expenses

**You** must:

1. Take reasonable steps to keep any amount DAS has to pay as low as possible;
2. Try to prevent anything happening that may cause a claim;
3. Send everything DAS ask for, in writing;
4. Give DAS full details of any claim as soon as possible and give DAS any information DAS need.
5.
  - a. DAS can take over and conduct, in **Your** name any claim or legal proceedings at any time. DAS can negotiate any claim on **Your** behalf;
  - b. **You** are free to choose a **Appointed Representative** (by sending DAS a suitably qualified person's name and address) if:
    - (i) DAS agrees to start court proceedings and it becomes necessary for a lawyer to represent **Your** interests in those proceedings; or
    - (ii) there is a conflict of interest.

DAS may choose not to accept **Your** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **Appointed Representative** in these circumstances **You** may choose another suitably qualified person. In all circumstances except those in 5b above, DAS are free to choose an **Appointed Representative**.

Before **You** choose a lawyer, DAS can appoint an **Appointed Representative**;

- c. An **Appointed Representative** will be appointed by DAS and will represent **You** according to DAS's standard terms of appointment. The **Appointed Representative** must co-operate with DAS at all times;
- d. DAS will have direct contact with the **Appointed Representative**;

## Section 15 Legal Advice and Expenses - up to £50,000 *continued*

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- e. You must co-operate fully with DAS and the **Appointed Representative** and must keep DAS up to date with the progress of the claim;
- f. **You** must give the **Appointed Representative** any instructions that DAS require;
6. a. **You** must tell DAS if anyone offers to settle the claim;
- b. If **You** do not accept a reasonable offer to settle the claim, DAS may refuse to pay further **Costs and Expenses**;
- c. **You** must not negotiate or agree to settle a claim without DAS's approval;
- d. DAS may decide to pay **You** the amount of damages that **You** are claiming or is being claimed against **You**, instead of starting or continuing legal proceedings;
7. a. **You** must tell the **Appointed Representative** to have **Costs and Expenses** taxed, assessed or audited, if DAS ask for this;
- b. **You** must take every step to recover **Costs and Expenses** that DAS have to pay and must pay DAS any **Cost and Expenses** that are recovered;
8. If an **Appointed Representative** refuses to continue acting for **You** or if **You** dismiss an **Appointed Representative** the cover DAS provide will end at once, unless DAS agree to appoint another **Appointed Representative**;
9. If **You** settle a claim or withdraw **Your** claim without DAS's agreement, or do not give suitable instructions to an **Appointed Representative**, the cover DAS provides will end at once and DAS will be entitled to reclaim any **Costs and Expenses** paid by them;
10. If DAS or **You** disagree about the choice of an **Appointed Representative** about the handling of a claim, DAS and **You** can choose another suitably qualified person to decide the matter. DAS and **You** must both agree to the choice of this person in writing. Failing this, DAS will ask the president of a relevant national law society to choose a suitably qualified person, All costs of resolving this disagreement must be paid by the party whose choice is rejected;
11. DAS may, at their discretion, require **You** to obtain at **Your** expense, an opinion from a lawyer or other suitably qualified person chosen by **You** and DAS, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid by DAS;
12. DAS will not pay any claim covered under any other policy, or any claim that would have been covered by another policy if this policy did not exist;
13. This policy is governed by English Law;
14. All Acts of Parliament mentioned in the policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

# Section 16 Personal Liability

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**We will pay . . .**

up to a maximum of £2,000,000 plus costs of defence of a claim agreed between **Us** in writing for any event occurring during the **Trip** which **You** are legally liable to pay that relate to an incident caused by **You** and which results in:

1. injury, illness, death or disease to another person;
2. loss of or damage to property which does not belong to You or any member of **Your Family** and is neither in **Your** charge nor under **Your** control or that of any member of **Your Family**;

In respect of **UK** and Channel Islands residents on business **Trips** within the **UK** and Channel Islands, this Section only applies when **You** are travelling as a fare-paying passenger on **Public Transport**.

**We will not pay . . .**

for claims, arising directly or indirectly, for any liability for loss of or damage to property, or injury, illness or disease:

1. where an indemnity is provided under any other insurance;
2. which is suffered by anyone who is under a contract of service with **You** or any member of **Your Family** and is caused by the work **You** employ them to do;
3. which is caused by any deliberate, unlawful, malicious or wilful act or omission by **You**;
4. which is caused by **Your** employment, profession or business or that of any member of **Your Family**;
5. which is caused by **Your** ownership, care, custody or control of any animal;
6. which falls on **You** by agreement and would not have done if such agreement did not exist;
7. which is due to any criminal proceedings;
8. which is due to **Your** ownership, possession or use of vehicles, aircraft, watercraft, firearms or explosive devices;
9. which is caused by **Your** ownership or occupation of land or buildings (other than occupation only of any temporary residence, excepting time-share);
10. which is caused by **You** having HIV (Human Immunodeficiency Virus)

## Section 16 Personal Liability *continued*

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and/or any HIV related illnesses including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations thereof however caused;

11. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

**Our** total liability under all such insurance's arising from any one incident or series of incidents shall not exceed £2,000,000.

## Section 17 Golf Equipment

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**(if the appropriate premium is paid and is shown in the Policy Schedule)**

**We** will pay. . .

1. after making reasonable allowance for wear, tear and depreciation up to £1,000 for accidental loss, or theft of or damage to **Your** golfing equipment and golf clothing whilst on **Your Trip**, subject to a maximum of £250 for any single article;
2. up to £50 per day (up to a maximum of £400) to cover the cost of hiring golf equipment if **Your** personally owned golf equipment is lost, stolen or delayed on **Your** outward journey for over 12 hours from the time **You** arrived at **Your Trip** destination abroad. **You** must keep all receipts for the hire of these items and send them in with **Your** claim form;
3. up to £40 per day (up to a maximum of £200) for the loss of pre-booked Green fees should the pre-booked course abroad become unplayable due to adverse weather conditions.

**We** will not pay for the following:

1. more than £250 for any one article, **Pair** or **Set** of articles;
2. **Your** disinclination to play;
3. loss or theft of or damage to golf equipment whilst in use;
4. loss of or damage to golf equipment whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR);
5. loss or theft of **Your** golf equipment that **You** do not report to the Police within 24 hours of discovery and where **You** do not obtain a written report from them;
6. loss or damage to **Your** golf equipment caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions;
7. golf equipment left out of sight and out of personal control in public places (e.g. station, airport, club house etc);
8. any loss, or theft of golf equipment from unattended motor cycles or motor vehicles (other than locked vehicles where there is evidence of forcible entry or exit and provided the items were not visible from the

## Section 17 Golf Equipment *continued*

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- vehicle exterior, and where the forcible entry or exit is verified by a Police report);
9. any golf equipment left in the custody of a person who does not have official responsibility for the safekeeping of the property;
  10. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 18 Winter Sports Cover

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**(if the appropriate premium is paid and is shown in the Policy Schedule)**

Cover is provided (up to a maximum of 24 days in total during the **Period of Insurance** if **You** have Annual Insurance Cover) if **You** are skiing, snowboarding or participating in any snow or ice activities including off-piste skiing (providing **You** are accompanied by a qualified ski instructor who holds the appropriate liability insurance and that there are no avalanche warnings current). Cover is not provided for ski-racing, ski-jumping, ski-flying, ski-acrobatics and stunting, heli-skiing, ice hockey or the use of skeleton or bobsleighs.

## Section 18A Ski Equipment

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**We** will pay. . .

up to £500 in respect of loss, theft or damage of skis, snowboard and **Ski Equipment** occurring during **Your Trip**.

**We** will not pay for the following:

1. more than £500 for any one article, **Pair** or **Set** of articles;
2. more than £100 in total for hired **Ski Equipment** ;
3. loss of or damage to **Ski Equipment** arising from delay or confiscation or detention by Customs or other officials;
4. loss, or theft of or damage to **Ski Equipment** more than 4 years old;
5. loss of or damage to **Your Ski Equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions;
6. loss of or damage to **Ski Equipment** whilst in the custody of an airline or other carrier unless **You** report it

## Section 18A Ski Equipment *continued*

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immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR);

7. loss or theft of **Your Ski Equipment** that **You** do not report to the Police within 24 hours of discovery and **You** do not get a written report from them;
8. **Ski Equipment** left unattended in public places (e.g. station, airport, restaurant etc);
9. any loss, or theft of **Ski Equipment** from unattended motor cycles or motor vehicles (other than locked vehicles where there is evidence of forcible entry or exit and provided the items were not visible from the vehicle exterior or were secured within a purpose built and locked container fastened to the exterior of the vehicle, and verified by a Police report);
10. any **Ski Equipment** left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
11. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 18B Ski Hire

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**We** will pay . . .

up to £20 for each 24 hour period and (up to a maximum of £300) in respect of reasonable costs incurred by **You** for the necessary hire of skis following:

1. loss or breakage of **Your** skis; or
2. the misdirection or delay in transit of **Your** skis for more than 12 hours.

**We** will not pay for the following:

1. loss of, or theft of skis which is not reported to the appropriate Police authority within 24 hours of discovery and verified by a Police report.
2. loss of, theft of or damage to skis which is not reported to any appropriate authority (specifically for claims arising against carriers and hotels), within 24 hours of discovery and an official report obtained;
3. loss of, theft of or damage to skis shipped as freight or under a bill of lading;
4. skis left unattended in public places (e.g. station, airport, restaurant etc);
5. skis left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
6. any loss, or theft of skis from an unattended motor vehicle unless the skis were secured within a purpose built and locked container fastened to the exterior of the vehicle and the loss is verified by a Police report;
7. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 18C Ski Pack

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**We** will pay. . .

up to £100 for each 7 day period (up to a maximum of £300) for the proportionate value of any unused ski pass, ski hire or tuition fee due to the following;

1. **Your Accident** or sickness;
2. loss or theft of **Your** ski pass.

**We** will not pay for the following:

1. loss or theft of **Your** ski pass which is not reported to the appropriate Police authority within 24 hours of discovery and an official report obtained;
2. loss or theft of **Your** ski pass which is not reported to any appropriate authority (specifically for claims arising against carriers and hotels), within 24 hours of discovery and an official report obtained;
3. ski pass left unattended in public places (e.g. station, airport, restaurant etc);
4. ski pass left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
5. sickness resulting from a **Pre-Existing Medical Condition** (unless terms were agreed in writing by the esure travel insurance centre and any additional premium required by them was paid, before starting **Your Trip**).
6. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 18D Piste Closure

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**We will pay.** . .

£30 for each 24 hour period (up to a maximum of £250) if **You** are not allowed to ski for a continuous period in excess of 12 hours due to complete closure of all pistes as a result of lack of snowfall, excessive snowfall or bad weather in a pre-booked **Winter Sports** resort.

Alternatively, **We will pay** . . .

an amount of £25 for each 24 hour period (up to a maximum of £250) for **You** to travel to an alternative site. This Section is only valid for the period December to March inclusive.

**We will not pay** for the following:

1. claims which are not substantiated by a report from the resort management;
2. piste closure which was in existence prior to **Your** arrival in **Your** pre-booked ski resort.

## Section 18E Inability to Ski due to Accident

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**We will pay.** . .

£15 for each 24 hour period (up to a maximum of £150 in total) when **You** are unable to ski following a skiing **Accident** but are not hospitalised.

**We will not pay** for the following:

1. claims which are not substantiated by a report from a doctor;
2. claims arising from pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of **Your Trip**;
3. if **You** are travelling or skiing against the advice of a doctor or for the purpose of having medical treatment on the **Trip**;
4. any costs arising from a **Pre-Existing Medical Condition** (unless terms were agreed in writing by the esure travel insurance centre and any additional premium required by them was paid, before starting **Your Trip**).

## Section 18F Avalanche Closure

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**We will pay. . .**

up to £250 for additional reasonable travel and accommodation expenses in the event that **Your** outward or return journey is delayed for at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **Your** pre-booked ski resort.

**We will not pay for the following:** for incidents which are not substantiated by a report from the resort management.

**Note:** **You** cannot claim under Sections 10 (Missed Departure), 11 (Travel Delay) or 14 (Catastrophe) for the same delay/disruption as covered by this Section.

## Section 19 Business Travel

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**(if the appropriate premium is paid and is shown in the Policy Schedule)**

**Note:** if **You** have an Annual Insurance Policy, cover is limited to 60 days in total during the **Period of Insurance**.

# Section 19A Replacement Personnel

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Following a valid claim under Section 3 (Medical and Repatriation Expenses)

**We** will pay . . .

up to £5,000 to cover travel and accommodation expenses of an equivalent standard to the original booking for a replacement employee, where **You** are unable to complete **Your** assigned duties during a business **Trip** outside of the **UK** as a result of either:

1. **Your** repatriation within the terms of Section 3 (Medical and Repatriation Expenses);
2. **Your** hospitalisation for a period that has been certified by a medical practitioner (other than the **Insured Person**) that is expected to last more than 5 days;
3. death, serious illness or serious injury of a close **Relative** or **Close Business Colleague** in the **UK**;
4. **Your** death during the business **Trip**.

**We** will not pay for the following:

1. where the requirement was not confirmed and pre-authorised by the **Emergency & Medical Assistance Company**;
2. where **You** were able in the original business **Trip** to complete the whole or substantially the whole of **Your** assigned duties, or where the outstanding duties may reasonably be completed by some other form of communication;
3. where the business **Trip** was curtailed less than 48 hours earlier than the planned date of return in the original travel schedule.
4. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 19B Business Documents and Samples

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### **We will pay . . .**

up to £2,000 for reasonable travel and accommodation expenses incurred in obtaining replacement business documents and records, and up to £500 for expenses incurred in obtaining replacement business samples, but only up to the cost of replacing and /or restoring the missing documents, records or samples which are lost or stolen whilst on a business **Trip**.

### **We will not pay for the following:**

1. more than £750 for any one article, **Pair or Set** of articles;
2. costs or expenses for documents or samples left unattended in a public place;
3. business samples which are cash, coins or **Valuables**;
4. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

## Section 19C Business Money

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### **We will pay . . .**

up to £1,000 for the loss or theft of money belonging to **Your** employer during **Your Trip** depending on **You** observing the following:

1. taking reasonable care in protecting the money against loss, theft or damage;
2. notifying the Police within 24 hours of discovery and obtaining a written report and reference number from them and enclosing this with **Your** claim form.

### **We will not pay for the following:**

1. loss or theft of money that is not on **Your** person or deposited in a safe or safety deposit box, or similar locked fixed receptacle in **Your Trip** accommodation;
2. for any depreciation in value, currency changes or shortage caused by any error or omission;
3. for money packed in suitcases or other similar **Baggage** while being transported by **You**;
4. for loss or damage arising from confiscation or detention by Customs or other official;
5. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.

# Section 19D Business Equipment and Essential Baggage

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**We will pay . . .**

up to £1,500, after making reasonable allowance for wear, tear and depreciation, for accidental loss or theft or damage to computer equipment, communication devices and other business related equipment which is necessarily carried by **You** in the course of **Your** business and is owned by **You** or **Your** employer.

**We** will cover the cost of business equipment that is partially damaged or pay the cost of replacing it, whichever is the lesser. If any article is beyond economic repair it will be treated as if the article had been lost.

**We** will also pay up to £500 towards the cost of having essential **Baggage** delivered to **You** by courier.

**Note:** All electrical, communications and computer equipment will be subject to a scale of depreciation and the amount paid will be as follows:

Under 1 year old

up to 66% of original purchase price paid;

Under 3 years old

up to 33% of original purchase price paid;

Under 5 years old

up to 10% of original purchase price paid;

5 or more years old

no cover.

**We will not pay for the following:**

1. more than £750 for any one article, **Pair** or **Set** of articles;
2. normal wear and tear, superficial marks and scratches, dents or defacement, mechanical or electrical breakdown;
3. business equipment which is 5 or more years old;
4. loss of or damage to business equipment arising from delay or confiscation or detention by Customs or other officials;
5. loss, or theft of or damage to fragile business equipment, contact or corneal lenses, spectacles, sunglasses;
6. loss of or damage to business equipment whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR);
7. loss or theft of **Your** business equipment that **You** do not report to the Police within 24 hours of discovery and **You** do not get a written report from them;
8. business equipment left unattended in public places (e.g. station, airport, restaurant etc);
9. any loss, or theft of business equipment from unattended

## Section 19D Business Equipment and Essential Baggage *continued*

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motor cycles or motor vehicles (other than locked vehicles where there is evidence of forcible entry or exit and provided the items were not visible from the vehicle exterior, and verified by a Police report);

10. any business equipment left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
11. any **Policy Excess** shown in the Schedule of Benefits and Excesses relating to this Section.