

**Annual Multi-Trip  
and Single Trip  
Travel Insurance  
Policy Wording**

*You travel – we care*  
a risk-controlled travel experience

Essential Travel Protection from



Arranged by



**You** are now protected by **ETI**, a specialist in travel insurance. **ETI** belongs to **Europe's** leading travel insurance group and **our** business is dedicated to protecting the traveller.

**Essential Travel Protection** provides all of those vital travel covers, which have been developed by **ETI** utilising almost a hundred years of experience protecting and assisting travellers. **Essential Travel Protection** allows the traveller to further personalise the policy by selecting additional covers. **You** may choose from **Winter Sport, Scuba Diving** and/or **Golf** cover. We believe **Essential Travel Protection** provides **you** with excellent cover and peace of mind in respect of **your** travel experience.

An **ETI Annual Multi-trip Travel Insurance Policy** allows **you** to avoid the inconvenience of having to make individual insurance arrangements every time **you** go abroad. Many Annual Leisure Travel Insurance Policies only cover **Family** members when travelling with the first Insured and only when travelling abroad. **ETI** Annual Leisure Travel Insurance covers all **Insured Persons** who travel independently, even covering UK holidays that include a flight or overnight pre-booked accommodation away from **your** normal place of residence, at no extra cost. The maximum stay for any one leisure holiday trip is 31 days, but an unlimited number of journeys are allowed during the **Policy Period**. Cover of journeys exceeding 31 days can be arranged subject to additional premium to be paid.

An **ETI Single-Trip Travel Insurance Policy** is offered if **you** don't expect to travel abroad more than once a year.

The Policy is available (on standard terms) to all UK, EU, the Channel Islands, Iceland, Liechtenstein, or Norway residents under the age of 66. Applicants older than 65 years may be covered subject to additional premium. Children under the age of two are not subject to premium and unmarried/dependent children are covered up to the age of 18 (up to the age of 21 if in full-time education) provided they are living in the same household as the **Policy Holder** (except when in full-time education).

This Policy is underwritten by **ETI – International Travel Protection**, the UK branch of Europäische Reiseversicherung A.G., a company incorporated and regulated under the laws of the Germany, Companies House Registration FC 25660 and Branch Registration BR 007939.

ETI is licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – [www.bafin.de](http://www.bafin.de)) and approved by the Financial Services Authority (FSA – [www.fsa.gov.uk](http://www.fsa.gov.uk)) to undertake insurance business in the UK.

The address for the service of notices in the United Kingdom is ETI – International Travel Protection, 154 Fenchurch Street, London EC3M 6JJ, England.

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[www.travel-insurance.com](http://www.travel-insurance.com)

Under The General Business Code of Practice **we** wish to bring to **your** attention some of the important features of **your** travel insurance Policy.

**POLICY EXCESSES:** Claims under most sections of the Policy will be subject to **Excess**. Where there is **Excess** you will be responsible for paying the first part of that claim.

**REASONABLE CARE:** **You** are required to take all reasonable care to protect yourself and **your** property and to act as though **you** are not insured.

**COMPLAINTS:** The insurance Policy includes a Complaints Procedure, which tells **you** what steps **you** can take if **you** wish to make a complaint.

**COOLING OFF PERIOD:** The Policy includes a 'cooling off' period that allows **you** to return the Policy and obtain a full refund if **you** have a justifiable reason to be dissatisfied with the cover provided.

**HAZARDOUS ACTIVITIES:** The Policy will not cover **you** when **you** take part in any hazardous activities.

**INSURANCE POLICY:** This contains full details of the cover provided plus the conditions and exclusions that apply. **You** must read the insurance Policy carefully.

**CONDITIONS AND EXCLUSIONS:** There are conditions and exclusions, which apply to individual sections. General conditions, exclusions and terms apply to the whole Policy.

**DATE CHANGE EXCLUSION:** Changes in dates, could see widespread failures of computer and other systems containing computer chips, which depend on date-related information in order to work properly. Certain sections of **your** Policy exclude anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.

**FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.

**MEDICAL EXPENSES:** Please note this section does not provide private health care unless specifically approved by the ETI's Assistance Company.

**HEALTH:** The Policy contains conditions relating to the health of the people travelling and others upon whose well-being the trip may depend. Please refer to **page 6** of the Policy for **Pre-Existing Medical Conditions** and exclusions.

**PROPERTY CLAIMS:** These are settled on an indemnity basis – not on a 'new for old' or replacement cost basis.

**POLICY LIMITS:** Most sections of the Policy have limits on the amount **ETI** will pay under that section. Some sections also include inner limits e.g.: for one item or for **valuables** in total.

**GOVERNING LAW:** If **you** reside within the **United Kingdom** the law applicable to where **you** reside governs your Policy. If **you** reside outside the **United Kingdom** English law governs **your** Policy.

## ESSENTIAL TRAVEL PROTECTION

Section of Cover	Cover limits (Per Insured Person /Insured Journey) – Maximum sum insured	Excess	Page No.
			Welcome to ETI – International Travel Protection 2
			Summary of Cover 3
			Severe Acute Respiratory Syndrome (SARS) and other infectious diseases 4
			Policy Information 4
			The Policy Wording 4
			Policy Schedule 4
			Governing Law and Jurisdiction 4
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			Your application and the principle of good faith 4
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			Words with Special Meanings 4
			Policy Conditions 6
			General Exclusions 7
			Claims Conditions 8
			Helplines 9
			Complaints Procedure 10
			The Cover
1 Medical Emergency Expenses and Repatriation	£5,000,000	£75	Section 1 – Medical Emergency Expenses and Repatriation 10
		Age over 65 £200	
Hospital confinement benefit	£20 per complete 24 hours – limit £300	NIL	Section 2 – Personal Accident 11
Emergency dental treatment	£250	£75	Section 3 – Medical Disablement/Infection 12
United Kingdom Expenses	£1,000	£75	Section 4 – Provision of Screened Blood 12
Funeral expenses abroad	£2,000	NIL	Section 5 – Cancellation or Curtailment 12
2 Personal Accident			Section 6 – Travel Delay and Disruption 13
– Death (age 18-65)	£10,000		Section 7 – Personal Effects/Possessions 14
– Death (less than 18 or more than 65 years of age)	£1,500	NIL	Section 8 – Personal Liability 15
– Disablement (age 18-65)	£25,000		Section 9 – Hijack, Kidnap and Mugging 15
– Disablement (less than 18 or more than 65 years of age)	£10,000		Section 10 – Catastrophe 16
3 Medical Disablement/Infection	£10,000	NIL	Section 11 – Scheduled Itinerary Cover 16
4 Screened Blood	£25,000	NIL	Section 12 – Legal Costs and Expenses 16
5 Cancellation and Curtailment	£3,000	£75	Section 13 – Winter Sports Cover (Optional) 17
Loss of Deposit	included above	£75	Section 14 – Scuba Diving Cover (Optional) 19
6 Travel Delay	£20 for each full 8 hours up to £100	NIL	Section 15 – Golf Cover (Optional) 20
Travel Disruption, Missed Departure	£1,000	NIL	Appendix 1 – DAS Legal Expenses Insurance Co. Ltd. – Helpline Services 20
7 Personal Effects/ Possessions and Money	£1,500	£75	
– Single items	£250	£75	
– Valuables	£250	£75	
Money	£500 (£200 in Cash)	NIL	
Replacement documents	£250	NIL	
Luggage Delay	£100 per policy (£100 per person) – after 8 hours delay	NIL	
8 Personal Liability	£2,000,000	NIL	
9 Hijack/Kidnap/Mugging	£1,000	NIL	
10 Catastrophe	£1,000	NIL	
11 Scheduled Itinerary Cover	£2,000	NIL	
12 Legal Costs and Expenses			
Bodily Injury	£25,000	NIL	
13 Winter Sports (optional)			
Ski Equipment	£500	£75	
Hired Ski Equipment	£100 (£20 per day)	NIL	
Delayed Ski Equipment	£100	NIL	
Ski Pack	£250	£75	
Piste Closure (1st January-15th April any one year only)	£300 (£20 per day)	NIL	
Avalanche Travel Delay	£100	NIL	
14 Scuba Diving (optional)			
Diving Equipment	£500	£75	
Hired Diving Equipment	£500	£75	
Dive Pack	£500	£75	
15 Golf Cover (optional)			
Golf Equipment	£1,500	£75	
Hire of Golf Equipment	£375 (£75 per day)	NIL	
Delayed Golf Equipment	£125 (after 12 hours delay)	NIL	
Loss of Green Fee	£375 (£75 per day)	NIL	

Please refer to the Policy Wording for details of sub limits per Section of Cover, general/specific Policy conditions and exclusions.

Please refer to Appendix 1, **pages 20-21** regarding DAS Legal Expenses Insurance Co. Ltd. Helpline Services.

This Policy is a legal contract between the **Policyholder** and **ETI**. Your Policy is made up of two parts – the **Policy Schedule** and this **Policy Wording** forming the **Policy Document**. If there are any differences between the information presented in the **Policy Schedule** and the **Policy Wording**, then the **Policy Schedule** wording will apply. The Policy is based on information you gave us when taking out this insurance and on information subsequently provided by **you to us**.

Many travel insurers have decided not to cover the consequences of contracting SARS and other infectious diseases if contracted in countries where the World Health Organisation (WHO), or the Foreign and Commonwealth Office (FCO) has issued a travel warning prior to the departure.

## a) Medical Expenses and Travel Delay/Disruption (Policy Sections 1 and 6):

The ETI travel insurance policy covers, under normal conditions, medical treatment and hospitalisation, including examinations and treatment in connection with suspected SARS or other infectious diseases.

If a customer is placed in quarantine due to suspected SARS or other infectious diseases and, consequently, has to postpone a planned return trip, the policy will cover any extra expenses for a new return trip.

In case a bus on the way to the airport is held back due to suspected SARS or other infectious diseases, the policy will cover any extra expense as a consequence of missed connection/departure.

## b) Cancellation or Curtailment (Policy Section 5):

In order to be able to cancel a trip and to have the money refunded by the cancellation insurance, it is a requirement that it is a newly occurred acute illness of either the Insured or his/her relatives. As this is not the case with fear of being infected, the cancellation insurance will not cover cancellation of a trip with reference to SARS or other infectious diseases.

The policy does not cover transport (including repatriation and trip curtailment) as a consequence of fear of being infected.

### Relevant links for information:

WHO (World Health Organisation): [www.who.int/en/](http://www.who.int/en/) CDC (Centers for Disease Control and Prevention): [www.cdc.gov/ncidod/sars/](http://www.cdc.gov/ncidod/sars/)

Policy void. A material fact is a fact likely to influence **us** in the acceptance or the assessment of the insurance e.g. a Pre-Existing Medical Condition. If **you** are in any doubt as to whether a fact is material then, for **your** own protection, **you** should declare it to **us**. If **you** are aware (when effecting the insurance) of any circumstances, which are likely to cause Cancellation or Curtailment of any pre-booked trips **you** must tell **us**. **You** should, therefore, take utmost care to ensure not only that the information provided to **us** is complete and accurate, but also that neither **you** nor any of the **Insured Persons** have withheld any fact which may have some effect upon the terms of this Policy.

## ABOUT YOUR POLICY

**We** know that insurance policies can sometimes be difficult to understand, so **we** have tried to make this Policy easy to read. **We** have still had to use some words with special meanings and these are listed and explained on **page 4-6** and will appear bolded in the text. If **you** do not understand any part of **your** Policy or Schedule, please contact **your** insurance intermediary or **ETI** – Customer Service, Tel: +44 (0) 870 241 5049, E-mail: [customerservice@travel-insurance.com](mailto:customerservice@travel-insurance.com) during office hours, Monday-Friday, 09.00-17.00.

## THE INSURER

This Policy is underwritten by **ETI** – International Travel Protection, the UK branch of Europäische Reiseversicherung A.G., a company incorporated and regulated under the laws of Germany.

## ASSISTANCE CARDS (subject to additional premium)

If **you** have paid the additional premium, **ETI** will issue one **Assistance Card** per Policy. If **you** have purchased an **Annual Multi-Trip** cover for more than one person and **you** will be travelling independently, please ask **us** or **your** agent for additional cards (additional fee may apply).

## POLICY RENEWAL – applicable for Annual Travel Policies only

**ETI** or the issuing agent will send **you** a renewal notification letter including a new Renewal Notification Form approximately one month prior to the expiry of the current **Policy Period**. When **you** have paid for the next **Policy Period** **you** will be sent a new **Policy Schedule** and an **Assistance Card** based on the information submitted by **you** to **ETI**.

## RECIPROCAL HEALTH AGREEMENT

If **you** are travelling to a European Union country **you** are strongly advised to obtain a European Health Insurance Card or E111 from **your** local post office. This will entitle you to benefit from the reciprocal health agreements, which exist between EU countries. Should you require medical treatment in Australasia please note that reciprocal arrangements may apply. Please ensure that **you** have **your** passport with **you** if treatment is required. Inpatient and outpatient treatment at a public hospital is then available either free of charge (Australia) or at a minimal cost (New Zealand).

## Policy Information

### THE POLICY WORDING

The Policy Wording tells you exactly what is and is not covered, how to make a claim and other important information.

### POLICY SCHEDULE

The **Policy Schedule** shows important details including your premium amount and details of **Insured Persons** who are covered by this Policy. Please keep it with the **Policy Wording**. To make sure that **you** receive the full benefits provided by this Policy, **you** must keep **ETI** informed of any changes, additions or deletions to **Insured Persons** shown on **Policy Schedule**. **ETI Customer Service** or the **issuing agent** will send you a replacement Schedule following notification of any changes to your cover.

### GOVERNING LAW AND JURISDICTION

The law, which applies to the Insurance Policy, is the law of that part of the **United Kingdom** in which **you** live. If **you** do not normally live in the **United Kingdom**, then English law applies unless otherwise agreed by **ETI** and endorsed on **your Policy Schedule**.

### DATA PROTECTION ACT

Any information provided to **ETI** regarding **you** and/or **Insured Persons** will be processed by **ETI**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

### YOUR APPLICATION AND THE PRINCIPLE OF GOOD FAITH

As the Insured, **you** should bear in mind that good faith is a very important principle in insurance. **We** will rely on the information that **you** provided when taking out the insurance. If the information submitted by **you** is materially incorrect or incomplete, **we** may have the right to declare **your**

## Words with Special Meanings

**Advance payment:** a payment made by or on behalf of **ETI** to an **Insured Person** when the **Insured Person** has no other means of paying for services or obtaining cash.

**Advance or pre-booking:** any booking made at least 24 hours prior to the scheduled departure time shown on **your** travel ticket.

**Assistance Card:** the card issued by **ETI** detailing the Policy number and the telephone number of the Assistance Helpline.

**Assistance Helpline:** **ETI's** Assistance Company's telephone line for the purposes of dealing with emergency assistance.

**Bodily Injury:** an injury caused solely by accidental violent and visible means which on its own within 12 months results in **your** death or **Disablement**.

**Business Trip:** a journey for the purposes of your business commenced

and ended during the **Policy Period** from or within **your** country of residence and which includes a flight or pre-booked overnight accommodation away from the normal place of residence.

**Cash:** Valid coins, bank and currency notes.

**Catastrophe:** avalanche, explosion, fire, flood, hurricane, lightning, medical epidemic, storm or tempest.

**Close Business Associate:** **your** associate in the same employment as **you** whose absence from work necessitates **you** having to cancel or curtail **your** trip as certified by **your** senior director or partner.

**Default:** the negligence, error or omission of:

- the **Insured Person**; or
- any provider of transport or accommodation; or
- any agent through whom travel arrangements were made or
- any **Close Business Associate**.

**Diving Equipment:** buoyancy control device (BCD), regulator(s), hoses and valves ("octopus"), compressed air cylinder(s), weight belt, wetsuit, mask, fins and snorkel.

**Disablement:** permanent total **Disablement** resulting in your permanent and absolute inability to attend to a profession, business or gainful occupation of any kind or permanent loss by physical severance of hand or foot at or above the wrist or ankle or permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes.

**ETI/We/Our/Us:** **ETI** – International Travel Protection, www.travel-insurance.com (in Policy Section 9 **we**, **our** and **us** refers to DAS Legal Expenses Insurance Company Limited. In Policy Section 11 **we** refer to International Passenger Protection Limited).

**ETI's Assistance Company:** an assistance provider being a subsidiary in the **ETI** group, or a third-party appointed Emergency Assistance Company, which meets **ETI** requirements of high-quality services and capabilities.

**Europe:** all countries West of the Ural Mountains, Mediterranean Islands, Algeria, Morocco, Tunisia, Turkey, Canary Islands, The Channel Islands, Madeira, the Azores and Eire.

**Family and Couples:** the Insured and his/her married spouse, or cohabiting couples (including same sex) in a common-law relationship and unmarried dependent children (including adopted and step-children) aged between two and 18 (or under age 21 if in full-time education), **living in the same household** (except children when attending full-time education). Children are covered (with no additional premium) until the end of the **Policy Period** in which they reach the age of two.

**Golf Equipment:** golf clubs, golf bag, golf trolley and golf shoes.

**Hazardous Activities and Sports:** any pursuit or activity where it is recognised there is an increased risk of serious injury or can be reasonably expected to aggravate any existing infirmity.

The following are examples of **Hazardous Activities and Sports:** Professional and/or amateur sports involving physical contact (e.g. American Football, handball, football, martial arts, rugby), base-jumping, BMX riding, bungee jumping, big game hunting, canyoning, coastal waters canoe/kayak, crewing a sailing boat or vessel from one country to another, dangerous overland expeditions, fell running, fencing, gliding, gymnastics, hang-gliding, high diving (less than 10 metres), horse riding, hot-air ballooning, hunting (on foot), jet-skiing, kite boarding, motor cycling or motor scootering or mechanical assisted cycling exceeding 125cc in engine capacity (when driving or being a passenger), mountaineering (requiring the use of ropes and/or guides), parachuting (solo or tandem), paragliding, parapenting, parascenting, pot-holing, quad-biking, rifle range, river-boarding, safaris (unless part of an organised tour), scuba or skin-diving, show jumping, skydiving, steeplechasing, weight lifting (non competitive), white water rafting/canoeing/kayaking.

**Sports and Recreational Activities:** all amateur sports not involving physical contact are covered with a few limitations indicated with an \* or \*\* below including abseiling\*\*\*, archery\*\*, badminton, baseball, basketball,

bowls, canoe/kayak\* (lake and river, excluding white water), clay pigeon (non-competitive), curling, deep-sea fishing (no commercial/competition), dinghy sailing, dry skiing, fell walking, field hockey, fishing, go-carting\*\*\*, golf\*\*, heptathlon, lacrosse, marathon running, mountain biking, netball, orienteering, paintballing\*\*\*, polo, pony trekking, rambling, rollerblading, rounders, rowing, safaris/gorilla (organised tours only), sailing (inland/coastal), sailboarding, skateboarding, snorkelling, squash, street hockey, surfing\*, tennis, trekking/hiking (organised tours only), tour operators' safaris, volleyball (including beach), war games\*\*, water polo, water-skiing\*\*\*, and windsurfing.

\*Excludes personal accident cover, \*\* Excludes personal liability cover, \*\*\*Excludes personal accident and personal liability cover

**Hijack:** the unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) or other conveyance in which the **Insured Person** is travelling as a fare-paying passenger.

**Illness:** a sudden and unexpected deterioration in health not caused by **Bodily Injury**.

**Insurance Event:** one occurrence, or all occurrences of a series, consequent on or attributable to one source or originating cause.

**Insured/Insured Person/You/Your:** any person named on the **Policy Schedule** who is eligible to be Insured and for whom premium has been paid.

**Insured Journey:** a **Leisure Trip** or a **Business Trip**, provided the appropriate additional premium has been paid and "Business Travel Cover" is shown on the **Policy Schedule**. Any journey that is commenced within the **Policy Period** (Annual Insurance) is only covered until the end of the **Policy Period** unless the policy is renewed prior to expiry.

**Kidnap:** the unlawful holding of an **Insured Person** by a third party without the **Insured Person's** consent and whose release is subject to the fulfilment of certain conditions.

**Leisure Trip:** a journey for holiday or leisure purposes commenced and ended during the **Policy Period** from or within **your** country of residence and which includes a flight or pre-booked overnight accommodation away from the normal place of residence.

**Medical Practitioner:** a qualified medical physician, not being an **Insured Person** or a **Relative** of the **Insured Person**.

Medical Health Requirement Helpline: a telephone service (+44 (0) 208 315 0764) we provide between the hours of 09.00 and 17.00, Monday to Saturday, Sunday 10.00-16.00, to answer question's regarding health issues and, in particular, to decide whether such health conditions are or can be covered by this Policy.

**Mugging:** a violent attack on **you** with a view to theft by person(s) not previously known to **you**.

**Nuclear, Chemical, Biological, Terrorism Act:** the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any chemical agent and/or biological agent during the period of this insurance. "Chemical" agent shall mean any compound which when suitably disseminated produces incapacitating, damaging or lethal effects on people, animals, plants or material property. "Biological" agent shall mean any pathogenic (disease-producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause **Illness** and/or death in humans, animals or plants.

**PADI:** the Professional Association of Diving Instructors.

**Personal Effects/Possessions:** baggage, clothing and personal effects, suitcases and other containers taken on, or acquired during, an **Insured Journey** by an **Insured Person** (but excluding **Personal Money**), and which are owned by the **Insured Person** including **Valuables** and gifts purchased outside your country of residence.

**Personal Money:** credit, debit or charge cards, cheques, travellers cheques, **Cash**, bonds, money orders, negotiable instruments, pre-paid phone cards, petrol coupons, or other securities belonging to the **Insured Person**.

**Policy Excess:** the amount of money you will have to pay towards the cost of a claim. **We** will deduct such **Excess** from each claim **you** make under certain sections of this **Policy**. The amount of the **Excess** per **Policy** section is shown on **your Policy Schedule**. **If you use the E111 Form (European Union reciprocal health agreement) when incurring medical costs in an EU member state then no Excess will apply under Policy Section 1 cover A (medical).**

**Policy Excess Waiver:** an optional waiver of the excess subject to an additional premium.

**Policyholder:** the person who effected the insurance (first person mentioned on the **Policy Schedule**).

**Policy Period:** the period to which the insurance applies, between and inclusive of the dates shown as "**Cover start date**" and "**Cover end date**" on the **Policy Schedule** starting at 00.01 hours on the Cover start date and ending at midnight on the Cover end date.

**Policy Schedule:** the certificate of coverage, benefits and excess under the Policy, as amended or endorsed from time to time.

### Pre-Existing Medical Conditions:

- (a) any chronic or acute or recurring **Illness**/medical condition, injury, abnormality, deformity, or disability for which **you** have received treatment or have been a hospital inpatient during the 12 months prior to **any** journey undertaken during the **Policy Period** or;
- (b) where **you** are on a hospital waiting list or waiting to receive medical treatment of any kind or;
- (c) where **you** are awaiting results of medical tests
- (d) travel arrangements made or undertaken:
  - (i) against the advice of any registered medical practitioner; or
  - (ii) where a terminal prognosis has been given; or
  - (iii) for the purpose of obtaining medical treatment; or
- e) any matters where any **Insured Person** has been refused insurance or had special terms imposed on medical or health grounds.

If any of the applicable conditions above happens after **you** have bought this insurance, **you** must tell us as soon as possible. Contact **ETI – Medical Health Requirement Helpline** Tel: +44 (0) 208 315 0764 during normal office hours, Monday to Friday, 09.00-17.00.

**Relative:** mother, father, brother, sister, grandmother, grandfather, grandchild, relation in law or fiancé or family and couples as defined on **page 5**.

**Single Item Limit:** the maximum amount **we** will pay for any one article, pair or set belonging to **you**. A pair or set is any number of items that belong together or can be used together.

**Ski Equipment:** skis or snowboard, ski boots, ski bindings and ski sticks.

**Sports Equipment:** those articles which are usually worn, carried or held in the course of participation in a recognised sport.

**Strike or Industrial Action:** any form of industrial action taken by workers which is carried on with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

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

**United Kingdom:** England, Scotland, Wales, Northern Ireland, The Scilly Isles and the Isle of Man.

**Valuables:** jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones, furs or leather clothing, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, CDs, DVDs, and other digital media, computer equipment including software, and musical instruments.

### War Risks and Civil Hazards:

- (a) any sort of war, hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, or military usurped power

(and whether declared or not) or United Nations or NATO enforcement action.

- (b) explosion of war weapon(s), utilisation of chemical weapons or biological weapons, the release of weapons of mass destruction, or the hostile act of an enemy foreign to the nationality of the **Insured Person** or of the country in which the act occurs.

**You/your:** each **Insured Person**/couple/family.

## Policy conditions

These are the conditions of the insurance **you** will need to meet as **your** part of this contract. Certain sections of cover have certain additional conditions, which must also be complied with.

### AGE LIMITATION

Cover does not extend to any person aged 66 or over at the commencement of the **Policy Period** unless otherwise agreed in writing by **us** and subject to such additional terms, conditions and premium as **we** may consider appropriate.

### CANCELLING THE POLICY

**You** may cancel this Policy within 14 days of its issue (provided **you** have not commenced an **Insured Journey**) and, subject to **you** not having or intending to make a claim, a full refund of premium will be made. If **you** choose to cancel and a claim has been made under this Policy during the **Policy Period** or an **Insured Journey** has been commenced, **you** will not be entitled to any premium refund. **We** may cancel this Policy by giving **you** at least 30 days' notice (or in the event of non-payment of premium, seven days' notice) in writing at **your** last known address. If **we** do, the premium **you** have paid for the rest of the current **Policy Period** will be refunded pro rata. In the event of cancellation of this Policy each **Insured Person** will ensure the return of all **Assistance Cards** to **ETI** within 30 days of such cancellation.

### COMMENCEMENT OF COVER

Cover for cancellation commences (see Section 5 pages 12-13) on the Cover Start Date shown on your **Policy Schedule**, or from the date an **Insured Journey** is booked (whichever is later) provided the booking is within the **Policy Period**, and terminates on commencement of the **Insured Journey**. In respect of all other insurance in the **Policy**, cover commences from the effective date when **you** leave your usual place of residence (**Leisure Trip**) or place of business (whichever is later – **Business Trip**) to commence an **Insured Journey**, and continues until the time of **your** return to **your** usual place of residence (**Leisure Trip**) or business (whichever is earlier – **Business Trip**) on completion of the **Insured Journey**.

### DOMESTIC TRAVEL COVER

Domestic holidays (within **your** country of residence) that include a flight or overnight pre-booked accommodation away from **your** normal place of residence, are covered at no extra cost.

### FAMILY MEMBERS

**Family** Members are only Insured under this Policy if they are named on the **Policy Schedule** and the appropriate premium has been paid. They may travel independently.

### MAXIMUM DURATION

Any one leisure/holiday trip covered by an Annual Travel Insurance Policy is limited to 31 days unless otherwise shown on **your Policy Schedule**. If **you** require cover for a leisure/holiday trip exceeding 31 days please contact **ETI** Customer Service or the issuing agent. Any one trip covered by a single trip policy is limited to a maximum of 180 days (as detailed on the

Policy Schedule).

### MEDICAL EXAMINATION

You may be required to submit yourself to a medical examination and/or deliver or arrange delivery of a medical declaration/copy of a medical report issued by the general practitioner. For example, a Medical Declaration/Report may be required in connection with a cancellation or curtailment of your trip caused by a medical condition or when processing a personal accident claim.

### PRE-EXISTING MEDICAL CONDITIONS

Your ETI travel Policy contains an exclusion relating to **Pre-Existing Medical Conditions** (refer to page 6). These are conditions that existed before the start of any journey during the **Policy Period**. If you are in any doubt as to whether you have a pre-existing medical condition, please call our **Medical Health Requirement Helpline on +44 (0) 208 315 0764**. All enquiries are dealt with by properly trained personnel and are kept strictly private and confidential.

### TAKING CARE

You must take all reasonable steps to avoid anything, which may result in a claim under this Policy, which may increase the liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense. You must comply with the instructions and conditions of travel as stated by the tour operator, airline or their agents.

### THIRD PARTY CONTRACTS ACT

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available from that Act.

### TRANSFERRING YOUR INTEREST IN THE POLICY

You cannot transfer your interest in this Policy to anyone else.

### UNPAID PREMIUM ADJUSTMENT

If you have paid less than the premium due to us, you shall be deemed to be your own insurer for that proportion of the benefit or coverage for which premium has not been paid.

### WAR RISKS AND CIVIL HAZARDS

The Policy covers the **Insured Person** provided the **Insured Person** is not in Active Service/Taking Part (page 7) and;

- (a) provided that the **Insured Person's** presence in such country or area is:
  - (i) attributable to the scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which you are travelling, or
  - (ii) attributable to involuntary diversion or transit due to **Hijack, Kidnap** or other occurrence beyond the **Insured Person's** control, provided always that at the time of such **Hijack, Kidnap** or occurrence the **Insured Person** was not within the confines of any country or area to which events such as war, invasion, civil war, armed hostility, rebellion, revolution, overthrow of a legally constituted government, in surrection of military or usurped power was applicable, nor travelling to or from such country or area;
- (b) for a maximum period of three days from the start of the hostilities or of the insurrection, where the **Insured Person** is surprised by such events whilst out of the **Insured Person's** country of residence in a country which, until that time was in a state of peace.

The **War Risks and Civil Hazards** exclusion (General Exclusions page 8) shall otherwise apply. However, we may cover your journey to an area, which is regarded as a **War Risk and Civil Hazard** area subject to additional premium, **Policy Excess** and cover limitations stipulated by ETI. For the latest list of those countries considered as **War Risk and Civil Hazard** zones please refer to our website at [www.travel-insurance.com](http://www.travel-insurance.com)

These exclusions apply to all sections of your Policy. The sections of cover in this Policy have additional specific exclusions, which apply only to those sections of cover in which they are expressly referred to. We will not pay for any indirect, consequential or economic loss of any kind that does not arise as a direct and foreseeable result of an **Insured Event**, including, without limitation, loss of profit, business, contracts or anticipated savings. In addition, We will not pay for liabilities, losses, costs, claims or expenses directly or indirectly occasioned by, happening through or as a consequence of:

**ACTIVE SERVICE/TAKING PART:** active service in any of the armed forces of any nation or as a hired or voluntary part of a terrorist group, a revolutionary force, or as part of a voluntary peacekeeping force.

**AVIATION:** flying or aerial activity of any kind other than as a fare-paying passenger in a fully licensed commercial passenger-carrying aircraft.

**BUSINESS TRAVEL:** any **Business Trip** unless you have paid the appropriate additional premium and Business Cover is clearly shown on your **Policy Schedule**.

**CRIMINAL ACTS:** any criminal act deliberately or intentionally committed by an **Insured Person**.

**DEFAULT:** negligence, error or omission as defined on page 5.

**DEPRECIATION:** depreciation, wear and tear and currency exchange losses.

**DISINCLINATION:** unwillingness or refusal to travel.

**ELECTRONIC DATE RECOGNITION:** failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date. The exclusion does not apply to Policy Section 1 and 2.

**GOLF:** any cover under Section 15 unless the appropriate additional premium has been paid and "Golf Cover" is shown on your **Policy Schedule**.

**HAZARDOUS ACTIVITIES AND SPORTS:** performing or taking part in **Hazardous Activities and Sports** as defined on page 5 (and any activities not listed) unless We have agreed to cover subject to an additional **Policy Excess** and premium being paid and the **Policy Schedule** is endorsed to that effect. The exact terms will depend on whether the activity/activities are incidental to or the primary purpose of the trip. If cover is required contact: **ETI – Sales and Underwriting**, Tel: +44 (0) 870 241 5049, Fax. +44 (0) 870 241 5774, e-mail: [underwriting@travel-insurance.com](mailto:underwriting@travel-insurance.com).

**MANUAL WORK:** any manual work unless accepted by ETI subject to additional premium have been paid and endorsed on your **Policy Schedule**.

**MENTAL ILLNESS:** incidents arising out of an **Insured Person's** psychological or psychiatric disorder, or whilst suffering from any condition of anxiety stress or depression diagnosed prior to an **Insured Journey**.

**PRE-EXISTING MEDICAL CONDITIONS:** those conditions as defined on page 6.

**PREGNANCY:** any matter or complications relating to pregnancy (including miscarriage or childbirth) where the period of the trip terminates less than 14 weeks before the date of delivery as estimated by a hospital or registered medical practitioner.

**PRESSURE WAVES:** the transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

**RADIATION AND EXPLOSIVES:** ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

**RELATED PARTIES:** any negligence, error, omission or **Default** of a **Relative** or **Close Business Associate** of an **Insured Person**.

**RESCUE:** air and/or sea search and rescue.

**SCUBA DIVING:** any injury/accident related to **Scuba Diving** and any cover under Section 14 unless the appropriate additional premium has been paid and "Scuba Diving Cover" is shown on **your Policy Schedule**.

**SELF-INJURY:** any intentional self-injury, suicide, attempted suicide, injury from deliberate or wilful exposure to needless peril (except in an attempt to save human life), the influence of intoxicating liquor or of a drug or drugs, other than those medically prescribed (but excluding drug addiction), or substance or solvents abuse or venereal disease, or any liability attributable in whole or in part to any HIV-related **Illness** (including AIDS) and derivatives of AIDS and HIV.

**TERRORISM:**

- when the incident is covered by government or public authority compensation
- leading to a Cancellation and Curtailment due to fear of travelling or any cancellation if the public means of transport is not departing to the destination as a consequence of the act of **Terrorism or fear of Terrorism**
- in the form of a **Nuclear, Chemical or Biological** act (please refer to Words with Special Meanings on **page 5**)
- in areas which are regarded by **ETI** as **War Risks and Civil Hazards** areas and/or in areas in which **you** are travelling against the advice of the Foreign and Commonwealth Office.

**WAR RISKS AND CIVIL HAZARDS:** **you** travelling to or through a country or territory against the advice of the Foreign and Commonwealth Office due to the country or territory being exposed to **War Risks and Civil Hazards**. However, **ETI** may exclude countries or territories other than those mentioned by the Foreign and Commonwealth Office. For the latest list of those countries considered as **War Risk and Civil Hazard** zones please refer to our website at [www.travel-insurance.com](http://www.travel-insurance.com) or telephone the **ETI** Helpline service (+44 (0) 870 241 5049) between the hours of 09.00 and 17.00, Monday to Friday. Please refer to Words with Special Meanings **page 6** and the **Policy Conditions page 7** for policy details regarding **War Risk and Civil Hazard**.

**WINTER SPORTS:** any injury/accident related to **Winter Sports** activities and any cover under Section 13 unless the appropriate additional premium has been paid and "Winter Sports Cover" is shown on **your Policy Schedule**.

## Claims Conditions

### FOURTEEN DAYS CLAIMS CHARTER

We will settle claims (reported when you return to the UK) within 14 working days upon receipt of all necessary requested documentation. If we fail to do so we will pay £50 over and above the normal claim settlement. However, this does not apply to claims settled by Euro-Center.

### FRAUD

If the **Insured Person** makes any misrepresentation or concealment or dishonest statement in obtaining the Policy or in support of any claim, the insurance will be void and all rights both in relation to that claim and otherwise under this Policy will be lost.

### MAKING A CLAIM

**You** must notify **ETI** Claims Service **as soon as possible** upon the occurrence of any **Insurance Event** that may give rise to a claim. Cover will not apply if an **Insured Person** notifies **ETI** more than 30 days (claims under Section 12 more than 180 days) after the occurrence of any **Insurance Event**.

**ETI** have access to the Euro-Center network, which is capable of settling claims on the spot i.e. on location within their geographical area of

responsibility. Information regarding the Euro-Center can be obtained from [www.euro-center.com](http://www.euro-center.com) or **ETI's** website [www.travel-insurance.com](http://www.travel-insurance.com) or via **ETI** Claims.

- Check the Policy Schedule and Policy Wording to see whether the loss is covered.
- Contact **ETI Claims Service** or a **Euro-Center** during normal office hours, Monday to Friday, 09.00 to 17.00, Tel: +44 (0) 870 2415039, Fax: +44 (0) 870 2415038, e-mail [claims@travel-insurance.com](mailto:claims@travel-insurance.com) as soon as possible, quoting **your** Policy number and telling **ETI** what has happened.
- In respect of Section 11 – Scheduled Itinerary Cover please contact International Passenger Protection, IPP House, 22-26 Station Road, West Wickham, Kent ER4 0PR (Tel: +44 (0)208 776 3750, Fax: +44 (0) 208 776 3751).
- In respect of Section 12 – Legal Costs and Expenses please contact **DAS** Legal Expenses Insurance Co. Ltd., **DAS** House, Quay Side, Temple Back, Bristol BS1 6NH (Tel: +44 (0) 117 934 2000, Fax: +44 (0) 117 934 2109).
- Please remember to keep relevant original receipts (not photocopies) as they will be required for any claim.

### Cancellation or Curtailment

- If **you** cancel **your** trip for medical reasons, obtain a claim form from **ETI** Claims. **Your** own **Medical Practitioner** should complete the certificate/ declaration on the claims form. If the holiday is curtailed for medical reasons, obtain a medical certificate from the treating **Medical Practitioner** in the locality where the incident occurred.
- Keep receipts or account for all expenses incurred.
- Notify the tour operator or travel agency where **your** trip was booked.
- Contact **ETI** Claims as soon **you** know there is a possibility of **your** journey not taking place.
- Obtain authorisation from **ETI** Claims or **ETI's Assistance Company** before incurring any expenses in curtailing **your** trip.

### Medical and Medical-Related Expenses

- Please call **ETI's Assistance Company** as soon as possible for cases involving hospitalisation or if **you** need a medical referral.
  - Keep receipts or account for all expenses incurred by **you**.
  - Most hospitals/clinics/doctors have an agreement with **ETI's** Euro-Center network, in which case the bills/ invoices for **your** medical treatment (in-patient/ hospitalisation and out-patient/doctors visits) will be sent directly to **our** Euro-Center.
- In those cases **you** need not pay the medical expenses other than the Policy Excess (where applicable). **You** will be required to fill in an **ETI** Claims Form, which will be available in the hospitals/clinics/ doctors, or the local Euro-Center (refer to [www.euro-center.com](http://www.euro-center.com) for addresses), or can be downloaded directly from **ETI's** website [www.travel-insurance.com](http://www.travel-insurance.com) or from the **ETI** Claims Service in the UK.
- If the treating facility tells **you** that it does not co-operate with Euro-Center and asks you to pay then **you** **MUST** contact **ETI's Assistance Company** to clarify the situation.
- If **you** have to pay yourself, **you** should obtain and keep receipts for all expenses incurred by **you** and upon **your** return to the UK, contact the **ETI** Claims Service to submit a claim. Please keep a copy of any claims form **you** submit for **your** own records.
- If **you** are travelling within the European Economic Area and carrying an E111 Form or the European Health Insurance Card, **you** should use the Form/Card to reduce the claim. If **you** do so the policy excess will not apply.



### Personal Accident

- Obtain a Personal Accident claims form from **ETI** Claims Service and secure a medical certificate/declaration from the **Medical Practitioner**.
- In the event of death we will require a death certificate.

### Travel Delay

- Obtain a letter from the airline, railway company or shipping line, or their handling agent, confirming the reason for the delay and detailing the scheduled and actual departure times.
- Obtain a travel delay claims form from **ETI** Claims Service.

## Personal Effects/Possessions

1. For all loss or damage in transit claims, including delayed **Personal Effects/Possessions** report to the airline, railway company or shipping line, or their handling agent and obtain a written report form (a Property Irregularity Report) from them before leaving the baggage reclaim area.
2. For all damage claims obtain an estimate for repairs.
3. In all circumstances **you** must retain receipts or vouchers for items lost or damaged, as these will help **you** to substantiate **your** claim.
4. In the case of lost or misplaced **Personal Effects/Possessions** on the outward journey, **you** must produce receipts for the purchase of essential replacement items.
5. **You** must report all theft or losses to the police within 24 hours of discovery and obtain a written police report. Also report to **your** courier or hotel/apartment manager whenever it is appropriate.
6. Obtain a **Personal Effects/Possessions** claims form from **ETI** Claims Service upon your return.
7. **You** must produce at **your** own expense all the detailed particulars and evidence requested by us relating to the cause and amount of the loss, damage or expenses.

## Money

1. **You** must report all theft or losses to the police within 24 hours of discovery and obtain a written police report. Also report to **your** courier or hotel/apartment manager whenever it is appropriate.
2. **You** must enclose confirmation from **your** bank or bureau de change of the issue of foreign currency. In the case of currency from **your** country of residence **you** must produce documentary evidence.
3. Obtain a **Personal Effects/Possessions** claims form from **ETI** Claims Service upon **your** return.

## Replacement Documents

1. For a lost of destroyed passport **you** need to supply **ETI** Claims with a letter from the Consulate/Embassy where the loss was reported, and retain all receipts that relate to the necessary costs in replacing the passport.
2. Obtain a **Personal Effects/Possessions** claims form from **ETI** Claims Service upon your return.

## Personal Liability

1. **You** must supply full details of the circumstances giving rise to the claim plus any supporting evidence.
2. **You** will give **ETI** Claims Service notice in writing immediately **you** or **your** legal representatives have knowledge of any impending prosecution, inquest or fatal injury in connection with any occurrence for which there may be liability.
3. Obtain a Personal Liability claims form from **ETI** Claims Service.

## Legal Costs and Expenses

Legal Costs and Expenses claims are managed by **DAS Legal Expenses Insurance Co. Ltd.**, **DAS** House, Quay Side, Temple Back, Bristol BS1 6NH. **You** must notify **DAS** immediately in the event of a claim Tel: +44 (0) 117 934 2000, Fax: +44 (0) 117 934 2109. Please refer to the Policy Section 10 (policy conditions/exclusions) for the Legal Costs and Expenses.

## NO INTEREST

No interest shall be added to any claims payments.

## OTHER INSURANCE

If any **Insured Person** claims under this Policy for something which is also covered by another insurance Policy or by credit card insurance, the **Insured Person** must provide **ETI** with full details of the other insurance Policy. **We** will only pay our pro rata share of any claim apart from a personal accident claim, which will be paid in full.

## RIGHTS AND RESPONSIBILITIES

**We** will be entitled to take over and conduct in **your** name (at **our** expense) the defence or settlement of any claim or to prosecute in **your** name to **our** own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and **you** will give all such information and reasonable assistance as **we** require. This will include legal action to get compensation

from anyone else and/or legal action to get back from anyone else any payments that have already been made. **You** may not settle, reject or negotiate any claim without written permission to do so from **ETI** (or **DAS** in respect of **Policy Section 12** ).

In case of **Illness** or **Bodily Injury** **we** may approach any doctor who may have treated **you** during the period of three years prior to the claim and **we** may at **our** own expense, and upon reasonable notice to **you** or **your** legal personal representative, arrange for **you** to be medically examined as often as required, or in the event of death have a post mortem examination of **your** body. **You** will supply, at **your** own expense, a doctor's certificate in the form required by **us** in support of any medical-related claim under the Policy.

## Helplines

### CLAIM ENQUIRIES (NON-EMERGENCY)

Contact **ETI Claims Service** for the Requisition of a claim form, notification and settlement of claims.

Tel: +44 (0) 870 241 5039, Fax: +44 (0) 870 241 5038, e-mail: claims@travel-insurance.com, during normal office hours, Monday to Friday, 09.00-7.00.

### DAS HELPLINE SERVICES

Please refer to Appendix 1 pages 20-21

**Eurolaw Personal Legal Advice Helpline** 24 hours, 365 days a year – +44 (0) 117 934 0548

**Health and Medical Information Services** 24 hours, 365 days a year – +44 (0) 117 934 0548

**Counselling related to stress, anxiety, depression, health matters, relationships and bereavement** 24 hours, 365 days a year – +44 (0) 117 934 2121

**Domestic Assistance Service Helpline** 24 hours, 365 days a year – +44 (0) 117 934 0548

**Bodily Injury Expense Legal Expenses Insurance** – +44 (0) 117 934 2000

### EMERGENCY ASSISTANCE HELPLINE

**ETI's Assistance Helpline**, a 24-hour helpline service to all **Insured Persons** on +44 (0) 1444 454540 provides:

- (a) Emergency medical assistance and transport arrangements.
- (b) Access to medical referral.

### MEDICAL HEALTH REQUIREMENTS

For all questions regarding health problems, and the coverage provided under this Policy relating to such problems, including **Pre-Existing Medical Conditions**, contact **ETI** Medical Helpdesk Tel: +44 (0) 208 315 0764 during normal office hours, Monday to Friday, 09.00-17.00.

### POLICY ENQUIRIES

Contact **ETI Customer Service** Tel: +44 (0) 870 241 5049, Fax: +44 (0) 870 241 5774, e-mail: customerservice@travel-insurance.com, during normal office hours, Monday to Friday, 09.00-17.00

- (a) General enquiries about the Policy and the cover available.
- (b) Dispatch of **Assistance Cards**.

### WAR RISKS/CIVIL HAZARDS AND HAZARDOUS ACTIVITIES

Contact **ETI Sales and Underwriting** Tel: +44 (0) 870 241 5049 fax: +44 (0) 870 241 5774, e-mail: underwriting@travel-insurance.com during normal office hours, Monday to Friday, 09.00-17.00.

ETI aims to set high standards and to try to provide the service **we** believe **you** have a right to expect. However, things can go wrong and if they do, **we** want **you** to tell us about them. The law, which applies to this Policy, is the law of the **United Kingdom**, whose courts alone shall have jurisdiction in any dispute arising under this Policy. This Policy has been issued by **ETI**, the **United Kingdom** branch of Europäische Reiseversicherung A.G., a company incorporated and regulated under the laws of Germany. **We** sincerely hope **you** will not need to complain about **your** insurance Policy or claims settlement. However, if **you** do wish to complain under **Policy Sections 1-10 or 13-15** please forward details of **your** complaint to:

The Managing Director  
**ETI – International Travel Protection**  
Bales Court, Barrington Road,  
Dorking, Surrey RH4 3EJ, England  
E-mail eti@travel-insurance.com  
www.travel-insurance.com

If you do wish to complain under **Policy Section 11 – Scheduled Itinerary Cover, page 16** please forward details of your complaint to:

The Managing Director  
International Passenger Protection Ltd.  
IPP House,  
22-26 Station Road,  
West Wickham, Kent BR4 0PR

If you do wish to complain under **Policy Section 12 – Legal Costs and Expenses, pages 16-17** please forward details of **your** complaint to:

The Managing Director  
**DAS Legal Expenses Insurance Company Ltd.**  
DAS House, Quay Side,  
Temple Back, Bristol BS1 6NH.

If the matter still cannot be resolved to **your** satisfaction **you** should write to:

The Financial Ombudsman Service,  
South Quay Plaza 2,  
183 Marsh Wall, London E14 9SR  
www.financial-ombudsman.org.uk

**NB.** The Financial Ombudsman Service can only deal with **your** claim after **you** have followed the full complaints procedure. If **you** use the 'Complaints procedure', **your** right to take legal action against **ETI** is not affected.

## The Cover – Section 1 Emergency Medical and Repatriation Transportation Expenses

### What is covered.....

This part of the Policy sets out the cover **we** provide to each **Insured Person** in total per **Insured Journey**. If **you** sustain actual **Bodily Injury** or suffer **Illness** outside **your** country of residence, **we** will indemnify/ pay the reasonable and/or customary costs/expenses up to but not exceeding the sum insured stipulated in **your Policy Schedule** which are necessarily incurred in respect of the following:

#### A Emergency Medical and Transportation expenses as a direct result of Bodily Injury or Illness

1. Medical and surgical treatment expenses.
2. Prescribed medicine.
3. Hospitalisation charges (semi-private ward), nursing home and additional accommodation during recuperation
4. Emergency (or doctor-ordered) ambulance charges for conveyance to a hospital.
5. Emergency dental treatment expenses only for the alleviation of sudden pain.

### What is not covered.....

1. Admission to a private hospital/clinic unless approved by **ETI's**

#### Assistance Company.

2. Private room accommodation in a hospital/clinic.
3. Any expense which **you** incur more than 12 months after the occurrence of the injury or **Illness**.
4. Any expenses not usual, reasonable or customary for the medical services and/or supply.
5. Cost of medical treatment provided and covered under a state insurance or private health scheme.
6. Costs of medication which were known to be required or continued during the **Insured Journey**.
7. Costs of health or medical treatment provided in **your** country of residence.
8. Cost of non-essential or ongoing treatment or where treatment can be reasonably delayed until **your** return to **your** country of residence.
9. Cost of any form of cardiac or organ transplant surgery unless authorised by us in advance of being performed
10. Cost of the service of a chiropractor, chiropodist or osteopath.
11. Non-medical costs.
12. Psychological counselling.
13. Cost of dental treatment related to the provision of dentures, artificial teeth and work involving the use of precious material.
14. Policy **Excess** may apply **except** in the case of inpatient hospitalisation and medical transportation or if **you** have used the E111 form or European Health Insurance Card to reduce the claim, where no **Excess** applies. Please refer to **your Policy Schedule**.
15. An excess of £200 applies to people over 65 years of age unless an excess waiver premium has been paid.
16. Anything mentioned in the General Exclusions.

#### B Hospital Confinement Benefit

1. Cover is provided for each 24-hour period that **you** are admitted to a hospital as an inpatient or held in compulsory quarantine outside **your** country of residence.

#### C As a result of the hospitalisation of an Insured Person, additional travel and accommodation expenses of a person summoned to travel to, stay with, or escort such Insured Person or similar expenses for a travel companion staying with you

1. Reasonable transport and accommodation expenses (room only) of one **Relative** or friend required on medical advice and authorised by **ETI** Claims Service or **ETI's Assistance Company** to travel to you and/or remain with **you**
2. **ETI** Travel insurance for a person summoned or a travel companion staying with **you**.
3. Reasonable additional travelling expenses incurred by **you** in returning to **your** home address.
4. Reasonable additional accommodation expenses (room only) incurred by **you** beyond the number of days pre-booked in the event of serious injury or **Illness** for which a claim is admitted under section A opposite.
5. Cover in your country of residence applies but limited to £1,000.

#### What is not covered.....

1. An escort may not be summoned and covered under this Policy if the **Insured Person** is to be repatriated or released from the hospital/ clinic within the following three days unless the hospitalised **Insured Person** is less than 19 years of age.
2. Any expense which **you** incur more than 12 months after the occurrence of the injury or **Illness** to which the claim refers.
3. Policy **Excess** applies. Please refer to **Policy Schedule**.

#### D Repatriation or Evacuation of the Insured Person as a consequence of a sudden Illness, an accident, serious assault/rape or witnessing a traumatic Insurance Event

1. Costs of **your** repatriation to **your** country of residence or nearest qualified medical facility as determined by **us** provided **you** are fit to travel from a medical perspective.
2. The expense of a qualified medical attendant or other person authorised by **us** required on medical advice to escort **you** home.
3. Repatriation of accompanying **Family** members in case an **Insured**

- Person has been hospitalised or has died.
- ETI Travel insurance for one person summoned.
  - Cover in your country of residence applies but limited to £1,000.

#### What is not covered.....

- Any costs of repatriation or evacuation as a result of **you** taking part in **Hazardous Activities or Sports** including dangerous expeditions or from an area which is by **ETI** considered a **War Risk or Civil Hazard** area.
- Any expense which **you** incur more than 12 months after the occurrence of the injury or **Illness** to which the claim refers.
- Anything mentioned in the General Exclusions.

#### E Funeral expenses and body repatriation

- Cost of returning **your** body or ashes to **your** home address or burial abroad (hereunder the costs of cremation) in the country where death occurs.
- Return travel and reasonable accommodation (room only) expenses for one **Relative** to travel out and accompany the remains.
- Cover in UK applies but limited to 50% of the sum insured.

#### What is not covered.....

- Any expense which **you** incur more than 12 months after the occurrence of the injury or **Illness** to which the claim refers.

#### Additional conditions applying to Policy Section 1

- All coverage under this Section must be prescribed or recommended by a **Medical Practitioner**. If **you** are admitted as an in-patient in a hospital/clinic **you** must notify **ETI's Assistance Company** immediately prior to incurring any medical costs. If costs are incurred without notification to **ETI's Assistance Company**, then **ETI** is only liable for such costs as **ETI** would have incurred had such a notification taken place based on existing price agreements provided the claim is valid.*
- ETI's Assistance Company's** doctors have the authority on behalf of **ETI** to decide whether or not a repatriation is preferable based on an evaluation of the medical condition of the **Insured Person**.*
- In case of repatriations/evacuation, **ETI** decides the transport mode considering the medical condition and requirements of the **Insured Person** and the accessibility to his location. The transport can be carried out by ambulance flight, helicopter, scheduled or charter aeroplane, train, ambulance, taxi and the transport may be conducted together with other persons e.g. on scheduled or charter flights.*
- You** are required to ensure that **you** have received the vaccinations recommended by the World Health Organisation (WHO) or any public UK health authority prior to **your** travel including malaria medications recommended. If **you** fail to take such precautions and it is determined that the **Illness** is a result of **your** negligence **your** cover under Policy Section 1 may be void. **You** can also obtain information through our **Health and Medical Information Services** on +44 (0) 117 934 0548.*

## The Cover – Section 2 Personal Accident

#### What is covered.....

This part of the Policy sets out the cover **we** provide in total per **Insured Journey** to each **Insured Person**, not exceeding the sum insured set out in the **Policy Schedule**, who sustains **Bodily Injury** as a **sole and direct result of an accident** during the **Insured Journey** giving rise to:

#### A Death occurring within 12 months of the incident

- Persons aged 18 to 65 years – 100% of the sum insured.

- Persons under the age of 18 years or over the age of 65 – 15% of the sum insured.

#### What is not covered.....

- Persons aged 66 or over (at the start of the **Policy Period**) unless agreed by **ETI** subject to additional premium being paid and endorsed on the **Policy schedule**.

#### B Disablement resulting in your permanent and absolute inability to attend to a profession, business or gainful occupation of any kind

- Persons aged 18 to 65 years – 100% of the sum insured.
- Persons under the age of 18 years or over the age of 65 – 40% of the sum insured.

#### What is not covered.....

- Persons aged 66 or over (at the start of the **Policy Period**) unless agreed by **ETI** subject to additional premium being paid and endorsed on the **Policy Schedule**.

#### C Permanent loss by physical severance of hand or foot at or above the wrist or ankle or permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes

- Persons aged 18 to 65 years – 100% of the sum insured.
- Persons under the age of 18 years or over the age of 65 – 40% of the sum insured.

#### What is not covered.....

- Persons aged 66 or over (at the start of the **Policy Period**) unless agreed by **ETI** subject to additional premium being paid and endorsed on the **Policy Schedule**.

#### Additional conditions applying to Section 2

- Compensation for **Disablement** will be paid to the **Insured Person**. Compensation for death will be paid to the deceased's personal representatives (next of kin).*
- Disablement** is determined as soon as the final consequences of the accident can be medically determined although not later than 12 months after the date of the **Insurance Event** causing **Bodily Injury**.*
- It is a condition for payment of **Disablement** compensation under section B and C that the **Insured Person** is alive on the date of payment.*
- We** will not pay any benefits solely because the **Insured Person** is unable to take part in sports or pastimes.*
- If an **Insured Person** disappears but no death certificate has been issued, we will wait for a suitable period of time during which **we** will consider all available evidence and if **we** have no reason to suppose other than that death has occurred as a result of an accident, **we** will pay the sum insured. If the belief is subsequently found to be wrong, such amount shall be refunded to **us**.*
- Any **Disablement** compensation that has been paid in connection with an **Insurance Event** resulting in death will be deducted from the sum insured for death.*
- The degree of **Disablement** for loss of several parts of the body cannot exceed 100% of the sum insured for **Permanent Total Disablement**.*
- A pre-existing **Disablement** does not entitle the **Insured Person** to any higher assessment of compensation than if such **Disablement** had not previously existed.*
- If an **Insured Person** is Insured under more than one of **our** policies, **we** will not pay out more than the highest sum insured under any one of **our** policies in total.*
- If several **Insured Persons** suffer **Bodily Injury** in the same **Insurance Event**, **our** aggregate limit shall not exceed £50,000 unless otherwise agreed. If the aggregate limit is reached, this amount will be allocated in proportion to **our** liability to each **Insured Person**.*
- The **Insured Person** (or in case of death, the deceased's personal representatives (next of kin)) must provide **us** with satisfactory medical and other information or allow **us** access to full medical records and/*

or death certificates as requested.

- (l) The **Policy** does not cover Personal Accidents if the Personal Accident is a consequence of an act of Terrorism in the form of a **Nuclear, Chemical or Biological Act**. The **Policy** does not cover any Personal Accident risks, which are a consequence of an act of terrorism in areas which are regarded by **ETI** as **War Risks and Civil Hazards** areas.

**ETI's War Risks and Civil Hazards** helpline, +44 (0) 870 241 5049, provides information on which areas from time to time are considered subject to the **War Risks and Civil Hazards** exclusions.

- (m) The **Policy** does not cover **Bodily Injury** (personal accidents) if the **Bodily Injury** is a consequence of **Sports and Recreational Activities** listed on page 5 and indicated by one or three asterisks.
- (n) The **Policy** does not cover **Bodily Injury** (personal accidents) if the **Bodily Injury** is a consequence of **Hazardous Activities and Sports** listed on pages 5.
- (o) Anything mentioned in the General Exclusions.

## The Cover – Section 3 Medical Disablement/Infection

### What is covered.....

This part of the Policy sets out the cover we provide in total per **Insured Journey** to an **Insured Person**, not exceeding the sum insured set out in the Policy Schedule, in respect of **viral or bacteriological infection** contracted during an **Insured Journey** which results in:

- A Disablement resulting in your permanent and absolute inability to attend to a profession, business or gainful occupation of any kind or permanent loss by physical severance of hand or foot at or above the wrist or ankle or permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes**

1. For persons aged 18 to 65 years – 100% of the sum insured.
2. For persons under the age of 18 years or over the age of 65 – 20% of the sum insured.

### What is not covered.....

1. Compensation for **Medical Disablement** where death occurs before payment.
2. Compensation to the extent only that such **Medical Disablement** arises by virtue of a **Pre-Existing Medical Condition**.

### Additional conditions applying to Section 3

- (a) Compensation for **Medical Disablement** will be paid to the **Insured Person**.
- (b) The degree of **Medical Disablement** is fixed as soon as the medical consequences of the **Illness** can be medically determined although not later than two years after the **Insurance Event**.
- (c) It is a condition for payment of **Medical Disablement** compensation that the **Insured Person** is alive on the date of payment.
- (d) We will not pay any benefits solely because the **Insured Person** is unable to take part in sports or pastimes.
- (e) The degree of **Medical Disablement** for loss of several parts of the body cannot exceed 100% of the sum insured for **Medical Disablement**.
- (f) A pre-existing **Disablement** does not entitle the **Insured Person** to any higher assessment of compensation than if such **Disablement** had not previously existed.
- (g) If an **Insured Person** is insured under more than one of our policies, we will not pay out more than the highest insured sum under any one of our policies in total.
- (h) If several **Insured Persons** contract the same or similar infections, our aggregate limit shall not exceed £50,000 unless otherwise

agreed. If the aggregate limit is reached, this amount will be allocated in proportion to our liability to each **Insured Person**.

- (i) The **Insured Person** must provide us with satisfactory medical and other information or allow us access to full medical records as requested.
- (j) **Medical Disablement** must be proven to be permanent to the reasonable satisfaction of our medical adviser before we will pay compensation.
- (k) Anything mentioned in the General Exclusions.

## The Cover – Section 4 Provision of Screened Blood

### What is covered.....

This part of the Policy sets out the cover we provide in total per **Insured Person**, not exceeding the sum insured set out in the **Policy Schedule**, in total per **Insured Journey** in the event of emergency medical need of **Screened Blood** to be forwarded for the treatment of an **Insured Person** during an **Insured Journey**.

- A The provision of Screened Blood, resuscitating fluids and sterile medical equipment to the nearest airstrip used by scheduled carriers and the onward transportation of such supplies to the place of treatment by the fastest means reasonably available**

1. Cost and charges of such provision up to the sum insured.

### What is not covered.....

1. If supplies are needed as a result of: elective surgery, historical chronic blood disorders, or self-injury.
2. Anything mentioned in the General Exclusions.

### Additional conditions applying to Section 4

The existence of any emergency medical need will be determined by the treating physician in conjunction with the authorised physician of **ETI** or **ETI's Assistance Company** taking into account the medical condition of the **Insured Person** and the safety of local supplies.

## The Cover – Section 5 Cancellation or Curtailment

### What is covered.....

This part of the Policy sets out the cover we provide to each **Insured Person** in total per **Insured Journey**, not exceeding the sum insured set out in the **Policy Schedule**, following necessary and unavoidable cancellation or curtailment of an **Insured Journey**.

- A All travel charges which you have paid and/or are contracted to pay before the departure date, and cannot recover in respect of any part of the trip which you are necessarily required to cancel as a result of:**

1. Your accidental **Bodily Injury** or **Illness** or death (or that of a **Relative**, a **Close Business Associate** or a friend with whom you have arranged to travel or stay).
2. You or any person with whom you have arranged to travel or stay, having being subject to compulsory quarantine or being summoned for non-foreseeable compulsory military and/or jury service or as a witness in a court of law during the period of the trip.
3. Your redundancy (qualifying you to claim for payment under current Redundancy Payment Legislation) and that of any person with whom

- you** intend to travel provided that such notice of redundancy is advised to **us** within 14 days of its announcement.
4. **Your** private dwelling becoming uninhabitable following fire, storm or flood, or **your** presence being required by the police following burglary at such private dwelling occurring at any time after **we** have accepted this insurance.
  5. **Your** pregnancy, where confirmation of **your** pregnancy by a hospital or registered **Medical Practitioner** is announced to **you** after **you** have effected the travel insurance and after you have booked the **Insured Journey**, provided **you** immediately (within seven days) cancel **your** trip.
  6. **You** or any person with whom **you** have arranged to travel or stay being subjected to serious assault/rape or witnessing a traumatic event requiring hospitalisation or psychological counselling.

#### What is not covered.....

1. Any cancellation of a trip which was booked prior to the policy period.
2. Any cancellation arising from circumstances which could reasonably have been anticipated at the time you booked your trip.
3. Any cancellation following **your** disinclination to travel or to continue with **your** trip or loss of enjoyment on your trip.
4. Any cancellation as a consequence of **Terrorism** including **your** fear of travelling.
5. Any cancellation of a trip due to the risk of contracting an epidemic virus/**Illness** even if the Foreign and Commonwealth Office or WHO or any other United Nations office is issuing a recommendation "not to travel".
6. Any additional costs or expenses due to **your** failure to notify the travel agent, tour operator or provider of transport immediately it is found necessary to cancel.
7. Any charges in respect of the **Insured Journey**.
  - (i) for which there is no contractual liability; or
  - (ii) which are recoverable elsewhere.
8. Any costs or expenses arising by virtue of the liquidation, administration or receivership of the carrier or travel operator.
9. Any additional costs or expenses arising by virtue of failure to check in or comply with the itinerary supplied unless due to a cause outside of **your** control.
10. Policy **Excess** may apply. Please refer to **your** **Policy Schedule**.

#### **B All reasonable additional travel expenses incurred by you in returning to your home address in your country of residence where such return is urgently necessitated by:**

1. The death, serious **Illness** or severe injury of **your** **Relative** or **Close Business Associate**, where such **Relative** or **Close Business Associate**, is resident in **your** country of residence.
2. **Your** **Kidnap** or the **Hijack** of the scheduled public transport in which **you** are travelling.
3. **Your** redundancy (qualifying **you** to claim for payment under current Redundancy Payment Legislation) and that of any person with whom **you** intend to travel provided that such notice of redundancy is advised after **your** departure.
4. **Your** private dwelling becoming uninhabitable following fire, storm or flood, or **your** presence being required by the police following burglary at such private dwelling occurring at any time after commencement of the **Insured Journey**.
5. **You** or any person with whom **you** are travelling or staying, being subject to serious assault/rape or witnessing a traumatic event requiring hospitalisation or psychological counselling.

#### What is not covered.....

1. Any curtailment of a trip which was commenced prior to the **Policy Period** unless declared to and accepted by **us**.
2. Any curtailment as a consequence of **Terrorism**.
3. Any curtailment of a trip due to the risk of contracting an epidemic virus/**Illness** even if the Foreign and Commonwealth Office or WHO or any other United Nations office is issuing a recommendation "not to travel".
4. Any expense following **your** disinclination to travel or to continue with **your** trip or loss of enjoyment on **your** trip.
5. Any expense arising from circumstances which could reasonably have been anticipated at the time you commenced **your** trip.

6. Any additional costs or expenses due to **your** failure to notify the travel agent, tour operator or provider of transport immediately it is found necessary to curtail.
7. Any charges in respect of the **Insured Journey**
  - (i) for which there is no contractual liability; or
  - (ii) which are recoverable elsewhere.
8. Any costs or expenses arising by virtue of the liquidation, administration or receivership of the carrier or travel operator.
9. Any additional costs or expenses arising by virtue of failure to check in or comply with the itinerary supplied unless due to a cause outside of **your** control.
10. Policy **Excess** may apply. Please refer to **your** **Policy Schedule**.

#### Additional conditions applying to Section 5

- (a) *Provided that a trip is curtailed due to **your** accident or **Illness**, a doctor at the resort or the nearest town must confirm that such Curtailment was medically necessary. All Curtailment costs must be authorised in advance by **ETI's Assistance Company** or by **ETI**.*
- (b) ***You** are obliged to immediately advise **us** of any changed circumstances which become apparent after the date of issue of the **Policy** and before commencement of any trip during the **Policy Period** which **you** could reasonably foresee as likely to give rise to a claim under the **Policy**. **We** reserve the right to alter the terms of insurance in the light of such changed circumstances. **We** will, subject to the terms, conditions and exceptions, indemnify **you** in respect of loss of deposits or charges, which **you** have necessarily incurred up to the date of advice to **us** of such changed circumstances.*

## The Cover – Section 6 Travel Delay and Disruption

#### What is covered.....

This part of the Policy sets out the cover **we** provide to each **Insured Person** in total per **Insured Journey**, not exceeding the sum insured set out in the **Policy Schedule**, following travel delay and disruption.

#### **A Travel Delay on Outward Journey**

Delay to departure of at least eight hours due to failure or delay of pre-booked public means of transport on which the **Insured Person** is scheduled to travel.

1. An amount as shown on **your** **Policy Schedule** for each full eight-hour period that **you** are delayed or, 2. the full deposit or cancellation charges (nonrecoverable) if after 48 hours delay to **your** outward journey from **your** country of residence, **you** choose to cancel the holiday/journey. Such compensation cannot exceed the sum insured for Cancellation (Policy Section 5).
3. Any travel delay as a consequence of **Terrorism** will be limited to 50% of the sum insured.

#### What is not covered.....

1. Travel delay caused by **Strike** or **Industrial Action** that started or was announced before **your** trip was booked.
2. Costs or charges for which the airline will compensate **you**.
3. Circumstances which could reasonably have been anticipated at the date the **Policy** was effected or the **Insured Journey** was booked.

#### **B Travel Disruption, Missed Departure or Catching up the Scheduled Itinerary occurring after having commenced the Outward Journey or in connection with the Return Journey**

Disruption of scheduled travel itinerary due to failure or delay of pre-booked public means of transport (to intermediary or return airports), or the missing of any pre-booked flight connection as a result of a failure or delay of any flights on which **you** are travelling.

1. Reasonable additional accommodation and travel expenses of an equivalent standard to the original booking until the **Insured Person**

is able to resume the scheduled itinerary.

2. Any travel delay as a consequence of **Terrorism** will be limited to 50% of the sum insured.

#### What is not covered.....

1. Travel delay caused by **Strike or Industrial Action** that started or was announced before **your** trip was booked.
2. Costs or charges for which the airline or provider of transport or accommodation will compensate **you**.
3. Circumstances that could reasonably have been anticipated at the date the Policy was effected or the **Insured Journey** was booked.

#### C Travel Delay occurring en route to point of departure (outward or return journey) resulting in a Missed Departure

An accident or breakdown involving the car or public means of transport in which **you** are travelling, or an accident causing a traffic holdup or in which **you** are involved by providing first aid which causes **you** to arrive at the airport, port or station **you** are leaving from too late to commence the advanced/pre-booked/planned journey.

1. Reasonable additional accommodation and travel expenses of an equivalent standard to the original booking up to the sum Insured for each **Insured Person**.

#### What is not covered.....

1. Delay caused by **Strike or Industrial Action** that started or was announced before **Your** trip was booked.
2. Costs or charges for which a car rental company, a transport provider or a third-party liability insurance will compensate **you**.
3. Circumstances that could reasonably have been anticipated at the date the Policy was effected or the **Insured Journey** was booked.

#### Additional Conditions applying to Policy Section 6

Each **Insured Person** must:

- (a) Take all reasonable steps to complete the scheduled journey on time.
- (b) **You** must check in according to the itinerary provided by the tour operator or carrier and obtain a signed statement or certificate from the tour operator, carrier, agent or transport provider confirming the period of delay or disruption,
- (c) Comply with minimum check-in and connecting times or if not published to allow 2 hours on international flights and 1 hour on domestic flights.
- (d) Allow sufficient time to reach any airport, station, port or terminus with reasonable expectation of meeting the scheduled check-in time.
- (e) Obtain a motor breakdown service or repairer's report if **You** miss **your** departure due to the breakdown of the vehicle in which **you** were travelling.
- (f) Obtain a police accident report if **you** miss **your** departure because the vehicle in which **you** were travelling was involved in an accident, or **you** were withheld as a witness.
- (g) Apply in a timely manner to the airline or carrier for compensation **you** are entitled to under EU Regulation No. 261/2004 "Air Passengers Rights".

#### What is covered.....

This part of the Policy sets out the cover **we** provide to each **Insured Person** in total, per **Insured Journey**, not exceeding the sum insured set out in **Policy Schedule** for the loss, damage or theft of **Personal Effects/Possessions**.

#### A Accidental loss, damage or theft of Personal Effects/Possessions

Loss of or theft of or damage to **Personal Effects/Possessions** belonging to **you**. **We** will cover at our option:

1. cost of replacement as new for items up to 1 year old; or
2. the intrinsic value of items more than 1 year old; or
3. cost of repair if more economical,

subject to **ETI** not paying more than the sum insured in total or more than any **Single Item Limit** and **Valuables** limits set out in the **Policy Schedule**.

#### What is not covered.....

1. Items delayed or confiscated by any government or public authority.
2. Depreciation in value.
3. Any loss or damage occurring:
  - (a) due to normal wear and tear, superficial marks and scratches, dents or defacement of suitcases or other packaging;
  - (b) due to atmospheric or climatic conditions;
  - (c) during any process of cleaning, dyeing, repairing or restoring;
  - (d) to Sports Equipment while in use;
  - (e) due to mechanical or electrical breakdown or derangement;
  - (f) to any items being shipped as freight or under a bill of lading;
  - (g) to **Personal Effects/Possessions** whilst in the custody of an airline or other carrier unless a Property Irregularity Report has been obtained
  - (h) as a result of **Valuables**, fragile articles or electrical equipment being packed in suitcases or similar receptacles whilst in transit;
  - (i) to optical equipment or contact lenses.
4. Any loss of unattended items left in a public place or unattended vehicles unless all equipment is kept out of sight in a locked glove or boot compartment and the vehicle shows signs of forced entry.
5. Losses not reported to the police or appropriate authority within 24 hours of discovery and a written police report obtained.
6. Policy **Excess** may apply. Please refer to the **Policy Schedule**.

#### B Accidental loss or theft of Personal Money and Travel Documents

Accidental loss or theft of **Personal Money**, passport, flight tickets and other travel documents belonging to the **Insured Person** (whilst on the **Insured Person**, in a safety deposit box within a hotel or bank or whilst in a securely locked accommodation under your control) up to the sum insured as shown in **your Policy Schedule** including the sub limit for **Cash**. Cover is provided during the **Insured Journey** and up to 72 hours before and after the **Insured Journey**.

1. If the **Insured Person** is under the age of 18 **we** will not pay more than 20% of the sum insured for loss of **Personal Money**.
2. Reasonable additional costs incurred in obtaining replacements.

#### What is not covered.....

1. Items delayed or confiscated by any government or public authority.
2. For losses:
  - (a) occurring as a result of **Personal Money** being packed in suitcases or similar receptacles whilst in transit;
  - (b) arising due to non-compliance with any of the terms of issue of any **Personal Money**;
  - (c) not reported to the police or appropriate authority within 24 hours of discovery and a written police report obtained;
  - (d) occurring as a result of **Cash** being packed in suitcases or similar receptacles whilst in the custody of carriers.
3. Any loss of unattended money left in a public place or unattended vehicles unless in a locked glove or boot compartment which has been subjected to forcible and violent entry.

4. Policy **Excess** may apply. Please refer to the **your Policy Schedule**.

### C Luggage Delay

Delay of **Personal Effects/Possessions** more than eight hours after the actual arrival time of the **Insured Person**.

1. Reimbursement of reasonable costs for the purchase of necessary emergency replacement clothing, toilet requisites and similar items.
2. In the event no emergency purchases are made a **Cash** benefit of £40 is available per person.

#### What is not covered.....

1. Losses in respect of any **Personal Effects/Possessions** delayed on a return journey to the usual place of residence.
2. Loss, damage or theft of **Personal Effects/Possessions** whilst in the custody of an airline or other carrier unless a Property Irregularity Report has been obtained.

Any payment made under Section C will be deducted from any subsequent payment made under A.

#### Additional Conditions applying to Policy Section 7

- (a) If any **Personal Money** is lost by or stolen from an **Insured Person**, then it shall be a condition of payment of such a claim that the **Insured Person** reports such loss or theft to the relevant card issuer, bank or other security provider as soon as possible. **We** shall only be responsible for losses of **Personal Money** or **Cash** to the extent **you** are not covered by any other insurance or any other form of indemnity or reimbursement by the card issuer, bank or other security provider.
- (b) Original purchase receipts will be required for items of luggage, clothing or **Personal Effects** where these are less than one year old.

- no right of control) of any motor vehicle, caravans, trailers, aircraft, model aircraft or watercraft other than manually propelled craft, mechanically or electrically propelled vehicles and lifts;
- (d) having transmitted disease to other persons via infection or otherwise
  - (e) wilful, malicious or criminal acts;
  - (f) ownership, possession or use of animals or firearms;
  - (g) ownership of any land or buildings.
2. Any liability arising out of actions between **Insured Persons**.
  3. Any fines or other penalties.
  4. Legal liability in respect of loss or damage to any property owned or held in trust by or in the custody or control of the **Insured Person** other than use of hotel and similar temporary accommodation.

#### Additional conditions applying to Policy Section 8

- (a) If **you** know of any **Insurance Event**, which may result in a claim under this section **you** must:
  - (i) inform **us** in writing without delay;
  - (ii) send all correspondence and legal documents to **us** unanswered;
  - (iii) refrain from discussing liability with any third party.
- (b) No admission, offer, promise, payment or indemnity may be made by **you** without **our** prior written agreement.
- (c) **We** are entitled to take over the defence and settlement of any claim against **you** in **your** name and have full discretion in the conduct of any proceedings and the settlement of any claim.
- (d) **We** may at **our** own expense take proceedings in **your** name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage or expense.
- (e) If several **Insured Persons** (named on the **Policy Schedule**) are involved in the same **Insurance Event**, **our** aggregate limit shall not exceed £2,000,000 unless otherwise specified in the **Policy Schedule**. If the aggregate limit is reached, this amount will be allocated in proportion to **our** liability to each **Insured Person**.
- (f) The **Policy** does not cover personal liability if the personal liability is a consequence of **Sports and Recreational Activities** listed on page 5 and indicated by two or three asterisks.
- (g) The **Policy** does not cover personal liability if the personal liability is a consequence of **Hazardous Activities and Sports** listed on pages 5.
- (h) Anything mentioned in the General Exclusions.

## The Cover – Section 8 Personal Liability

#### What is covered.....

This part of the Policy sets out the cover **we** provide in total, per **Insured Journey**, not exceeding the sum insured set out in the **Policy Schedule**, in relation to personal liability.

### A Costs and expenses for which an Insured Person is legally liable in a personal capacity to pay in respect of accidents happening during the Policy Period resulting in:

1. loss of or damage to material property not belonging to **you** or in the charge of or under the control of **you** or a member of **your Family** or household or of a person in **your** service.
2. **Bodily Injury**, death or disease to any third-party person, not otherwise being an **Insured Person** or a member of **your Family** or household or in **your** service.

The indemnity provided by this Section extends to cover costs and expenses recoverable by any claimant, provided they were incurred before the date on which **we** paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence and also to costs and expenses incurred by **you** with **our** written consent.

In the event of **your** death **your** personal representative will receive the benefit of the cover granted by this section.

#### What is not covered.....

1. Where legal liability arises directly or indirectly out of the **Insured Person's**
  - (a) trade profession or business;
  - (b) having incurred contractual liability unless such liability would have attached in any event in the absence of such contract;
  - (c) ownership, possession or use (other than as a passenger having

## The Cover – Section 9 Hijack, Kidnap and Mugging

#### What is covered.....

This part of the Policy sets out the cover **we** provide to each **Insured Person** in total, per **Insured Journey**, not exceeding the sum insured set out in **Policy Schedule**, in respect of:

### A The Kidnap of an Insured Person or the Hijack of the means of transport on which an Insured Person is travelling

The reasonable costs of:

1. Negotiating or attempting to negotiate **your** release.
2. Security counselling from specialist professional advisers.
3. Psychological counselling for an **Insured Person** or his **Family**.
4. Travel and accommodation cost (room only) incurred by up to two **Family** members when travelling to a destination near the **Kidnap** or **Hijack** incident, when such incident has lasted more than seven days.
5. **ETI** travel insurance to cover the travel of two **Family** members as per above.
6. **Hijack/Kidnap** benefit per day for each full 24 hours that an **Insured Person** is detained.

### What is not covered.....

1. Any ransom or other amounts or property paid in relation to the release of a **Kidnapped** or **Hijacked Insured Person**.
2. Any **Kidnap** or **Hijack** in an area, which is considered by **ETI** as a **War and Civil Hazard Area**.

### B The Hospitalisation of an Insured Person following a Mugging attack

1. A fixed sum in personal compensation for the mugged **Insured Person** as specified on the **Schedule**.

### What is not covered.....

1. Mugging which does not necessitate hospitalisation.
2. Claims not supported by a written police report.

### Additional conditions applying to Section 9

- (a) If several **Insured Persons** are involved in the same **Event**, our aggregate limit shall not exceed £50,000 unless otherwise specified in the **Policy Schedule**.
- (b) If the aggregate limit is reached, this amount will be allocated in proportion to our liability to each **Insured Person**.

## The Cover – Section 10 Catastrophe

### What is covered.....

This part of the Policy sets out the cover we provide to each **Insured Person** in total, per **Insured Journey**, not exceeding the sum insured set out in **Policy Schedule**, in respect of:

### C The Disruption of your trip by a Catastrophe

1. Reasonable additional accommodation and travel expenses necessarily incurred in the event that your trip is disrupted by a Catastrophe.

### What is not covered.....

1. Circumstances already known at the time of taking out this insurance or booking the trip.
2. Claims not supported by a written report from the appropriate authorities.
3. Claims that are not justifiable given the circumstances, for example; the fear of an event happening or not taking place.
4. **Your** decision not to remain in **your** booked accommodation or to continue **your** planned itinerary when official directives from local authorities state that it is acceptable to do so.
5. Any expense recoverable from the tour operator, airline, hotel, provider of services or elsewhere.

### Additional conditions applying to Section 10

- (a) If several **Insured Persons** are involved in the same **Event**, our aggregate limit shall not exceed £50,000 unless otherwise specified in the **Policy Schedule**.
- (b) If the aggregate limit is reached, this amount will be allocated in proportion to our liability to each **Insured Person**.

### What is covered.....

This section is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by a consortium of Association of British Insurers member Companies which includes **ETI**.

This part of the **Policy** sets out the cover we provide to each **Insured Person** named on the Invoice and Airline Ticket per **Insured Journey** not exceeding £2,000 in total for:

1. irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure; or
2. in the event of insolvency after departure: additional pro rata costs incurred by the **Insured Person** in replacing that part of the travel arrangements to a similar standard to that originally booked; or
3. if curtailment of the holiday is unavoidable, the cost of return transportation to the United Kingdom to a similar standard to that originally booked.

### What is not covered.....

1. Travel or Accommodation not booked within the UK, EU, Channel Islands, Iceland, Liechtenstein, or Norway.
2. Travel or Accommodation not booked through a bonded travel agent or directly with a scheduled airline, railway company, bonded coach company or shipping line.
3. The Financial Failure of:
  - (a) any Travel or Accommodation provider in Chapter 11 Bankruptcy or any threat of insolvency being known at the date of issue of the **Policy** or at the time of booking the trip;
  - (b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
  - (c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation.
4. Any loss for which a third party is liable or which can be recovered by other legal means.

### Additional conditions applying to Section 11

- (a) Any occurrence which may give rise to a claim should be advised to International Passenger Protection Limited within 14 days.

## The Cover - Section 12 Legal Costs and Expenses

### What is covered.....

This part of the policy sets out the cover we provide in total, per **Insured Journey** to an **Insured Person**, not exceeding the sum insured set out in **your Schedule**, in relation to Legal Costs and Expenses. **DAS** Legal Expenses Insurance Co. Ltd. manages and controls claims under this policy section.

### Definitions applicable to this section (in addition to the Words with Special Meaning Section)

**Representative:** the lawyer, or other suitably qualified person, who has been appointed to act for the **Insured Person** under Condition (f) of the Additional Conditions to Section 12.

**Legal costs:** All reasonable and necessary costs charged by the **representative** on a standard basis. Also the costs incurred by opponents in civil cases if the **Insured Person** has to pay them, or pay them with the agreement of **DAS**.

**Date of occurrence:** 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**.

### A Bodily Injury, Illness and Death

We agree to provide the insurance in this section as long as any legal

proceedings will be dealt with by a court or other body which DAS agree to; and the **date of occurrence** of the insured incident happens during the **Policy Period**; and it is always more likely than not that an **Insured Person** will recover damages (or obtain any other legal remedy which we have agreed to) or make a successful defence. **We** will cover reasonable legal and travel expenses necessarily incurred in pursuit of a claim for damages or compensation arising from the: **Bodily Injury, Illness, death of an Insured Person** occurring outside the **United Kingdom** and the Channel Islands.

**We** will negotiate for the **Insured Person's** legal rights after an **Event** which causes the death of, or **Bodily Injury** to the **Insured Person**. **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

For all insured incidents **we** will help in appealing or defending an appeal as long as the **Insured Person** informs **us** within the time limits allowed that they want to appeal. Before we pay the legal costs and expenses for appeals, **we** must agree that it is always more likely than not that the appeal will be successful.

1. Up to the sum insured specified in the **Policy Schedule** for **you** for **Legal Costs** and expenses, directly related to the legal action including the **Legal Costs** and expenses of an **Appointed Lawyer**. The maximum amount **we** will pay for all claims resulting from one or more **Insurance Events** arising at the same time or from the same cause is £25,000 unless otherwise specified in the **Policy Schedule**. If the aggregate limit is reached, this amount will be allocated in proportion to our liability to each **Insured Person**.

#### What is not covered.....

**We** shall not be liable for:

1. any claim reported to us more than 180 days after the date the **Insured Person** should have known about the **insured incident**;
2. any **legal costs** that are incurred before **we** agreed to pay them;
3. any claim against an insurer or insurer's agent;
4. any disagreement with **ETI** or **DAS** that is not in the Additional Condition applying to Section 12 (f);
5. any claim relating to any illness which develops gradually or is not caused by a specific or sudden accident;
6. any claim relating to the following:
  - (a) a contract regarding the **Insured Person's** profession, business or employment;
  - (b) a lease or a licence or tenancy of land or buildings;
  - (c) construction work on any land, or designing, converting or extending any building;
  - (d) a contact involving a motor vehicle, except for car hire;
  - (e) the settlement payable under an insurance policy;
7. an application for Judicial Review;
8. written or verbal remarks which damage the **Insured Person's** reputation;
9. fines, damages or other penalties which the **Insured Person** is ordered to pay by a court or other authority;
10. defending the **Insured Person's** legal rights;
11. any legal action the **Insured Person** takes which **we** or the **representative** have not agreed to or where the **Insured Person** does anything that hinders **us** or the **representative**;
12. any **legal costs** and expenses that are incurred where **we** agree a contingency fee arrangement with the **representative**.

#### Additional conditions applying to Section 12 Legal costs and expenses

- (a) (i) **We** can take over the conduct, in the **Insured Person's** name, any claim or legal proceedings at any time before an **representative** is appointed. **We** can negotiate any claim on the **Insured Person's** behalf.
- (ii) If **we** agree to start legal proceedings, or if there is a conflict of interest, the **Insured Person** can choose an **representative** by sending us the lawyer's name and address. **We** may choose not to accept the choice of lawyer, but only in exceptional circumstances. If there is a disagreement over the choice of **representative**, another lawyer can be appointed to decide the matter (see Condition (f) of the Additional Conditions to Section 12).
- (iii) Before the **Insured Person** chooses a lawyer, we can appoint

an **representative**.

- (iv) An **representative** will be appointed by us and represent the **Insured Person** according to our standard terms of appointment. The **representative** must co-operate fully with us at all times.
  - (v) **We** will have direct contact with the **representative**.
  - (vi) The **Insured Person** must co-operate fully with **us** and the **representative** and must keep us up-to-date with the progress of the claim.
  - (vii) The **Insured Person** must give the **representative** any instructions that we ask for.
- (b) (i) The **Insured Person** must tell **us** if anyone offers to settle the claim.
  - (ii) If the **Insured Person** does not accept a reasonable offer to settle a claim, **we** may refuse to pay further **legal costs** and expenses.
  - (iii) The **Insured Person** must not negotiate or agree to settle a claim without **our** approval.
  - (iv) **We** may decide to pay the **Insured Person** the amount of damages that the **Insured Person** is claiming or is being claimed against them instead of starting or continuing legal proceedings.
- (c) (i) If **we** ask, the **Insured Person** must tell the **representative** to have **legal costs** and expenses taxed, assessed or audited.
  - (ii) The **Insured Person** must take every step to recover **legal costs** and expenses that **we** have to pay and must pay **us** any **legal costs** and expenses that are recovered.
- (d) If an **representative** refuses to continue acting for the **Insured Person** or if the **Insured Person** dismisses an **representative**, the cover **we** provide will end at once, unless we agree to appoint another representative.
  - (e) If the **Insured Person** stops a claim without **our** agreement, or does not give suitable instructions to an **representative**, the cover **we** provide will end at once.
  - (f) If **we** and the **Insured Person** disagree about the choice of **representative**, or about the handling of a claim, **we** and the **Insured Person** can choose another lawyer to decide the matter. **You** and **we** must agree to this in writing. If we cannot agree with the **Insured Person** about the choice of the second lawyer, **we** will ask the president of a relevant national law society to choose a lawyer. Whoever loses the disagreement will have to pay the costs of settling it.
  - (g) **We** may, at their discretion require the **Insured Person** to obtain an opinion from counsel at the **Insured Person's** expense as to the merits of a claim or proceedings. If counsel's opinion indicates that there are reasonable grounds for the pursuit of a claim or proceedings, the cost of obtaining the opinion will be paid by **us**.

## The Cover - Section 13

### Winter Sports Cover

#### What is covered.....

This section applies only if the additional premium for Winter Sports cover has been paid and "Winter Sports Cover" is shown on the **Policy Schedule**. This section provides cover up to a maximum of 17 days in total during the period 1st December to 30th April inclusive. Cover is provided for all amateur non-hazardous winter sports. A winter sports incident leading to a valid claim will be covered under the Policy sections 1-11. However, no cover for **Winter Sports Equipment** will be provided under the **Personal Effects/Possessions** policy section and **Avalanche Travel Delay** will not be covered under the policy sections 5 and 6. Please see below for details of winter **Sports Equipment** cover. This part of the Policy sets out the additional cover we provide to each **Insured Person**, per **Insured Journey**, if you are participating in Winter Sports up to the sum insured set out in **your Policy Schedule** in total. The additional cover is subject to the general Policy Conditions, Exclusions, and other terms.

- A The accidental loss, damage or theft of your Winter Sports equipment (e.g. skis, board, bindings, boots):**

1. the cost of replacement as new for items up to 1 year old, or
2. the intrinsic value of items more than 1 year, or
3. the cost of repair if more economical.

**What is not covered.....**

1. Items delayed or detained, confiscated by Customs or any other officials or public authorities.
2. Depreciation in value.
3. Any amounts that are paid under another policy or recoverable elsewhere.
4. For any loss or damage occurring:
  - (a) due to normal wear and tear, superficial marks and scratches, dents or defacement of ski equipment;
  - (b) during cleaning, repairing or restoring;
  - (c) to any items being shipped as freight or under a bill of lading;
  - (d) to **Ski Equipment** whilst in the custody of an airline or other carrier unless a Property Irregularity Report has been obtained.
5. The loss of unattended items left in a public place or unattended motor vehicles unless all equipment is kept out of sight in a locked glove or boot compartment and the vehicle shows signs of forced entry or from a secure area designated for the storage of ski equipment.
6. Losses not reported to the police or appropriate authority within 24 hours of discovery and a written police report obtained.
7. The loss or damage to items whilst in the custody of an airline or other carrier unless a Property Irregularity Report has been obtained.
8. Any Specific Exclusions applying to Winter Sports Cover (**page 18**).

**B The accidental loss, damage or theft of hired Winter Sports equipment (e.g. skis, board, bindings, boots):**

1. loss of deposit or reasonable fees or costs of repair charged by the hiring agent.

**What is not covered.....**

1. All issues mentioned under the "What is not covered" heading in cover A above.
2. Any Specific Exclusions applying to Winter Sports Cover (**page 18**).

**C Compensation for the costs of the ski pack if you are prevented from skiing for more than 48 hours following your Accidental Injury, Bodily Injury or Illness sustained during your holiday**

The proportional amounts of irrecoverable prepaid charges **you** have paid or are contracted to pay before the holiday departure date for:

1. Winter Sports lessons;
2. hired skis or board (including bindings) boots, sticks and poles;
3. Winter Sports lift-pass and Winter Sport school costs.

**What is not covered.....**

1. Intentional **Self-injury**.
2. Any **Pre-Existing Medical Conditions** or injury.
3. The influence of intoxicating liquor or of a drug or drugs (unless prescribed by a **Medical Practitioner**) or substance or solvent abuse, venereal disease or psychological or psychiatric disorder, anxiety, stress or depression.
4. Driving or being a passenger of a motor cycle, motor scooter or mechanically assisted cycle exceeding 125cc engine capacity.
5. Any other Winter Sport activities or sports considered by **ETI** to be hazardous (see Specific Exclusions).
6. Any Specific Exclusions applying to Winter Sports Cover (**page 18**).

**D Compensation for the costs of the ski pack if you are prevented from skiing for more than 48 hours following adverse snow conditions or avalanche which result in the total closure of all skiing facilities (piste closure) in your resort**

The proportional amounts of irrecoverable prepaid charges **you** have paid or are contracted to pay before the holiday departure date for:

1. Ski lessons;
2. hired skis or board (including bindings) boots, sticks and poles;

3. Winter Sports lift-pass and Winter Sport school costs.
4. A daily sum stipulated in **your** schedule covering the transport costs of transferring **you** to an alternative resort where there are adequate snow conditions.
5. If it is not possible to arrange transport to an alternative resort with adequate snow conditions, compensation for each complete day **you** are unable to perform your Winter Sport.

**What is not covered.....**

1. Policies purchased within 14 days of departure unless the Winter Sport holiday was booked at the same time.
2. Any Specific Exclusions applying to Winter Sports Cover (**page 18**).

**E Travel delay due to Avalanche**

1. Additional travel and accommodation expenses necessarily incurred in the event that the Outward Journey or Return Journey is delayed beyond the scheduled arrival/departure time as a direct consequence of avalanche, subject to a delay of not less than 12 hours having occurred.

**What is not covered.....**

1. Policies purchased within 14 days of departure unless the Winter Sport holiday was booked at the same time.
2. Any Specific Exclusions applying to Winter Sports Cover (**page 18**).

**Additional conditions applying to the Winter Sports Cover**

- (a) *Cover relating to piste closure will only apply:*
  - while there are poor snow conditions or avalanche risks at **your** resort during Winter Sports holidays commencing on or after the **1st January** and ending before **16th April**. **You** must obtain written confirmation from the appropriate authority to confirm that pistes were closed and that it was not possible to travel to another resort;
  - if the resort area booked by **you** does not have skiing facilities situated above 1600 meters from surface ground;
  - if **you** are not compensated from any other source.
- (b) *Original purchase receipts will be required for items of ski equipment where these are less than one year old.*
- (c) ***You** will supply at **your** own expense a statutory explanation regarding any claim arising under this Policy Section.*

**Specific Exclusions applying to Winter Sports Cover**

These exclusions apply to all sections of Winter Sports Cover. You should always read the **General Exclusions** on **pages 7-8** which apply to all sections of the policy.

- Hazardous winter sport activities such as skijumping, ski racing in major events or ski-bob racing, Nordic Tele-mark skiing, the use of skeletons or bobsleighs, snow rafting, para-ponting, heli-skiing, ski or snowboard acrobatics (and jumping), skidiving or parachuting, speed skiing, off-piste skiing, glacier skiing, ice-hockey, any form of power assisted skiing or the use of mechanised snow mobiles (except as provided by the recognised piste authorities for transport to and from areas designated for recreational skiing) and activities excluded as **Hazardous Activities and Sports**.
- Any **Policy Excess** that applies. Please refer to the **Policy Schedule**.

## What is covered.....

This section applies only if the additional premium for **Scuba Diving** cover has been paid and “Scuba Diving Cover” is shown on the **your Policy Schedule**. This section provides cover up to a maximum of 17 days in total during the **Policy Period**. Cover is provided for recreational scuba diving only.

A **Scuba Diving** incident leading to a valid claim will be covered under the Policy; however, no cover for **Diving Equipment** will be provided under Section 6 Travel Delay or Section 7 Personal Effects and Possessions. Please see below for details of **Diving Equipment** cover.

**IMPORTANT NOTICE:** Additional Conditions and Exclusions apply to Section 14 **Scuba Diving** (see below) which **you** must read.

This part of the Policy sets out the cover **we** provide to each **Insured Person** in total, per **Insured Journey** (if you are **Scuba Diving**) not exceeding the sum insured set out in your Policy Schedule. The additional cover is subject to the general Policy terms and conditions.

### A The accidental damage of your Diving Equipment

1. The cost of replacement as new for items up to 1 year old, or
2. the intrinsic value of items more than 1 year old, or
3. the cost of repair if more economical

#### What is not covered.....

1. Anything which is not defined as **Diving Equipment** (see Words with Special Meanings **page 5**).
2. Items delayed or detained, confiscated by Customs or any other officials or public authorities.
3. Depreciation in value.
4. Any amounts that are paid but not forfeited or which are recoverable elsewhere.
5. For any loss or damage occurring:
  - (a) due to normal wear and tear, superficial marks and scratches, dents or defacements of **Diving Equipment**;
  - (b) during cleaning, repairing or restoring;
  - (c) to any items being shipped as freight under a bill of lading;
  - (d) to **Diving Equipment** whilst in the custody of an airline or other carrier unless a Property Irregularity Report has been obtained.
6. The loss of unattended items left in a public place, or unattended motor vehicle unless all equipment is kept out of sight in a locked boot or compartment and the vehicle shows signs of forced entry, or from a secure area designated for the storage of diving equipment.
7. Losses not reported to the police or appropriate authority within 24 hours of discovery and a written police report obtained.
8. See Specific Exclusions applying to **Scuba Diving** Cover (**page 19**).

### B The accidental loss, damage or theft of hired Diving Equipment

1. Loss of deposit or reasonable fees or costs of repair charged by the hiring agent.

#### What is not covered.....

1. Everything mentioned under the “What is not covered” heading in cover A above.
2. Equipment covered under the rental policy.
3. See Specific Exclusions applying to **Scuba Diving** Cover (**page 19**).

### C The hire of necessary replacement equipment if your own Diving Equipment is lost misplaced or stolen on your outward journey, or delayed by more than eight hours from the time of your arrival at your destination, or if your Diving Equipment is lost or damaged during your stay at the resort

1. The reasonable cost of hiring necessary replacement equipment until the arrival of **your own Diving Equipment** or the end of **your** trip, whichever is sooner.

#### What is not covered.....

1. Everything mentioned under the “What is not covered” under A.
2. See Specific Exclusions applying to Winter Sports Cover (**page 19**).

### D Compensation for the costs of a Scuba Diving package if you are prevented from Scuba Diving for more than 48 hours following your Accidental Injury, Bodily Injury or Illness sustained during your holiday

1. The proportionate amounts of irrecoverable charges which you have paid or are contracted to pay before the holiday departure date for:
  - (a) a PADI authorized Scuba Diving course;
  - (b) hiring **Diving Equipment**, a package of dives, orientation, compressed air, boat or other transportation costs and the services of a PADI certified Dive Master.

#### What is not covered.....

1. Intentional self-injury.
2. Any **Pre-Existing Medical Condition** or injury.
3. The influence of intoxicating liquor or of a drug or drugs (unless prescribed by a **Medical Practitioner**) or substance or solvent abuse, psychological or psychiatric disorders, anxiety, stress or depression.
4. See Specific Exclusions applying to **Scuba Diving** Cover (**page 19**).

#### Additional conditions applying to Section 14

- (a) *If you do not hold the **PADI Open Water Diver Certificate** you will be covered to dive to a maximum depth of 18 meters only while taking part in a **PADI** authorized scuba diving course, run by a **PADI** authorized dive school and at all times under the supervision of a fully qualified **PADI** Diving-Instructor.*
- (b) *If you are the holder of the **PADI Open Water Diver Certificate** you will be covered to dive to a maximum depth of 18 meters only while scuba diving with a “buddy” who is the holder of the same qualification and only under the supervision of a **PADI** authorized Dive Master. (The Dive Master may be **your** “buddy” only if there are no other persons diving with you.)*
- (c) *If you are the holder of the **PADI Open Water Diver Certificate** but do NOT hold the **PADI Advanced Open Water Diver Certificate** you will be covered to dive to a maximum depth of 30 meters only while taking part in a **PADI** authorized course, run by a **PADI** authorized dive school and at all times under the supervision of a fully qualified **PADI** Diving-Instructor.*
- (d) *If you are the holder of the **PADI Advanced Open Water Diver Certificate** you will be covered to dive to a maximum depth of 30 meters only while scuba diving with a “buddy” who is the holder of the same qualification or higher and only under the supervision of a **PADI** authorized Dive Master. (The Dive Master may be **your** “buddy” only if there are no other persons diving with you.)*
- (e) *You must, at all times, dive in accordance with **PADI** regulations and training, comply with all the instructions, guidance and advice provided by your **PADI** Instructor or Dive-Master, and you must at no time exceed any limits provided by **PADI** Recreational Dive Tables, whether stored on a dive computer or otherwise.*
- (f) *Original receipts will be required for items of **Diving Equipment** where these are less than one year old.*

#### Specific Exclusions applying to Scuba Diving Cover

These exclusions apply to all sections of **Scuba Diving** Cover. **You** should also read the General Exclusions on **pages 7-8** which apply to all sections of the **Policy**.

1. Commercial or salvage diving, underwater fishing or gathering, cave diving, internal wreck diving, carrying out underwater research or acting as a dive master, underwater guide or diving instructor, whether paid or otherwise.
2. Scuba Diving involving the breathing of Nitrox or any substance other than compressed air.
3. If, within 24 hours of Scuba Diving, **you** fly, or ascend by a height of more than 300 meters from the level of the sea or lake in which the dive took place, **you** will lose **your** right to all cover under Policy Section 1 – Emergency Medical and Repatriation/Transportation Expenses.
4. Policy Excess applies. Please refer to the Policy Schedule.

#### What is covered.....

This section applies only if the additional premium for Golf cover has been paid and "Golf Cover" is shown on the **Policy Schedule**. This section provides cover up to a maximum of 17 days in total during the **Policy Period**.

A golfing incident leading to a valid claim will be covered under the Policy; however no cover for **Golf Equipment** will be provided under Section 6 Travel Delay or Section 7 Personal Effects and Possessions. Please see below for details of **Golf Equipment** cover.

This part of the Policy sets out the cover **we** provide to each **Insured Person** in total, per **Insured Journey** not exceeding the sum insured set out in **your Policy Schedule**. The additional cover is subject to the general Policy terms and conditions.

#### A Loss of Golf equipment

1. The value or repair of any of **your own Golf Equipment** (after making proper allowance for wear and tear and depreciation) or hired **Golf Equipment**, which is lost, stolen, damaged or destroyed. Limited to £250 per single item, pair or set.

#### B Hire of Golf Equipment

1. The reasonable cost of hiring replacement **Golf Equipment** as a result of accidental loss, theft, damage or delay in transit by not less than 12 hours on the outward journey, of **your own Golf Equipment** during the period of insurance.

#### What is not covered (Section A and B).....

1. The hire of items under B if you have already repaired or replaced the same items under A.
2. If **you** do not exercise reasonable care for the safety and supervision of **your own or your hired Golf Equipment**.
3. If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your own or your hired Golf Equipment**.
4. For **your own or your hired** golf equipment stolen from:
  - (a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
  - (b) an unattended vehicle (other than motor caravans) left for any period between the hours of 8pm and 8am;
5. If **your own or your hired Golf Equipment** is lost, damaged or delayed in transit, if **you** do not:
  - (a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report, in the case of an airline) or,
  - (b) follow up in writing within seven days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if you are unable to obtain one immediately.
6. Hire charges once **your Golf Equipment** has been returned/delivered to **you**.
7. For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities.
8. If you do not apply in a timely manner to the airline or carrier for compensation you are entitled to under EU Regulation No. 261/2004 "Air Passengers Rights".
9. Anything mentioned in the General Exclusions.
10. **Policy Excess** applies. Please refer to the **Policy Schedule**.

#### C Loss of Green Fees

1. An amount per day for the unused portion of **your Green Fees** costs paid for or contracted to be paid for before your trip commenced, where **you** do not curtail the trip, but are certified by a medical practitioner as being unable to golf and use the golf facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused **Green Fees**.

#### What is not covered.....

1. Claims that are not confirmed as medically necessary by the **ETI Emergency Service** and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that you are unable to golf and unable to use the golf facilities.
2. Anything mentioned under What is not covered of Section 1 – Medical Emergency Expenses.
3. Anything mentioned in General Exclusions.

#### D Hole in One

1. A fixed benefit of £50 if **you** complete a **Hole in One** stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.

**NOTE** – This benefit will only be payable once in any game.

#### What is not covered.....

1. If **you** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed.
2. Anything mentioned in the General Exclusions.

## Appendix 1 – Helpline Services DAS Legal Expenses Insurance Co. Ltd.



### EuroLaw Personal Legal Advice Helpline – +44 (0) 117 934 0548 operated on a 24 hours, 365 days a year basis

UK law already incorporates a number of statutes that have been introduced by virtue of European Union directives. **DAS** Standard Personal and Commercial Legal Advice Services already deal with such laws. Travel throughout Europe is becoming increasingly common and as Europe's leading legal expenses insurance group, **DAS** is uniquely placed to provide legal advice to **Policyholders** subject to the laws of the member states of the European Union, the Isle of Man, The Channel Islands, Norway and Switzerland. Most calls can be responded to immediately but for complex matters, the service guarantees a response to any legal advice enquiry within two working days. **DAS** staff at the Bristol Operations Centre records details of the caller's enquiry and the query is referred immediately either to the Legal Advice Department of the relevant European **DAS** company or to one of the **DAS** network of **Appointed Lawyers**, who are ready to assist. Solicitors and other qualified legal experts, with access to a full legal library and computerised legal research system, provide advice on any problem in respect of the **Insured leisure/holiday trip**. Examples of calls include:

- Accidents and injuries
- Motoring problems
- Prosecutions

### Travel Medical Information Service (including Health & Fitness Information – +44 (0) 117 934 0548 operated 24 hours, 365 days a year

The confidential travel medical information service helpline is designed to provide you with information, as opposed to diagnoses or prescription, on various medical matters relating to travel which perhaps you find confusing or misleading. Please note that this cover is available to **you prior to and during an Insured leisure/holiday trip**. Issues addressed are varied but typically include advice on:

- Current Medications
- Reciprocal Health Care Agreements
- Drinking Tap Water
- Inoculations/Vaccinations
- Travel Sickness
- Drinking and Eating Locally
- Heat Stroke
- Jet Lag

- First Aid Kit Advice
- Pregnancy
- Local Problems, e.g. Mosquitoes.

**Counselling Helpline – +44 (0) 117 934 2121 operated 24 hours, 365 days a year**

This service offers an invaluable confidential counselling service over the phone and, where necessary, can offer referral on to the relevant professional or voluntary bodies or external facilities and resources (this will be at the caller's expense). This sensitive service can help in all unresolved problems. From issues regarding marital or relationship difficulties to bereavement and alcohol or drug abuse, **DAS** counsellors are on hand to provide advice and support – Please note that this cover is available to **you** during the **Policy Period and during an Insured leisure/holiday trip**.

Examples of caller's concerns to this helpline include:

- Stress
- Anxiety
- Depression
- Health matters
- Relationships
- Bereavement.

**Domestic Assistance Service Helpline – +44 (0) 117 934 0548 operated 24 hours, 365 days a year basis**

This service provides emergency assistance throughout the UK, the Isle of Man and the Channel Islands in respect of a wide range of home-related problems, which occur whilst **you** are away on an **Insured leisure/holiday trip**, or immediately upon **your** return. These may include plumbing, gas, electricity, roofing repairs, lock repairs or replacement, glazing, heating systems, fallen trees, security services, building repairs, domestic applicants, fencing, pest control, TV and satellite aerials. **DAS** has a large network of approved repairers, all of whom are monitored on a regular basis. Once work has been carried out, **DAS** sends clients a questionnaire to complete in order to ensure a consistently high standard of service. Whilst **DAS** will make the arrangements for the contractor to attend, all costs of providing the service (including call-out-costs) are the responsibility of the caller and must be paid in full at the time the assistance is given. **DAS** can normally advise on likely costs and acceptable methods of payment.



**This policy is arranged through CTC Travel & Insurance Services and is underwritten by ETI International Travel Protection**

CTC is authorised and regulated by the Financial Services Authority for the arranging and administering of insurance contracts.

**The CTC website is:** [www.travel-insurance-4u.com](http://www.travel-insurance-4u.com)

**CTC Travel & Insurance Services**

The Offices, 75 Commercial Way, Woking, Surrey, GU21 6HN  
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**The ETI website is:** [www.travel-insurance.com](http://www.travel-insurance.com)

**ETI Sales and Underwriting**

**ETI Customer Service**

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[customerservice@travel-insurance.com](mailto:customerservice@travel-insurance.com)

**ETI Emergency Assistance Helpline**

Phone +44 (0) 1444 454540  
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**ETI Claims Service**

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**ETI is a member of:**

**The Financial Ombudsman Service –**  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**The Association of British Insurers –** [www.abi.org.uk](http://www.abi.org.uk)

**The Financial Services Compensation Scheme –** [www.fscs.org.uk](http://www.fscs.org.uk)

**The European Travel Insurance Group – ETIG**

e-mail [secretariat@eti-group.biz](mailto:secretariat@eti-group.biz) – [www.eti-group.biz](http://www.eti-group.biz)

ETI have access to the Euro-Center network with offices around the world. The Euro-Centers are capable of settling claims on the spot and provide local assistance should you require it. For details of the Euro-Center network and services, see page 22 of this policy, ETI's website [www.travel-insurance.com](http://www.travel-insurance.com) or [www.euro-center.com](http://www.euro-center.com)

ETI is represented in: Australia, Austria, Bali, Belgium, Brazil, China, Cyprus, Czech Republic, Denmark, England, Finland, France, Germany, Holland, Hungary, Italy, Nepal, NewZealand, Norway, Poland, Slovak Republic, South Africa, Spain, Sweden, Switzerland, Thailand, Turkey and USA

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