

Retail Travel Insurance Policy Wording



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INTRODUCTION

This cover is introduced to Chartis Insurance UK Limited by Yorkshire Bank. Yorkshire Bank is a trading name of Clydesdale Bank plc. Clydesdale Bank plc and Chartis Insurance UK Limited are both authorised and regulated by the Financial Services Authority (FSA Register Numbers 121873 and 202628 respectively).

This policy is only valid when issued in conjunction with a Yorkshire Bank policy schedule and provided the appropriate insurance premium has been paid.

If you have any queries about anything contained in this policy please contact the helpline phone number shown below.

Summary of important contact details

Sales

Phone: 0845 605 0057

Website: www.YBonline.co.uk

Phone lines are open Monday to Friday between 8am and 8pm and on Saturdays, Sundays and Bank Holidays between 9am and 5pm

Helpline prior to travel

Phone: 0845 605 0057

E-mail: yorkshirebanktravel@chartisinsurance.com

Phone lines are open Monday to Friday between 8am and 8pm and on Saturdays, Sundays and Bank Holidays between 9am and 5pm

Medical Assistance

Phone: +44 (0) 1273 401 090

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@travelguard.com

Phone lines are open 24 hours a day, 7 days a week

Claims

Travel Guard Claims Department
PO Box 60108, London SW20 8US

Phone: 0845 605 0057

Fax: 01273 376 935

E-mail: yorkshirebanktravelclaims@travelguard.com

The claims department are open Monday to Friday between 9am and 5pm

TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP COVER

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

Section	Benefit	Maximum sum insured	Excess*
A	Cancelling your trip	£5,000	£50
B1	Medical expenses outside of the United Kingdom	£10,000,000	£50
B2	Medical expenses within the United Kingdom	£10,000	£50
B3	Hospital benefit	£20 for every 24 hours up to £1,000	Nil
C	Cutting your trip short	£5,000	£50
D	Missed departure	£1,000	£50
E1	Travel delay	£20 for first 12 hour period and then £10 for each additional 12 hour period up to £300	Nil
E2	Abandoning your trip	£5,000	£50
F1	Personal belongings and baggage	£1,500	£50
	Including: Single article limit/pair or set of items limit	£300	
	Valuables and electronic/other equipment limit	£500	
F2	Delayed baggage	£50 for every 24 hours up to £150	Nil
F3	Personal money	£500	£50
	Including: Cash limit	£200	
	Cash limit (aged under 18)	£50	
F4	Passport and travel documents	£200	Nil
G	Personal accident:		
	Loss of limb	£15,000	Nil
	Loss of sight	£15,000	Nil
	Permanent total disablement	£25,000	Nil
	Death benefit (aged 18 to 64)	£5,000	Nil
	Death benefit (aged under 18 or over 64)	£2,500	Nil
H	Personal liability	£2,000,000	£250
I	Legal expenses	£50,000	Nil
J	Hijack	£50 for every 24 hours up to £500	Nil
K	Catastrophe	£1,000	£50
L	Pet care	£20 for every 24 hours up to £200	Nil

TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP COVER

Section	Benefit	Maximum sum insured	Excess*
Winter sports cover is only available if you pay the appropriate extra premium.			
M1	Winter sports equipment (owned)	£500	£50
	Including: Single article limit (owned)	£250	
	Winter sports equipment (hired)	£250	
M2	Winter sports equipment hire	£30 for every 24 hours up to £300	Nil
M3	Ski pass	£250	Nil
N	Ski pack	£75 for every 24 hours up to £500	Nil
O	Piste closure	£30 for every 24 hours up to £300	Nil
P	Avalanche cover	£250	£50
Golf cover is only available if you pay the appropriate extra premium.			
Q1	Golf equipment	£1,500	£50
	Including: Single article limit	£250	
Q2	Golf equipment hire	£20 for every 24 hours up to £200	Nil
R	Green fees	£75 for every 24 hours up to £300	Nil
Business cover is only available if you pay the appropriate extra premium.			
S1	Business equipment	£1,000	£50
	Including: Single article limit	£500	
	Business samples	£500	
S2	Emergency courier expenses	£200	£50
S3	Business equipment hire	£50 for every 24 hours up to £500	Nil
S4	Business money	£500	£50
	Including: Cash limit	£300	
T	Replacing staff	£3,000	Nil
Wedding cover is only available if you pay the appropriate extra premium.			
U1	Ceremonial attire	£2,000	£50
U2	Wedding gifts	£1,500	£50
	Including: Single article limit	£250	
U3	Wedding rings	£1,000	£50
	Including: Single article limit	£500	

* Excess

When claiming under certain sections listed in the table above and opposite, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under. When dealing with claims under section A where policyholders are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.

GENERAL INFORMATION ABOUT THIS INSURANCE

Insurance providers

This insurance is provided and underwritten by Chartis Insurance UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register) or by phoning 0845 606 1234.

Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

The sale of this policy is administered by UNAT Direct Management Limited.

The claims and assistance services are provided by Travel Guard.

Your travel insurance

This policy wording along with your policy schedule forms the basis of your contract of insurance. Together, these documents explain what you are covered for. The policy wording contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance, otherwise any claims you make may not be paid.

Please read this policy wording to make sure that the cover meets your needs and please check the details outlined within your policy schedule to make sure that the information shown is correct.

Law

This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for you and you want to cancel your policy, you must contact us by e-mailing yorkshirebanktravel@chartisinsurance.com, by phoning **0845 605 0057** or by writing to **Travel Guard, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact us to ask to cancel the policy.

If you are a single trip policyholder, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

If you are an annual multi-trip policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of your premium.

GENERAL INFORMATION ABOUT THIS INSURANCE

Your right to cancel the policy outside the 14 day cooling off period

If you decide this cover is no longer suitable for you and you want to cancel your policy after the 14 day cooling off period, you must contact us by e-mailing yorkshirebanktravel@chartisinsurance.com, by writing to **Travel Guard, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** or by phoning **0845 605 0057**. In line with the conditions below we will refund a proportion of the premium you have paid within 30 days of the date you contact us to ask to cancel the policy.

If you are a single trip policyholder and you have not travelled or made a claim before you asked to cancel the policy, you will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium initially paid to represent the period during which you have been on risk for cancellation cover plus a £15 administration fee.

If you are an annual multi-trip policyholder and you have not made a claim before you asked to cancel the policy, you will be entitled to a refund, subject to a deduction for the time for which you have been covered on a pro rata basis plus a £15 administration fee.

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the policyholder at their last known address. A pro rata refund of the premium paid will be made to the policyholder from the date we cancel the policy.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk and on **0207 892 7300**, or **0800 678 1100**.

If you have any questions

If you have any questions about the cover provided under this policy or you would like more information, please contact us on **0845 605 0057** or e-mail yorkshirebanktravel@chartisinsurance.com

IMPORTANT THINGS YOU NEED TO KNOW ABOUT YOUR POLICY BEFORE YOU TRAVEL

Health conditions

This policy contains conditions relating to your health. In particular, claims will not be covered where at the time of taking out this insurance you or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to us and accepted by us in writing:

- any heart condition; or
- any respiratory condition; or
- any cancerous condition.

In addition to this, a declaration must be made to us and we must agree to provide cover in writing if any of the following apply to you or to anyone insured on this policy at the time of taking out this insurance:

- you have a medical condition for which you are taking prescribed medication; or
- you have seen a hospital specialist or needed in-patient treatment within the last 12 months.

To declare any of the above, please contact us on 0845 605 0057. Failure to declare a condition will result in claims relating to the undisclosed condition not being covered.

If you are an annual multi-trip policyholder and after you have paid your insurance premium you are diagnosed with a heart condition, a respiratory condition, cancer or if you receive inpatient medical treatment or if you are placed on a waiting list for investigation or medical treatment, you must contact us on **0845 605 0057**. By making such a declaration, this will enable us to decide whether we can continue to provide cover for your change in circumstances under the existing terms of the policy. We have the right to charge an additional premium to allow cover to continue, add further terms and conditions to your policy or exclude cover for the newly diagnosed condition.

If we are no longer able to provide cover for the newly diagnosed condition or if you do not wish to pay the additional premium which is necessary to allow cover to continue, you will be entitled to make a claim under section A (Cancelling your trip) for your unused costs.

Alternatively, you will be entitled to cancel your policy, in which case, we will refund a proportionate amount of your premium.

Please refer to General exclusion number 1 on page 17 for further information.

Health agreements

If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local post office or you can download an application form from the following website: **www.ehic.org.uk**.

This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If you are travelling to Australia or New Zealand and you need medical treatment, you must enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: **www.hic.gov.au**.

IMPORTANT THINGS YOU NEED TO KNOW ABOUT YOUR POLICY BEFORE YOU TRAVEL

Residency

You and all other persons insured on this policy must have your main home in the United Kingdom and have a UK National Insurance number and be registered with a doctor in the United Kingdom at the time you buy or renew this policy.

Channel Island residents must have their main home in the Channel Islands and be registered with a local doctor.

Sports and activities

You may not be covered when you take part in certain sports or activities.

For certain activities, cover under section G (Personal accident) and section H (Personal liability) will not apply. If you intend to take part in a sport or activity during your trip, please note that cover is available for the activities listed in the two following tables provided:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not the main purpose of your trip;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If you have any questions or if you wish to take part in an activity not shown in the tables below, please contact us on **0845 605 0057** or e-mail **yorkshirebanktravel@chartisinsurance.com** before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres) under 14 days, sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed in the table below, however, no cover is available under section G (Personal accident) and section H (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental – working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), mud buggying, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (not racing or crewing) inside territorial waters and zip lining.

COVER OPTIONS AVAILABLE

Trip options and durations

Single trip

One trip of up to 120 days.

Annual multi-trip

This gives you cover to travel as many times as you like within the period of insurance provided no single trip lasts longer than 31 days. Adults are entitled to travel independently. Children under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a relative, guardian or person with a legal duty of care. Cover is only provided in the United Kingdom if you stay in pre-booked accommodation for at least two nights away from where you usually live.

By paying an additional premium, it is possible to upgrade your policy to include cover for single trips lasting up to 45 days or 62 days.

Please note:

- If you have bought single trip insurance it does not matter how long you buy cover for. It ends when you return to the United Kingdom.
- If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit unless your trip cannot be completed within the period of insurance due to reasons beyond your control which fall within the conditions of this insurance.

Age limits

Single trip

All persons must be 75 years of age or under at the date of buying this policy.

Annual multi-trip

All persons must be 75 years of age or under at the date of buying this policy.

The main applicant must be 18 years of age or over at the date of buying this policy.

Policy options

Individual

One person aged 18 years or over.

Couple

An individual and his or her partner provided they live together. A partner would include a civil partner.

Family

An individual and his or her partner provided they live together and up to four of their dependant children (which can include fostered or adopted children) under 18 years of age at the date of buying this policy who are either in full time education or living with them.

Single parent family

An individual and up to four of their dependant children (which can include fostered or adopted children) under 18 years of age at the date of buying this policy who are either in full time education or living with them.

COVER OPTIONS AVAILABLE

Upgrades

The following upgrades are available by paying an additional premium:

Winter sports cover

For single trip policies you can buy cover for the duration of your trip. For annual multi-trip policies you can buy cover for up to 17 days in total within the period of insurance. Please see page 34 for a full list of winter sports activities which are covered by this policy. If the winter sport you intend to take part in is not shown in the list, please check that cover will be provided by contacting **0845 605 0057** or e-mail **yorkshirebanktravel@chartisinsurance.com**

Business cover

You can buy cover for up to 21 days within each period of insurance on single trip and annual multi-trip policies.

Golf cover

You can buy cover for up to 21 days within each period of insurance on single trip and annual multi-trip policies.

Wedding cover

You can buy cover for up to 21 days within your period of insurance on single trip policies.

Please see pages 34 to 43 of this policy wording for full details of cover.

Geographical areas

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man. Cover is only provided if you stay in pre-booked accommodation for at least two nights away from where you usually live.

Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland.

Australia and New Zealand

Worldwide excluding USA, Canada and the Caribbean

Worldwide including USA, Canada and the Caribbean

Please note:

- No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

COVER OPTIONS AVAILABLE

Period of Insurance

Cover under section A (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an annual multi-trip policy, cover under section A (Cancelling your trip) starts at the time that you book the trip or the start date shown on your policy schedule, whichever is later. In both cases, cover ends as soon as you start your trip.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not more than 24 hours before the booked departure time) or from the start date shown on your policy schedule, whichever is the later.

Cover ends when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom) or at the end of the period shown on your policy schedule, whichever is earlier.

Cover cannot start after you have left the United Kingdom.

Each trip must begin and end in the United Kingdom and does not include one-way journeys.

Annual multi-trip policyholders – auto renewal service

If your annual premium is collected by credit or debit card, your policy will be automatically renewed at the end of the period of insurance unless we hear otherwise. Each year we will write to you before the renewal (anniversary) date of your policy to tell you about any changes to the premium or the policy terms and conditions. If you do not wish to autorenew your policy, all you have to do is contact us on **0845 605 0057** or e-mail **yorkshirebanktravel@chartisinsurance.com**

Unless you have advised otherwise, the renewal premiums will again be collected from your specified credit or debit card to make sure that you are always covered.

You should also be aware that we can only guarantee automatic renewal when:

- you have made us aware of any changes to your policy details, if any;
- your credit or debit card details have not changed; and
- the credit or debit card holder has given his or her explicit consent for his or her card being charged at renewal.

We are entitled to assume at renewal that your details have not changed and you have the consent of the credit or debit card holder, unless you inform us otherwise. We will through our administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

You may inform us of any change to your policy details or opt out of automatic renewal at any time by contacting us on **0845 605 0057** or e-mail **yorkshirebanktravel@chartisinsurance.com**

EMERGENCY MEDICAL ASSISTANCE OVERSEAS

Medical and other emergencies

The Medical Emergency Assistance Company will provide immediate help if you are ill, injured or die outside the United Kingdom. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 401 090
Fax: +44 (0) 1273 376 935
E-mail: uk.assistance@travelguard.com

Please have the following information available when you contact the Medical Emergency Assistance Company so that our case can be dealt with swiftly and efficiently:

- Your name and address;
- Your contact phone number abroad;
- Your policy number shown on your policy schedule; and
- The name, address and contact phone number of your GP

Please note: This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

If you have to return to the United Kingdom under section C (Cutting your trip short) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to the United Kingdom.

HOW TO MAKE A CLAIM

If you need to make a claim

You must register a claim by contacting the following company:

Travel Guard Claims Department

PO Box 60108

London SW20 8US

Phone: 0845 605 0057

Fax: 01273 376 935

E-mail: yorkshirebanktravelclaims@travelguard.com

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

The Travel Guard Claims Department are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act.

Fraud

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

HOW TO MAKE A COMPLAINT

Customer service

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

The Customer Services Manager
Travel Guard
PO Box 2157
Shoreham by Sea
West Sussex BN43 9DH
Phone: 0845 605 0057
E-mail: yorkshirebanktravel@chartisinsurance.com

In relation to claims matters:

The Customer Care Manager
Travel Guard Claims Department
PO Box 2157
Shoreham by Sea
West Sussex BN43 9DH
Phone: 0845 605 0057
E-mail: yorkshirebanktravelclaims@travelguard.com

To help us deal with your comments quickly, please quote your policy schedule/claim number and the policyholder/insured person's name. We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review your case. If you refer your complaint to the Financial Ombudsman Service, it will not affect your right to take legal action against us. The address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Phone: 0845 080 1800
E-mail: complaint.info@financial-ombudsman.org.uk

GENERAL DEFINITIONS

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 25, 30, 34, 38, 40 and 42 for further definitions.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close business associate

Any employee whose level of responsibility in the business is such that if both you and they were absent from the business for a period of ten full working days or more this would have a detrimental impact on the running of the business.

Doctor

A registered medical practitioner who is not you or related to you, who is currently registered with the General Medical Council in the United Kingdom (or foreign equivalent) to practice medicine.

Home

An insured person's usual place of residence within the United Kingdom or Channel Islands.

Insured person

The person or persons shown on the policy schedule.

Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which doesn't involve machinery).

Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

Partner

A person who is either an insured person's husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

Policyholder

The person who has paid for this policy and is shown on the policy schedule.

Policy schedule

The document showing details of the cover and which should be read with this policy.

GENERAL DEFINITIONS

Relative

Your or your partner's parent, brother, sister, child, grandparent, grandchild, step-parent, step child, stepbrother, stepsister or next of kin.

Trip

Your holiday or journey starting from the time that you leave your home in the United Kingdom or Channel Islands or from the start date shown on your policy schedule, whichever is the later, until arrival back at your home address in the United Kingdom or Channel Islands.

Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

Military action, either between nations or resulting from civil war or revolution.

We, us, our

Chartis Insurance UK Limited.

You, your, yourself

An insured person.

GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are suffering from an existing medical condition or if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, tell us anyway.
2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
3. You must give the Travel Guard Claims Department all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
4. You must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.
5. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
6. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
7. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
8. After a claim has been settled, any salvage you have sent into the Travel Guard Claims Department will become our property.

GENERAL EXCLUSIONS

General exclusions apply to all sections of this insurance. We will not cover the following.

1. Any claim arising as a result of the following.
 - a. If before taking out this insurance you or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to us and accepted by us in writing:
 - any heart condition; or
 - any respiratory condition; or
 - any cancerous condition.
 - b. If before taking out this insurance you or anyone insured on this policy have suffered from any of the following unless you have made a declaration to us and we have agreed to provide cover in writing:
 - you have a medical condition for which you are taking prescribed medication; or
 - you have seen a hospital specialist or needed in-patient treatment within the last 12 months.
 - c. If you are an annual multi-trip policyholder and after you have paid your insurance premium but before you travel you or anyone insured on this policy suffer from any of the following unless you have made a declaration to us and we have agreed to provide cover in writing:
 - you are diagnosed with a heart condition, a respiratory condition or cancer; or
 - you receive in-patient medical treatment; or
 - you are placed on a waiting list for investigation or medical treatment.Please refer to the Health conditions section on page 6 of this policy wording for further details.
 - d. You are travelling against the advice of a medical practitioner.
 - e. You are travelling with the purpose of receiving medical treatment abroad.
 - f. You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms at the time of taking out this insurance and/or at the time of commencing travel.
 - g. You or any person who your trip depends on have been given a terminal prognosis at the time of taking out this insurance and/or before commencing travel.
2. Any claim relating to a set of circumstances which you were aware of at the time you took out this insurance and which could reasonably be expected to lead to a claim such as the serious illness of a relative.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which you or any person whose condition may give rise to a claim, have suffered from, required medication for or needed treatment for in the two years before you bought this insurance.
4. You are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
5. You are not covered under this policy if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
6. Any claim arising out of war, civil war, invasion, revolution or any similar event.

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7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if you already have a more specific insurance covering this. For example, if an item you are claiming for under section F1 (Personal belongings and baggage) is a specified item on your household contents insurance policy.
10. Any claim arising from using a two-wheeled motor vehicle as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What you are covered for' in sections A to U, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).
12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
13. Any claim arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
14. Any claim arising from you flying in any aircraft other than a fully licensed passenger-carrying aircraft.
15. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
16. Motor racing, rallying or vehicle racing of any kind.
17. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section on page 7 of this policy wording for further details.
18. Any claim relating to winter sports unless you have paid the necessary premium to extend your policy to provide cover for this.
19. Any claim arising from
 - your suicide or attempted suicide; or
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
20. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or if you are affected by any sexually transmitted disease or condition.
21. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
22. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
23. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.

SECTIONS OF COVER

SECTION A – CANCELLING YOUR TRIP

What you are covered for under section A

We will pay up to £5,000 for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, a close business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
3. You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need you to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Foreign and Commonwealth Office advises against all (but essential) travel to your intended destination.
8. If you become pregnant after the date you arranged this insurance cover (or booked your trip, whichever is earlier, if you are an annual multi-trip policyholder) and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if you become pregnant after the date you arranged this insurance cover and your doctor advises that you are not fit to travel due to complications in your pregnancy.

SECTIONS OF COVER

What you are not covered for under section A

1. The excess of £50 which will apply for each trip that you have booked and for each insured person.
2. Cancelling your trip because of a medical condition or an illness related to a medical condition which you knew about at the time of taking out this insurance and which could reasonably be expected to lead to a claim unless the medical condition has been declared to us and accepted for cover in writing (please refer to the Health conditions section on page 6 for further details). This applies to you, a relative, a close business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover introduced by Yorkshire Bank.

Claims evidence required for section A

- Policy schedule
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the United Kingdom
- Summons for jury service

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTION B1 – MEDICAL AND OTHER EXPENSES OUTSIDE OF THE UNITED KINGDOM

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 11 for further details).

What you are covered for under section B1

We will pay up to £10,000,000 for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to £250 for emergency dental treatment as long as it is for the immediate relief of pain only.

SECTIONS OF COVER

3. The cost of your return to the United Kingdom earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If you cannot return to the United Kingdom as you originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the United Kingdom; and
 - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning your body or ashes to the United Kingdom or up to £2,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the United Kingdom.
6. **Channel Island and Isle of Man residents only.** Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the United Kingdom (excluding travel within the Channel Islands or Isle of Man respectively) which are not covered by any provision of emergency medical treatment agreements between the Channel Island's or the Isle of Man's and the United Kingdom's national health services.

Please note: If the claim relates to your return travel to the United Kingdom and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

What you are not covered for under section B1

1. The excess of £50 for each insured person and for each incident. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 6 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to us and accepted for cover in writing (please refer to the Health conditions section on page 6 for further details).
3. Any costs relating to pregnancy and childbirth if you are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the United Kingdom (or Channel Islands if you permanently reside there). The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.

SECTIONS OF COVER

6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and
 - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
8. Any medical treatment and associated costs you have to pay when you have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered you were fit to return home.
9. Any treatment or medication of any kind that you receive after you return to the United Kingdom.

SECTION B2 – MEDICAL AND OTHER EXPENSES WITHIN THE UNITED KINGDOM

What you are covered for under section B2

We will pay up to £10,000 for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. The cost of your return home earlier than planned if this is medically necessary and the treating hospital doctor approves this.
2. If you cannot return home as you originally planned and the treating doctor approves this, we will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by you on your outward trip) to allow you to return home; and
 - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from their home in the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning your body or ashes to your home town if you die during your trip.

Please note: If your trip is within the Channel Islands cover is also provided for emergency medical, surgical and hospital treatment but only if you do not reside in the Channel Islands.

What you are not covered for under section B2

1. The excess of £50 for each insured person and for each incident.
2. Any claim arising from a medical condition or an illness related to a medical condition which you knew about at the time of taking out this insurance and/or at the time of commencing travel

SECTIONS OF COVER

and which could reasonably be expected to lead to a claim unless the medical condition has been declared to us and accepted for cover in writing (please refer to the Health conditions section on page 6 for further details).

SECTION B3 – HOSPITAL BENEFIT

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section B3

We will pay up to £1,000 if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, you go into hospital as an inpatient. We will pay a benefit of £20 for each complete 24-hour period that you are kept as an inpatient.

Please note: This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the United Kingdom. This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

Claims evidence required for sections B1 to B3

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary (for claims under sections B1 and B2)
- Proof of your hospital admission and discharge dates and times (for claims under section B3)

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTION C – CUTTING YOUR TRIP SHORT

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on page 11 for further details).

What you are covered for under section C

We will pay up to £5,000 for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the United Kingdom or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to the United Kingdom if it is necessary and unavoidable for you to cut short your trip.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or

SECTIONS OF COVER

the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, a close business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.

What you are not covered for under section C

1. The excess of £50 for each insured person and for each incident.
2. Cutting short your trip because of a medical condition or an illness related to a medical condition which you knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to us and accepted for cover in writing (please refer to the Health conditions section on page 6 for further details). This applies to you, a relative, a close business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise your early return back to the United Kingdom.
4. If you have to cut short your trip and you do not return to the United Kingdom we will only be liable for the equivalent costs which you would have incurred had you returned to the United Kingdom.
5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
6. The cost of your intended return travel to the United Kingdom if we have paid additional travel costs for you to cut short your trip.

Please note: We will calculate claims for cutting short your trip from the day you return to the United Kingdom or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

Claims evidence required for section C

- Policy schedule
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to the United Kingdom, emergency posting overseas

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTIONS OF COVER

SECTION D – MISSED DEPARTURE

Please note: This section does not apply to trips taken within the United Kingdom.

DEFINITION RELATING TO THIS SECTION

Public transport

Bus, coach, ferry, sea vessel or train which operates according to a published timetable.

What you are covered for under section D

We will pay up to £1,000 for the reasonable extra costs of travel and accommodation you need to arrive at your booked holiday destination if you cannot reach the final international departure point on the outward or return journey from or to the United Kingdom because:

- public transport services (please refer to the definition of 'public transport' above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery); or
- you miss a flight connection due to the airline with whom you are booked to travel being unable to deliver you in sufficient time to your connecting airport to meet your connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for under section D

1. The excess of £50 for each insured person and for each incident.
2. Any claims where you have not allowed enough time to reach your final booked international departure point at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for section D

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTIONS OF COVER

SECTION E1 – TRAVEL DELAY

Please note: Sections E1 and E2 do not apply to trips taken within the United Kingdom. You are entitled to claim under section E1 or E2 but not both sections.

What you are covered for under section E1

We will pay up to £300 if your final international departure from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit of £20 for the first complete 12 hour period that you are delayed and a benefit of £10 for each additional 12 hour period that you are delayed, as long as you eventually go on the holiday.

SECTION E2 – ABANDONING YOUR TRIP

What you are covered for under section E2

We will pay up to £5,000 if it is necessary for you to cancel your trip if your final international departure from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess of £50 for each insured person and for each incident (this only applies if you are claiming under section E2).
2. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre paid expenses cannot be refunded (section E2 only)

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTIONS OF COVER

SECTION F1 – PERSONAL BELONGINGS AND BAGGAGE

Please note: The following section only applies if you have paid the appropriate premium for baggage cover.

What you are covered for under section F1

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to £1,500 for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any single article or pair or set of items is £300. Please refer to the definition of 'pair or set of items' on page 14.
- The maximum amount we will pay for valuables and electronic/other equipment in total is £500. Please refer to the definition of 'valuables and electronic/other equipment' on page 15.
- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is £100 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

SECTION F2 – DELAYED BAGGAGE

What you are covered for under section F2

We will pay up to £50 for every 24-hour period, up to £150 in total, for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 24 hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for the essential items you buy.

If your baggage is permanently lost we will take any payment we make for delayed baggage from your overall claim for baggage.

SECTION F3 – PERSONAL MONEY

What you are covered for under section F3

We will pay up to £500 for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is £200 (or £50 for children under 18 years of age).

SECTIONS OF COVER

SECTION F4 – PASSPORT AND TRAVEL DOCUMENTS

What you are covered for under section F4

We will pay up to £200 for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

- Passport;
- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the United Kingdom (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess of £50 for each insured person and for each incident (this only applies if you are claiming under sections F1 or F3).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables and electronic/other equipment which you do not carry in your hand luggage while you are travelling.
7. Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports or golf equipment and the appropriate premium for winter sports or golf cover has been paid).

SECTIONS OF COVER

11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Important information:

- **You must** act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place
- **You must** carry valuables and money with you when you are travelling. When you are not travelling, keep your money and passport with you at all times or leave them in a locked safety deposit box
- **You must** report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- **You must** provide the Travel Guard Claims Department with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable

Claims evidence required for sections F1 to F4

- Policy schedule
- Loss or theft of property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If you are unable to provide any of the reports referred to above, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from obtaining the necessary documentation. Please contact the Travel Guard Claims Department to discuss why you have been unable to obtain the relevant reports and to obtain a claim form so your claim can be considered.

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTIONS OF COVER

SECTION G – PERSONAL ACCIDENT

Please note: This section does not apply to trips taken within the United Kingdom.

DEFINITIONS RELATING TO THIS SECTION

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet.)

Permanent total disablement

The inability of an insured person to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

What you are covered for under section G

We will pay up to the amounts shown below to you or your executors or administrators if you are involved in an accident during your trip which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident.

- £15,000 – Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- £15,000 – Loss of sight in one or both eyes.
- £25,000 – Permanent total disablement.
- £5,000 – Death if aged 18 to 64.
- £2,500 – Death if aged under 18 or over 64.

Please note: We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your policy schedule.

Claims advice for section G

- Please phone the Travel Guard Claims Department on **0845 605 0057** to ask for advice

SECTIONS OF COVER

SECTION H – PERSONAL LIABILITY

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section H

We will pay up to £2,000,000 if, within your trip, you are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under section H

1. The excess of £250 for each insured person and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by you, a member of your family or household or a person you employ; or
 - b. in the care, custody or control of you or of your family or household or a person you employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of your family or household, or a person you employ;
 - b. arising in connection with your trade, profession or business;
 - c. arising in connection with a contract you have entered into;
 - d. arising due to you acting as the leader of a group taking part in an activity;
 - e. arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
 - f. arising due to you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

- **You must** give the Travel Guard Claims Department notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim
- **You must** help the Travel Guard Claims Department and give them all the information they need to allow them to take action on your behalf
- **You must not** negotiate, pay, settle, admit or deny any claim unless you get the Travel Guard Claims Department's permission in writing
- **We will** have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else

SECTIONS OF COVER

Claims advice on section H

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- Tell the Travel Guard Claims Department immediately about any claim that is likely to be made against you and send them all the documents that you receive

SECTION I – LEGAL EXPENSES

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section I

We will pay up to £50,000 for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

What you are not covered for under section I

1. Any claim which we have not agreed to accept beforehand in writing.
2. Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against us, Yorkshire Bank, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
4. Any fines, penalties or damages you have to pay.
5. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
6. Any claims arising out of you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
7. Any claim reported more than 180 days after the incident leading to the claim took place.

Important information:

- **We will** have complete control over any legal representatives appointed and any proceedings
- **You must** follow our advice or that of our agents in handling any claim
- **You must** get back all of our expenses where possible. You must pay us any expenses you do get back

Claims advice on section I

- Please phone the Travel Guard Claims Department on **0845 605 0057** to ask for advice as soon as you need to make a claim

SECTIONS OF COVER

SECTION J – HIJACK

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section J

We will pay a benefit of £50 for every 24-hour period, up to £500 in total, if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Claims evidence required for section J

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTION K – CATASTROPHE

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section K

We will pay up to £1,000 if after you have commenced your trip you pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow you to continue with your trip if you cannot live in your booked accommodation because of fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Please note: You must get written confirmation from the appropriate authority stating the nature of the disaster and how long the disaster lasted. You must keep all receipts for the extra expenses you pay.

What you are not covered for under section K

1. The excess of £50 for each insured person and for each incident.
2. Any expenses that you can get back from your tour operator, airline, hotel or other service provider.
3. Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Claims evidence required for section K

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for your expenses

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTIONS OF COVER

SECTION L – PET CARE

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section L

We will pay up to £20 for every 24-hour period, up to £200 in total, for extra kennel or cattery fees if you are hospitalised for medical treatment which is covered by this policy during your insured trip which results in a delay to your planned return journey to the United Kingdom of more than 24 hours, or if your final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: In the event you should need to submit a claim due to a delay in your return travel due to transport failure, you must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. You must keep all receipts for the extra kennel or cattery fees you pay.

What you are not covered for under section L

1. Any kennel or cattery fees you pay outside the United Kingdom as a result of quarantine regulations.
2. Any claims relating to transport delays where you have not checked in for your trip at the final international departure point at or before the recommended time.

Claims evidence required for section L

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra kennel or cattery fees

Please note: We may request other evidence to support your claim dependent upon your circumstances.

WINTER SPORTS COVER

Please note: The following sections only apply if you have paid the appropriate premium for winter sports cover and this is shown on your policy schedule.

DEFINITIONS RELATING TO WINTER SPORTS COVER

Winter sports

Skiing and snowboarding, off-piste skiing and snowboarding except in areas considered to be unsafe by resort management, cross-country skiing, mono skiing, big foot skiing, cat skiing, blading, langlauf, ski boarding, tobogganing and glacier walking or trekking up to 6,000 metres.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

SECTIONS OF COVER

SECTION M1 – WINTER SPORTS EQUIPMENT

What you are covered for under section M1

We will pay up to £500 for winter sports equipment owned by you or £250 for winter sports equipment hired by you which is lost, stolen or damaged during your trip. The maximum amount we will pay for any single article or pair or set of items you own is limited to £250 (please refer to the definition of 'pair or set of items' on page 14).

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you as follows.
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Up to 60 months old – 20% of the purchase price
 - Over 60 months old – 0%
- You must bring any damaged winter sports equipment you own back to the United Kingdom for inspection.

SECTION M2 – WINTER SPORTS EQUIPMENT HIRE

What you are covered for under section M2

We will pay up to £30 for every 24-hour period, up to £300 in total, for the cost of hiring winter sports equipment if winter sports equipment owned by you is:

- delayed in reaching you on your outward international journey; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the United Kingdom for inspection.

SECTION M3 – SKI PASS

What you are covered for under section M3

We will pay up to £250 for the loss or theft of your lift pass. Claims would be calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections M1, M2 and M3

1. The excess of £50 for each insured person and for each incident (this only applies if you are claiming under section M1).
2. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.

SECTIONS OF COVER

3. Any claim for loss, theft or damage to winter sports equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your winter sports equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections M1 to M3

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTION N – SKI PACK

What you are covered for under section N

We will pay up to £75 for every 24-hour period, up to £500 in total, for the unused percentage of your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

Claims evidence required for section N

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid ski pack
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned winter sports activities

Please note: This is not a full list and we may require other evidence to support your claim.

SECTIONS OF COVER

SECTION O – PISTE CLOSURE

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under section O

We will pay up to £300 if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort up to £30 for each day; or
- a benefit of £30 for each complete 24-hour period that you are not able to ski and there is no other ski resort available.

Please note: You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for section O

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for your travel expenses if you travel to the nearest resort

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTION P – AVALANCHE COVER

What you are covered for under section P

We will pay up to £250 for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are not covered for under section P

1. The excess of £50 for each insured person and for each incident.

Claims evidence required for section P

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra travel and accommodation expenses

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTIONS OF COVER

GOLF COVER

Please note: The following sections only apply if you have paid the appropriate premium for golf cover and this is shown on your policy schedule.

DEFINITION RELATING TO GOLF COVER

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

SECTION Q1 – GOLF EQUIPMENT

What you are covered for under section Q1

We will pay up to £1,500 for golf equipment owned by you (not borrowed or hired) which is lost, stolen or damaged during your trip. The maximum amount we will pay for any single article or pair or set of items you own is limited to £250 (please refer to the definition of 'pair or set of items' on page 14).

Please note: You must bring any damaged golf equipment back to the United Kingdom for inspection.

Our liability is solely based upon the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of your whole set of woods, or irons in the event of a claim being made for one item.

SECTION Q2 – GOLF EQUIPMENT HIRE

What you are covered for under section Q2

We will pay up to £20 for every 24-hour period, up to £200 in total for the cost of hiring golf equipment if golf equipment owned by you is:

- delayed in reaching you on your outward international journey; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the golf equipment that you hire. You must bring any damaged golf equipment back to the United Kingdom for inspection.

What you are not covered for under sections Q1 and Q2

1. The excess of £50 for each insured person and for each incident (this only applies if you are claiming under section Q1).
2. Golf equipment you leave unattended in a public place.
3. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft or damage to golf equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your golf equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

SECTIONS OF COVER

5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections Q1 and Q2

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of golf equipment
- Proof of value and ownership

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTION R – GREEN FEES

What you are covered for under section R

We will pay up to £75 for every 24-hour period, up to £300 in total, for the unused percentage of your green fees, golf tuition fees or golf equipment hire which you have already paid for and cannot get back if:

- you become ill or are injured during your trip and cannot take part in the golf activities as planned; or
- loss of theft of documents prevents you from taking part in the prepaid golfing activity.

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to take part in the golfing activities. You must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Claims evidence required for section R

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid golf expenses
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned golfing activities
- Loss or theft of documents – police report

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTIONS OF COVER

BUSINESS COVER

Please note: The following sections only apply if you have paid the appropriate premium for business cover and this is shown on your policy schedule.

DEFINITION RELATING TO BUSINESS COVER

Business equipment

Computer equipment, communication devices and other business-related equipment which you need in the course of your business and which is not insured elsewhere. The equipment must be owned by your employer or if you are self-employed it must be owned by you.

SECTION S1 – BUSINESS EQUIPMENT

What you are covered for under section S1

We will pay up to £1,000 for the following.

- Business equipment which is lost, stolen or damaged during your trip. The maximum amount we will pay for any single article or pair or set of items is £500 (please refer to the definition of 'pair or set of items' on page 14). The maximum amount we will pay for business samples is £500.
- Buying essential items if your business equipment is delayed or lost in reaching you on your outward international journey for more than 12 hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for the essential items you buy. You must bring any damaged business equipment back to the United Kingdom for inspection.

SECTION S2 – EMERGENCY COURIER EXPENSES

What you are covered for under section S2

We will pay up to £200 for necessary and reasonable emergency courier expenses that you pay or agree to pay overseas to replace business equipment essential to your intended business due to loss, theft, damage or delay that is covered under section S1 (Business equipment).

SECTION S3 – BUSINESS EQUIPMENT HIRE

What you are covered for under section S3

We will pay up to £50 for every 24-hour period, up to £500 in total, for the cost of hiring business equipment if your own business equipment is:

- delayed in reaching you on your outward international journey; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the business equipment that you hire. You must bring any damaged business equipment back to the United Kingdom for inspection.

SECTIONS OF COVER

SECTION S4 – BUSINESS MONEY

What you are covered for under section S4

We will pay up to £500 for the loss or theft of business money (meaning cash or traveller's cheques) which is the property of you (if self-employed) or your employer while it is being carried with you or it is held in locked safety deposit facilities. The maximum amount we will pay for cash is £300.

What you are not covered for under sections S1, S2, S3 and S4

1. The excess of £50 for each insured person and for each incident (this does not apply if you are claiming under section S3).
2. Business equipment you leave unattended in a public place.
3. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft or damage to business equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your business equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in your hand luggage while you are travelling.
6. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections S1 to S4

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of business equipment
- Proof of value and ownership

Please note: We may request other evidence to support your claim dependent upon your circumstances.

SECTIONS OF COVER

SECTION T – REPLACING STAFF

What you are covered for under section T

We will pay up to £3,000 if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) you are prevented from going to a planned business meeting your trip. We will pay for necessary and reasonable travel and accommodation expenses for a replacement business associate to travel from the United Kingdom to go to the meeting.

Claims evidence required for section T

- Policy schedule
- Invoices and receipts for your business associates expenses
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned business meeting

Please note: We may request other evidence to support your claim dependent upon your circumstances.

WEDDING COVER

Please note: The following sections only apply if you have paid the appropriate premium for wedding cover and this is shown on your policy schedule.

SECTION U1 – CEREMONIAL ATTIRE

What you are covered for under section U1

We will pay up to £2,000 for clothing and accessories owned by the bride and groom (not borrowed or hired) which are lost, stolen or damaged during your trip. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

SECTION U2 – WEDDING GIFTS

What you are covered for under section U2

We will pay up to £1,500 for wedding gifts which are lost, stolen or damaged during your trip. Please note the maximum amount we will pay for any single article or pair or set of items is £250 (please refer to the definition of 'pair or set of items' on page 14).

SECTION U3 – WEDDING RINGS

What you are covered for under section U3

We will pay up to £1,000 for the bride and grooms wedding rings which are lost, stolen or damaged during your trip. The maximum amount we will pay for any one ring is £500.

SECTIONS OF COVER

What you are not covered for under sections U1, U2 and U3

1. The excess of £50 for each insured person and for each incident.
2. Property you leave unattended in a public place.
3. Any claim for loss or theft of items which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft or damage to items which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to valuables and electronic/other equipment which you do not carry in your hand luggage while you are travelling.
6. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Shortages due to variations in exchange rates.
10. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
13. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence for sections U1 to U3

- Policy schedule
- Loss or theft to property – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property

Please note: We may request other evidence to support your claim dependent upon your circumstances.

