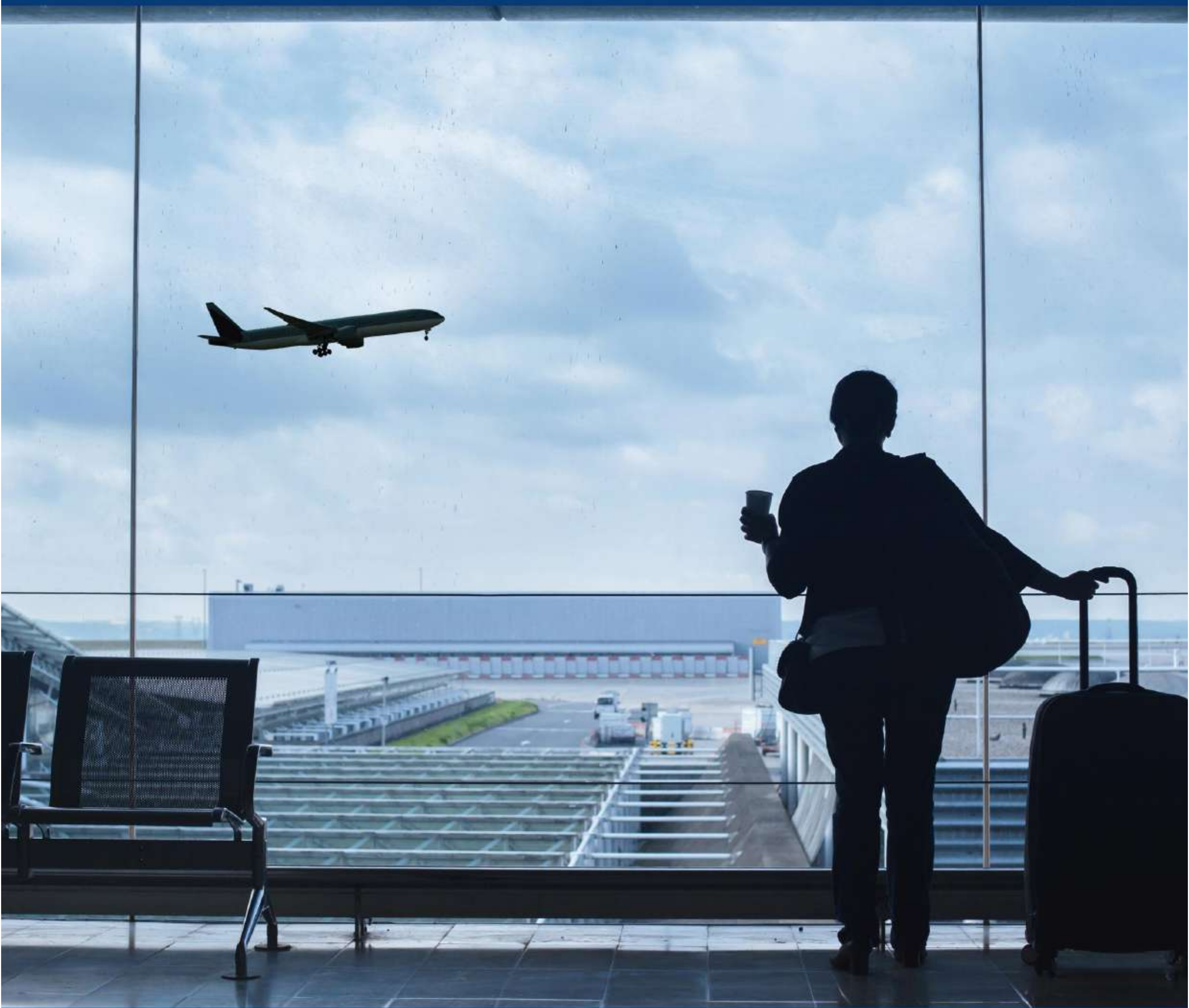
Abbeygate Travel Insurance

Single Trip & Annual Multi-Trip Cover

Lloyd's Insurance Company S.A. Policy

LLOYD'S



Travel Insurance Policy

Abbeygate Insurance

LLOYD'S Coverholder

ABBEYGATE TRAVEL INSURANCE POLICY

To assist You in finding Your way around this document, We have identified key information for You by the use of colour coding and icons:

Sections denoted WHAT IS COVERED are highlighted in green
Sections denoted WHAT IS NOT COVERED are highlighted in red

The Contract of Insurance

This document, together with the **Schedule of Insurance** make up the contract between the **Insured Person(s)** and **Us**. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. The insurance provided by this document covers liability, loss, damage, death or disability that happens during any **Period of Insurance** for which the **Insured Person** has paid, or agreed to pay, the premium. This insurance is provided under the terms and conditions contained in this document or in any amendment made to it. This document and the **Schedule of Insurance** are issued under contract reference B176025EEA6153 to **Insured Person(s)** resident in the EU, EEA or Monaco by Abbeygate Insurance Brokers in its capacity as agent for the insurer, Brit Syndicates Ltd is registered in the UK. Brit Syndicates Ltd is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and PRA. Registered number: 0824611

Signed by:

Signature of Coverholder

Table of Contents

Welcome

Thank **You** for choosing **Us** for **Your** insurance. This document sets out what is and what is not covered.

Certain words shown in **bold** throughout this document have specific meanings and these are explained in the General Definitions Section.

This travel insurance has been arranged by Abbeygate Insurance Brokers on behalf of Brit Syndicates Ltd . Please contact Abbeygate if **You** need any documents to be made available in braille and/or large print and/or in Audio format.

This policy is issued in the EU, EEA and Monaco by Abbeygate Insurance Brokers Ltd as Coverholder in accordance with the authorisation granted to the Coverholder under the Coverholder Appointment Agreement with the Unique Market Reference stated within this policy. This policy is insured by Lloyd's Insurance Company S.A. Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. It's Firm Reference Number(s) and other details can be found on www.nbb.be.

This policy is issued in Cyprus by Abbeygate Insurance Brokers Ltd as Coverholder in accordance with the authorisation granted to the Coverholder under the Coverholder Appointment Agreement with the Unique Market Reference stated within this policy. It is insured by Lloyd's Insurance Company [3094] Société anonyme,Place du Champ de Mars 5, Bastion Tower (13-14e étage),1050 Ixelles.

Abbeygate Insurance Brokers LTD
1 Mesoyi Avenue, 8028, Paphos, Cyprus
Telephone: +357 26 819 175
Email: cyprus@abbeygate.cy
Website: www.abbeygate.cy

Please check that the cover explained in this document, and in the **Schedule of Insurance** meets **Your** needs and that **You** understand it. If **You** have any questions about **Your** insurance, please contact **Your** local insurance intermediary who arranged this insurance.

Subject to the policy terms and conditions, this insurance lasts for either the duration of a single **Trip** or for a year if **You** have chosen Annual multi-**Trip** cover. **Your Period of Insurance** is shown on the **Schedule of Insurance.**

Please take time to read "Important Information" (pages 5 and 6) and "Making a Claim" (page 7) in this document. It tells **You** about things **You** need to check, actions which **You** need to take, and things which **You** need to tell **Us** about once the insurance has started and when making a claim. This document gives details of many sections of cover. Some sections of cover only apply if **You** have chosen a certain level of cover or type of policy, and/or **You** have paid an additional premium. The sections of cover which **You** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in **Your Schedule of Insurance**.

Important Information

COOLING-OFF PERIOD

If this cover does not meet **Your** requirements, **You** may return the insurance documentation to **Your** insurance intermediary within fourteen (14) days of the cover starting or the day on which **You** receive the documents, whichever is later. **We** will refund all premiums paid within thirty (30) days from the date **We** receive the notice of the cancellation from **You**. **We** will not refund premiums if **You** have taken a **Trip** or made a claim within the fourteen (14) days. Please contact Abbeygate Insurance Brokers Ltd to obtain this refund.

CANCELLATION

Your right to cancel this insurance

You may cancel this insurance by giving **Us** 30 days' notice in writing to **Our** address page 4 as stated in this Policy or via email to cyprus@abbeygate.cy. If **You** cancel this insurance **We** will pay **You** a refund of any premium paid less a deduction in respect of the time for which **You** have been covered up to the effective date of cancellation in accordance with the terms below.

Our right to cancel this insurance

We may cancel this insurance where there is a valid reason by giving **You** 30 days' notice in writing to **Your** last known address. Examples of valid reasons are as follows:

- A change in risk occurring which means that **You** can no longer be provided with insurance cover;
- Non-cooperation or failure to supply any information or documentation **We** request;
- Failure to inform Us of changes to information provided by You as detailed on the policy schedule, or information that has been request by us

If **You** have an annual multi-**Trip** policy, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Policy **We** will refund **You** for the exact number of days that were left on **Your** Policy. The premium for the period up to the date when the cancellation takes effect will be calculated and the portion of the premium paid by **You** for the unused days of cover remaining will be returned to **You**. However, in calculating the amount of premium to be returned to **You** there will be an additional charge to cover the administration cost of providing this Policy and this will be calculated as a minimum amount of one half of the portion of the premium to be returned to **You** or £/€ 50, whichever is the lesser. If a claim has been made during the period of cover provided, **You** must pay the full premium and **You** will not be entitled to any refund.

If **You** wish to cancel **Your** Policy please contact Abbeygate Insurance Brokers Ltd.

If **You** have a Single **Trip** Policy and wish to cancel it, **We** will not refund any premium.

SPECIAL NOTICE

This is not a private medical insurance and only gives cover in the event of an **Accident** or **Illness** that requires emergency **Treatment** whilst abroad. In the event of any medical **Treatment** becoming necessary which results in a claim under this insurance, **You** will be expected to allow **Us** or **Our** representatives unrestricted reasonable access to **Your** medical records and information.

PRE-EXISTING MEDICAL CONDITIONS

Please refer to General Exclusion number 30 on page 17 for full details of what the **Pre-Existing Medical Condition** clause says.

EU COMPENSATION RIGHTS

Under European Union (EU) travel regulations, **You** are entitled to claim compensation from **Your** carrier if any of the following happen:

1. Denied boarding and cancelled flights - If **You** check in on time but **You** are denied boarding because there are not enough seats available or if **Your** flight is cancelled, the airline operating the flight must offer **You** financial compensation.

2. Long delays - If **You** are delayed for two hours or more, the airline must offer **You** meals and refreshments, hotel accommodation and communication facilities. If **You** are delayed for more than three hours, the airline must pay compensation, the amount of which depends on the delay and the distance travelled

3. Luggage - If **Your** checked-in luggage is damaged or lost by an EU airline, **You** must claim compensation from the airline within 7 days. If **Your** checked-in luggage is delayed, **You** must claim compensation from the airline within 21 days of its return.

4. Death or injury - If **You** are injured in an **Accident** on a flight by an EU airline, **You** may claim damages from the airline. If **You** die as a result of these injuries **Your Family** may claim damages from the airline.

Making A Claim

CLAIMS PROCEDURE

In the event of any occurrence likely to give rise to a claim under this Policy, **You** must notify **Us** ensuring that full details are given to **Us** in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice must include full particulars of the occurrence. You must provide to the claims company all documentary evidence they may require in support of your claim, including medical information if required.

Please be aware in the case of a claim for loss or damage from an airline, a Property Irregularity Report will be required.

MEDICAL ASSISTANCE NOTIFICATION

In the event of **Illness** or **Bodily Injury** during **Your Trip** which may require hospitalisation, or if **You** have already been admitted to hospital, **You** must notify **Our** nominated emergency service, CEGA Group. It has the medical expertise, contacts and facilities to help **You**. It will liaise with the hospital and arrange transport to **Your Country of Residence** when this is considered to be medically necessary. It will be entitled to decide, at its discretion, to repatriate **You** to **Your Country of Residence** as soon as **Your** medical condition is stable and **You** are fit to fly.

It will also arrange transport to **Your Country of Residence** when **You** have received notice of **Illness** or death of a **Relative** at home. **You** must contact them before making alternative arrangements if **You** wish to return home by any means other than that originally booked (i.e. curtail **Your Trip**).

You should contact:

Assistance:

Cyprus: +357 26 030 137

Portugal:+351 289 367 352

Spain: +34 951 781 349

Email:assistance@cegagroup.com

You should tell them **You** have a Abbeygate travel insurance policy and give them the Contract number and the certificate number shown on **Your Schedule of Insurance**

FOR NON-EMERGENCY ASSISTANCE CLAIMS

Brit Claims Team
PO Box 127
Chichester
West Sussex
PO18 8WQ
United Kingdom
Claims:
Cyprus: +357 26 030 137
Portugal:+351 289 367 352
Spain: +34 951 781 349
Email: ClaimsService@cegagroup.com

CLAIMS CO-OPERATION

You must provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records **We** deem necessary to evaluate the incident or claim. In no event will **We** be liable to pay any claim under the policy unless **You** co-operate with **Us** and/or **Our** representatives as **We** reasonably require in the investigation of the claim. All information, evidence, details of household insurance and medical certificates, as required by **Us**, must be sent at **Your** own expense.

Table of Benefits

The table below shows the Levels of Cover and alternative excesses you can choose from. Please see **Your** individual **Schedule of Insurance** for the Level of Cover and excesses **You** have chosen. Benefit limits and excesses in the Table of Benefits are shown in both GBP (£) and Euros (€) and **You** will be covered up to the limits shown in the same currency in which **You** pay **Your** premium and claims will also be settled in this currency. There are three Levels of Cover options for Annual Multi Trip and Single Trip policies – **Silver**, **Gold** and **Platinum**

Section of Cover		Silver £/€	Gold £/€	Platinum £/€	Excess per insured person, per section £/€
1.1.1	Cancellation or Curtailment	1,000	5,000	10,000	100
1.1.2	Travel Disruption	250	500	750	100
1.1.3	Alternative Accommodation	250	500	750	100
1.2	Missed Departure and Transport diversion	250	500	750	100
1.3	Travel Delay Inconvenience Benefit	10 per day up to 100	20 per day up to 200	30 per day up to 300	Nil
1.4	Alteration of Itinerary	250	500	750	100
2.1	Emergency Medical and Repatriation Expenses	1,000,000	3,500,000	5,000,000	100
2.2	Hospital Inconvenience Benefit	10 per day up to 300	20 per day up to 600	30 per day up to 900	Nil
2.3	Funeral Expenses	1,500	3,500	5,000	100
2.4	Pet Care (Additional Kennel/Cattery)	50 per day up to 500	50 per day up to 500	50 per day up to 500	Nil
3	Personal Accident With age related cover limitations in Currency of Benefits	Ages 16-65	Ages 16-65	Ages 16-65	
	1) Accidental Death Under 16 limit 2,500 Over 65 limit 5,000	10,000	15,000	50,000	Nil
	2) Loss of one limb or one eye Under 16 or over 65 limited to 50%	10,000	15,000	50,000	Nil
	3) Loss of two limbs or both eyes or one limb and one eye Under 16 or over 65 limited to 50%	10,000	15,000	50,000	Nil
	4) Permanent Total Disablement Under 16 limited to 50% of Benefit. Over 65 no cover	10,000	15,000	50,000	Nil
4.1	Baggage and Personal Effects	750	5,000	7,500	100
	• Single Item Pair or Set Limit	150	300	450	100
	• Valuables Total Limit	150	300	450	100
4.2	Delayed Baggage	150	300	450	Nil
5.1	Money and Documents				
	•Cash Limit (aged 18 and above)	150	300	450	100
	•Cash Limit (under 18)	100	150	225	100
5.2	Fraudulent Use of Lost Credit/Debit Card	150	300	450	100
6.1	Personal Liability	1,000,000	1,500,000	2,000,000	250
7	Hijack and Kidnap	50 per day up to 1,000	75 per day up to 1,500	100 per day up to 2,000	Nil

Optional Cover Benefits

If **You** have chosen any of the optional cover benefits available, and have paid the additional premium required for this cover, the following also applies. Please check your schedule to confirm what additional benefits apply.

	Optional Cover Benefits	Silver £/€	Gold £/€	Platinum £/€	Excess per insured person, per section £/€
8.1	Owned and Hired Ski Equipment	500	500	500	100
	Single Item Limit	200	200	200	100
8.2	Hiring Replacement Ski Equipment	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
8.3	Lift Pass	300	300	300	Nil
8.4	Piste Closure	30 per day up to 300	30 per day up to 300	30 per day up to 300	Nil
8.5	Avalanche Cover	500	500	500	100
9.1.1	Business Equipment	2,000	2,000	2,000	100
	Single Item Limit	500	500	500	100
9.1.2	Business Documents and Records	50	50	50	Nil
9.2	Business Money	200	200	200	Nil
9.3	Replacement Staff	1,500	1,500	1,500	100 or 50
9.4	Additional Personal Accident	Normal Benefit x 2	Normal Benefit x 2	Normal Benefit x 2	Nil
10.1	Owned and Hired Golf Equipment	1,000	1,000	1,000	100
	Single Item Limit	500	500	500	100
10.2	Hiring Replacement Golf Equipment	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
10.3	Green Fees	300	300	300	Nil
11	One Way Trip – Extend Cover by up to 31 Days (Limitations apply)	Option	Option	Option	Nil
12	Terrorism Disruption (Extended Cancellation or Curtailment)	1,000	5,000	10,000	100
13.1	Owned and Hired Sports and Cycle Equipment	1,500	1,500	1,500	100
	Single Item Limit	500	500	500	100
13.2	Hiring Replacement Equipment	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
14	Gadget Cover (Up to 4 Gadgets)				
14.1	Accidental & Malicious Damage	Not Available	1,000	2,000	100
14.2	Theft or Loss	Not Available	1,000	2,000	100
14.3	Liquid Damage	Not Available	1,000	2,000	100
	Single Item Limit All sections	Not Available	500	500	100
	Unauthorised Usage	Not Available	500 Limit 100 per occurrence	500 Limit 100 per occurrence	100
15	Wedding Cover				
15.1	Attire	1,000	1,000	1,000	100
	Single Item Limit	250	250	250	100
15.2	Rings	250	250	250	100
15.3	Gifts	1,000	1,000	1,000	100
	Single Item Limit	250	250	250	100
	Gift Cash Limit	150	150	150	Nil
15.4	Photographs and Video	750	750	750	100

General Definitions

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy, the **Schedule of Insurance** or endorsements and are shown in **bold** print.

1. **Accident**
   A sudden and unforeseen event caused by external and visible means including **Exposure**.
2. **Bodily Injury**
   A **Bodily Injury** caused solely by **Accidental** means and occurring solely and directly and independently of any other cause which occurs at an identifiable time and place within twelve (12) calendar months of the date of the **Accident**.
3. **Business Documents and Records**
   Any **Document** related to **Your** business that provides details related to **Your** business's internal and external transactions and which are written or printed on paper. **Business Documents and Records** include but are not limited to letters, invoices, order sheets, printed emails, notes, reports, financial or otherwise, which belong to **Your** business and are in **Your** custody and are taken on or acquired during a business **Trip** undertaken by **You**.
4. **Business Equipment**
   Any equipment used in the support of **Your** business, which is portable by design, including but not limited to personal computers, telephones and calculators portable trade samples, or articles which belong to **Your** business and are in **Your** custody and are taken on or acquired during a business **Trip** undertaken by **You**.
5. **Business Money**
   Money which belongs to **Your** business and which **You** have in **Your** possession for the purpose of paying expenses related to **Your** business and which **You** have taken on or acquired during a business **Trip** undertaken by **You**.
6. **Complications of Pregnancy and Childbirth**
   In this Policy **Complications of Pregnancy and Childbirth** will only include the following:
   i. Toxaemia (toxins in the blood);
   ii. Gestational hypertension (high blood pressure arising as a result of pregnancy);
   iii. Pre-eclampsia (where **You** develop high blood pressure, carry abnormal fluid and have protein in **Your** urine during the last 18 weeks of **Your** pregnancy);
   iv. Ectopic pregnancy (a pregnancy that develops outside of the uterus);
   v. Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue);
   vi. Post-partum haemorrhage (excessive bleeding following childbirth);
   vii. Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery);
   viii. Placental abruption (part or all of the placenta separates from the wall of the uterus);
   ix. Hyperemesis gravidarum (excessive vomiting as a result of pregnancy);
   x. Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix);
   xi. Stillbirth;
   xii. Miscarriage;
   xiii. Emergency Caesarean section;
   xiv. A termination needed for medical reasons;

xv. Premature birth more than 8 weeks (or 16 weeks if **You** know **You** are having more than one baby) before the expected delivery date.

7. **Common Law Spouse**
A partner, including a civil partner, with whom **You** have co-habited continuously for six months on a permanent basis.

8. **Country of Residence**
Any country within the European Union and/or European Economic Area, the United Kingdom, Gibraltar, or Monaco in which **You** habitually reside for more than six months in any twelve- month period.

9. **Document**
Passport, Driving License, Visa, Green Card, pre-paid travel tickets, accommodation vouchers, car-hire vouchers, excursion vouchers and qualification certificates.

10. **Employee**
Any person under a contract of employment, service or apprenticeship with **You**.

11. **Excess**
The first amount of each and every loss that each **Insured Person** must pay for each section of cover.

12. **Exposure**
Death or **Permanent Total Disablement** solely as a result of unavoidable exposure to severe weather conditions.

13. **Family**
You, **Your** spouse or **Common Law Spouse** and dependent children under the age of 18 years.

14. **Illness/Ill**
Any disease, infection or bodily disorder which is unexpectedly contracted by **You** or which unexpectedly manifests itself for the first time during the **Period of Insurance**.

15. **Manual/Manual Labour**
Work that involves:
   i. hands-on use, installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery;
   ii. hands-on electrical and construction work or work above two storeys or 3 metres above ground level (whichever is the lower), building sites, any occupation involving heavy lifting;
   iii. supervised animal sanctuary work that has interaction with dangerous wild animals such as lions, tigers or big cats of any kind, elephants, unless under the constant supervision of a trained member of staff;
   iv. professional entertaining except singers and musicians.

16. **Medical Practitioner**
Any suitably qualified **Medical Practitioner** registered by the General Medical Council (or equivalent in the destination country); or in respect of dental **Treatment** only, a dental practitioner who is registered with the British Dental Association (or equivalent in the destination country); excluding an **Insured Person**, a **Relative** of an **Insured Person** or **Your Employee**.

17. **Money**
Cash consisting of: Coins, bank and currency notes, signed travellers' cheques, and pre-loaded debit or credit cards.

18. **One-Way Trip**
A single outward journey beginning in **Your Country of Residence** and ending 24 hours after **You** leave immigration control in the country of final destination.

19. Period of Insurance

In respect of Single **Trip** insurance: the **Period of Insurance** commences at the time **You** book the **Trip** or on the date this Policy is issued and the premium is paid whichever is the latter and finishes on the final date shown against the **Period of Insurance** on **Your Schedule of Insurance**.

In respect of Annual multi-**Trip** insurance the **Period of Insurance** commences on the first date shown against the **Period of Insurance** on **Your Schedule of Insurance** and finishes on the final date shown against the **Period of Insurance** on **Your Schedule of Insurance**.

Notwithstanding the above, if **You** have already departed on **Your Trip** prior to purchasing **Your** travel insurance, or if **Your** previous insurance has expired, cover is provided subject to the following conditions:

i. cover will start on the day following the purchase of **Your** Single **Trip** insurance or expiry of **Your** previous Annual multi-**Trip** insurance;
ii. no cover applies in respect of any **Pre-Existing Medical Conditions** whatsoever;
iii. no cover is provided under Section 2 for expenses arising from **Illness** occurring during the first 14 days, if departure from **Your Country of Residence** or expiry of **Your** previous insurance was more than 7 days before purchase date;
iv. the 14 day 'cooling off period' for cancelling the policy does not apply;
v. the overall period of **Your Trip** outside **Your Country of Residence** does not exceed the policy maximum for **Your** age, including any **Period of Insurance** under this Policy. In the event of a claim **You** will be required to provide evidence of the day **You** first left **Your Country of Residence**;
vi. this insurance being a Single **Trip** insurance Policy covering the remaining period of **Your Trip** including return to **Your Country of Residence**.

In respect of a **One-way Trip** the **Period of Insurance** commences at the time **You** book the journey or the date this Policy is issued and the premium paid, whichever is later.

20. Permanent Total Disablement

Total Disablement which has lasted for twelve (12) consecutive calendar months and entirely prevents **You** from engaging in any occupation for which **You** are suited by education, training or experience for the remainder of **Your** life.

21. Pre-Existing Medical Condition

i. Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which **You** have received **Treatment** during the last 60 consecutive months (including surgery, tests or investigations by **Your** doctor or a consultant/specialist and been prescribed drugs or medication);
ii. Any medical condition for which **You** have received surgery, in-patient **Treatment** or investigations in a hospital or clinic within the last twelve months, or for which **You** are on a waiting list , or have knowledge of the need for. surgery **Treatment** or investigation at a hospital, clinic or nursing home for;
iii. Any medical condition for which **You** are taking prescribed drugs or medication;
iv. Any medical condition for which **You** have received a terminal prognosis;
v. Any medical condition that **You** are aware of but for which **You** have not had a diagnosis.

22. Property

Personal effects owned by **You** or which are **Your** responsibility, which are taken by **You** on, or acquired during a **Trip**. **Property** excludes **Valuables, Money** and **Documents**, which are insured separately by this Policy.

23. Relative

Spouse, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, fiance(e) or **Common-Law Spouse**

24. Schedule of Insurance

The document showing details of **Your** cover.

25. Sports Equipment

Items of a personal nature specifically designed and intended to be used for participation in a particular sport, game or leisure activity.

26. Ski Equipment

Skis (including bindings), ski boots, ski poles and snowboards.

27. Terrorist Activity, Terrorist

An act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. **Terrorist Activity** can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a **Terrorist Activity** can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

28. Treatment

Medical care given to a patient for illness or injury. During **Your Trip, Treatment** is limited to emergency or urgent care for the unexpected occurrence of a medical condition first occurring during **Your Trip**.

29. Trip

A holiday, including a cruise holiday, or a non-**Manual Labour** business **Trip** which commences and ends in the **Country of Residence,** or a **One-way Trip** which commences in the **Country of Residence,** is within the geographical areas stated in **Your Schedule of Insurance** and is due to commence within the **Period of Insurance**.

30. Valuables

Jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones set in an item of jewellery, musical instruments that can be carried by hand, furs or leather clothing, watches, smart watches, health and fitness trackers, binoculars, telescopes, photographic equipment, electronic audio or digital media, games consoles, laptops, tablets and other computer equipment and hand-held electronic devices including but not limited to MP3 and MP4 players, mobile and smart phones, Satellite Navigation Devices, Blackberries, iPods, iPads, Kindles and associated software, which are taken by **You** on, or acquired during, the **Trip**.

31. War

Any activity arising out of or attempt to participate in the use of military force between nations and will include:

i. Hostilities or warlike operations (whether **War** be declared or not).
ii. Invasion, civil **War**, rebellion, insurrection, revolution.
iii. Act of an enemy foreign to **Your** nationality, or the country in, or over, which the act occurs.
iv. Civil commotion assuming the proportions of, or amounting to, an uprising.
v. Overthrow of the legally constituted government.
vi. Military or usurped power.
vii. Explosions of weapons of **War**.

32. We, Us, Our

Lloyd's Insurance Company SA or Brit Syndicates Ltd.

33. Winter Sports

Skiing; sledging; snowboarding; off-piste skiing and snowboarding except in areas considered to be unsafe by resort management and unless with a qualified guide; blade skating; cross-country skiing; dry skiing; heli-skiing; inner tubing; langlauf; mono- skiing; snow mobile; snow shoeing; tobogganing and glacier walking up to 4,000 metres.

34. You, Your, Insured Person(s)

The person or persons named in the **Schedule of Insurance** who are domiciled in their **Country of Residence**.

General Conditions

These Conditions apply to all sections of the Policy.

1. **Observance – Failure to Comply with Policy Conditions**

   Our liability to make any payment under this Policy is conditional upon **Your** observance of all terms, provisions, conditions and endorsements of this Policy. If **You** do not comply with **Your** obligations specified in this Policy, this may prejudice **Your** position to recover under any claim and **Your** claim may be rejected or not paid in full.

2. **Information and changes We need to know about**

   You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out **Your** Policy and not to make a misrepresentation to **Us**. Please tell Abbeygate Insurance Brokers Ltd if there are any changes required to the information set out in **Your Schedule of Insurance**.

   You must tell **Us** as soon as possible about any changes in the information **You** have provided to **Us** which occurs before or during any **Period of Insurance**. When **We** are notified of a change, **We** will tell **You** if this affects **Your** Policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or additional premium being applied to **Your** Policy. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

3. **Fraudulent Claims**

   i. **If You make a fraudulent claim under this insurance contract, We:**

      a) are not liable to pay the claim; and
      b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
      c) may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

   ii. **If We exercise Our right under clause 3.i.c) above:**

      a) **We** will not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
      b) **We** need not return any of the premiums paid.

   iii. **Access to Additional Materials**

      You must provide **Us**, or **Our** designated representatives, with all information, documentation, and medical information that **We** may reasonably require during the term of this Policy, or until resolution of all claims, whichever is later.

   iv. **Right to Medical Records and Medical Examination**

      Following notice of a claim, **You** must provide, when requested by **Us**, all authorisations necessary to obtain **Your** medical records. **We** may request that **You** are examined by a medical expert of **Our** choice, and at **Our** expense, in relation to **Your** claim only.

6. **Applicable Law and Jurisdiction**
   If there are any disputes arising under, out of or in connection with this Insurance they will be dealt with in accordance with the Service of Suit and Jurisdiction Clause attached to **Your Schedule of Insurance**.

7. **Cover Period**
   For a Single **Trip** Policy, cover for cancellation of a **Trip** commences at the time **You** book the **Trip** or this Policy is issued and the premium paid, whichever is later.
   Cover for a **Trip** commences on the date shown against the **Period of Insurance** on **Your Schedule of Insurance** or when **You** leave **Your** home or place of work whichever occurs last and ends when **You** return to **Your** home or place of work, or the end date of the **Period of Insurance** shown on **Your Schedule of Insurance** whichever occurs first.
   For an Annual multi-**Trip** Policy, cover for cancellation of a **Trip** commences at the time **You** book the **Trip** or at the start of the Period of Insurance whichever is the latter.
   Cover for a **Trip** commences during the **Period of Insurance** when **You** leave **Your** home or place of work whichever occurs last and ends when **You** return to **Your** home or place of work, or the end date of the **Period of Insurance** shown on **Your Schedule of Insurance** whichever occurs first.

8. **Limitation**
   You are covered up to the amount shown in the **Your Schedule of Insurance**.

9. **Language**
   The language of this Policy and any communication throughout the duration of the **Period of Insurance** will be English.

10. **Sanctions Provision**
    We will not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

Taxes

There may be circumstances where taxes may be due that are not paid via **Us**. If this occurs then it is **Your** responsibility to ensure that these are paid direct to the appropriate authority.

General Exclusions

WHAT IS NOT COVERED

A. **We** will not pay any claim directly or indirectly caused by or contributed to by:
   1. **War**. (This does not apply to SECTION 2 – EMERGENCY MEDICAL EXPENSES) while **You** are away from **Your Country of Residence**. **You** must follow any relevant suggestions or recommendations made by any government or other authority during the **Period of Insurance**.
   2. **Terrorist Activity.** (This does not apply to Item 4 – Alteration of Itinerary under SECTION 1 - CANCELLATION AND DISRUPTION or SECTION 2 – EMERGENCY MEDICAL EXPENSES or if **You** have chosen to purchase the optional Terrorism Disruption cover) while **You** are away from **Your Country of Residence. You** must follow any relevant suggestions or recommendations made by any government or other authority during the **Period of Insurance**.

3. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
   3.1 the dispersal or application of pathogenic or poisonous biological or chemical materials; or
   3.2 the release of pathogenic or poisonous biological or chemical materials.
4. **Winter Sports** unless an Annual multi-**Trip** Policy or a Single **Trip** Policy **Winter Sports** extension is purchased.
5. motor cycling except as shown in Amateur Sporting and Hazardous Activities on pages 45 to 49.
6. mountaineering or rock climbing normally requiring the use of ropes or guides.
7. driving a mechanically propelled vehicle in any kind of race.
8. **You** travelling against medical advice.
9. **You** travelling for the purpose of receiving **Treatment.**
10. **You** travelling for the purpose of receiving cosmetic or elective surgery.
11. **You** being aware of any medical condition which could reasonably be expected to lead to a claim.
12. **You** flying, except as a passenger in an aircraft licensed to carry passengers.
13. **You** travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU countries) have advised against all, or all but, essential travel.
14. You travelling to any of the following territories – Russia, Ukraine, Belarus, Iran, Cuba, North Korea or Syria
15. **You** being under the influence of, or being affected by alcohol or drugs (unless such drug has been prescribed by a qualified **Medical Practitioner** but not for the **Treatment** of drug addiction).
16. **You** attempting to commit or committing intentional self-Injury or suicide.
17. 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 or advertised facilities to **You**.
18. **You** taking part in **Manual Labour.**
19. any sport or activity not shown in the Activity and Sports List or **You** participating in any competitive or professional sports.
20. **You** falling as a result of **You** climbing or moving around the outside of a building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and **You** jumping from any height (unless in an attempt to save someone's life).
21. any criminal or illegal act by **You**.
22. **Your** operational duties as a member of the armed forces.
23. Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related **Illness**.
24. **Your** deliberate exposure to exceptional danger (other than in an attempt to save human life).
25. incidents after the expiry of the **Period of Insurance.**
26. loss which at the time of happening is insured by, or would, but for the existence of this Policy, be covered by any other existing guarantee, insurance, compensation scheme or any motoring organisation's service. If **You** have any other Policy in force, which may cover the event for which **You** are claiming, **You** must tell **Us**. This exclusion does not apply to personal accident

cover. Where **You** are able to claim from another insurance covering the risk of the airline or other carrier, with which **You** have travelled, **We** will only pay for the outstanding balance.

27. any claim in any way caused by or resulting from:

a) the coronavirus disease (COVID-19);
b) any mutation or variation of COVID-19;
c) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
d) any mutation or variation of SARS-CoV-2;
e) any epidemic or pandemic which has been declared, categorised, or otherwise referred to as such by
(i) the World Health Organisation or a representative thereof, or
(ii) any governmental public health agency of a country directly affected by the spread of a disease, or any equivalent mass outbreak of infectious disease;
f) any fear or threat of a), b), c), d) or e) above (whether actual or perceived)

28. Any claim as a result of withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of any Port Authority or the Civil Aviation Authority or any similar body in any country.

29. Any loss, damage, liability, cost or expense arising directly or indirectly out of a Cyber Act Defined as:

a) **Cyber Act**
An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

b) **Cyber Incident**
Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

30. any Pre-Existing Medical Condition known about at the inception date of travel. However, if:

i. any of the Pre-Existing Medical Conditions that You have are included in the following list;
and
ii. the words in brackets apply to Your Pre-Existing Medical Condition;
or
iii. the Pre-Existing Medical Condition has been stable and well-controlled for the last 24 months on Medical Practitioner administered medication and has not required a hospital admission or referral to a specialist because of a worsening of Your condition;
iv. then this exclusion will not apply and You will be covered by the normal terms of the Policy.

31. Acne

32. ADHD (Attention Deficit Hyperactivity Disorder)

33. Any disabilities impairing mobility, vision or mental health providing an Insured Person is accompanied by an appropriate carer for when any assistance is required

34. Arthritis - Juvenile, Osteoarthritis, Rheumatoid or Psoriatic arthritis, Reiter's Syndrome, Rheumatism. (There must have been no hospital admissions within the last 12 months. The arthritis must not affect the back more than any other area of the body. The **Insured Person** must not be taking more than 2 medications. The **Insured Person** must not require any mobility aids, other than a walking stick. There must have been no dislocations or any joint replacements. The **Insured Person** must not be awaiting surgery. The **Insured Person** must have no lung problems/respiratory disorders.)

35. Allergies (limited to Rhinitis, Chronic Sinusitis, Eczema, Food intolerance & Hay Fever)

36. Asthma (providing it was diagnosed before age 50, and the **Insured Person** is taking/using no more than 2 medications/inhalers and has not been admitted to hospital in the last year)

37. Bell's Palsy

38. Benign Positional Vertigo

39. Bladder Infection

40. Breast Cancer/Prostate Cancer (provided the **Insured Person**: -was diagnosed more than months ago; -has not had any chemotherapy or radiotherapy in the last 12 months and the cancer has not spread outside the breast or prostate at any time; - in the case of cancer of the prostate the **Insured Person** must have a PSA of 3.0 or less)

41. Bunion

- Carpal Tunnel Syndrome
- Cataracts
- Coeliac Disease
- Congenital Blindness
- Corneal Graft
- Cystitis (provided no ongoing Treatment)
- Deafness
- Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, leg or foot amputation, liver damage).
- Dry Eye Syndrome
- Eczema
- Enlarged Prostate (benign only)
- Essential Tremor
- Folate Deficiency
- Fungal Nail Infection
- Gallbladder Removal (no complications)
- Gastric Reflux

- Glaucoma
- Goitre
- Gout
- Hay Fever
- Hiatus Hernia
- High Cholesterol
- Hormone Replacement Therapy - HRT
- Hypertension - High Blood Pressure
- Hypotension - Low Blood Pressure (Must not be associated with any underlying condition)
- Impetigo
- Insulin Resistance
- Macular Degeneration
- Meniere's disease
- Migraine
- Osteoporosis - Osteopenia, Fragile Bones (There must have been no broken bones within the last 5 years)
- Pernicious Anaemia
- Raynaud Disease
- RSI (Repetitive strain injury/Tendinitis)
- Sinusitis
- Tendonitis
- Tinnitus
- Tonsillitis
- Underactive or Overactive Thyroid

B. **We** will not pay for any indirect losses which result from the incident that caused **You** to make a claim. Examples of losses **We** will not pay for include loss of earnings due to being unable to return to work following **Injury** or **Illness** happening while on a **Trip** or replacing locks if **You** lose **Your** keys.

C. **We** will not pay for any costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient **Treatment,** or appointments, or for collection of medication prescribed by the hospital only), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs unless pre-authorised by **Us**.

Territorial Exclusion: Russia, Ukraine and Belarus - LMA5583B

Territorial Exclusion: Russia, Ukraine and Belarus

Notwithstanding anything to the contrary in this Policy, this Policy excludes any loss, damage, liability, cost or expense of whatsoever nature, directly or indirectly arising from or in respect of any:

i. entity domiciled, resident, located, incorporated, registered or established in an Excluded Territory;

ii. property or asset located in an Excluded Territory;

iii. individual that is physically in an Excluded Territory;

iv. claim, action, suit or enforcement proceeding brought or maintained in an Excluded Territory;

v. payment in an Excluded Territory.

This exclusion will not apply to any coverage or benefit required to be provided by the insurer by law or regulation applicable to that insurer, however, the terms of any sanctions clause will prevail.

For purposes of this exclusion, "Excluded Territory" means:

- Belarus (Republic of Belarus); and
- Russian Federation; and
- Ukraine, including any disputed regions of Ukraine and including the Crimean Peninsula.

All other terms, conditions and exclusions remain unchanged.

LMA5583B
8 March 2023

Cover Options

The Cover Option purchased by **You** will be shown in **Your Schedule of Insurance**.

ANNUAL MULTI-TRIP

Provides unlimited travel cover during the **Period of Insurance** provided no single **Trip** lasts longer than the number of days per **Trip** chosen by **You** when the cover was purchased and shown on **Your Schedule of Insurance**. If the **Trip** is not completed within the chosen **Trip** length due to circumstances outside **Your** control, cover will continue for an additional maximum of 30 days at no additional premium. Any person travelling who is under the age of 18 years at the commencement of the **Trip** and who is named as a dependent on **Your Schedule of Insurance** must be accompanied for the entire **Trip** by an adult who is also insured by this Policy. Cover is provided for up to 17 days in total for **Winter Sports** within the **Period of Insurance** upon payment of the appropriate premium.

SINGLE TRIP

Provides cover for one **Trip** up to a maximum period of 180 days. The **Trip** length **You** have chosen is shown on **Your Schedule of Insurance** as the **Period of Insurance**. If the **Trip** is not completed by the end of the **Period of Insurance** shown on **Your Schedule of Insurance** due to circumstances outside **Your** control, cover will continue for an additional maximum of 30 days at no additional premium.

ONE WAY TRIP

If **Your** cover is only one way, coverage ceases after 48 hours from **Your** arrival in the country of **Your** final destination unless **You** have purchased the optional One-Way **Trip** extension

OPTIONAL EXTENSIONS

Winter Sports - See Section 8 for details of the cover provided.

Business Cover – See Section 9 for details of the cover provided.

Golf Cover – See Section 10 for details of the cover provided.

One-Way Trip Extension Cover – See Section 11 for details of the cover provided.

Terrorism Disruption Cover – See Section 12 for details of the cover provided.

Sports Equipment and Cycle Cover – See Section 13 for details of the cover provided.

Gadget Cover – See Section 14 for details of the cover provided.

Wedding Cover – See Section 15 for details of the cover provided**.**

Territorial Areas

You are covered for **Trips** to countries within the following areas provided that **You** have paid the appropriate premium, as shown in **Your Schedule of Insurance**:

Cover whilst travelling within Your Country of Residence

There is no cover under Section 2 in **Your Country of Residence**. Cover under all other sections applies if **Your Trip** is away from **Your** home and involves at least two nights stay in pre-booked accommodation or travel arrangements that have been pre-booked with a commercial carrier.

Europe

Albania, Andorra, Austria, Azores, Balearic Islands, Belgium, Bosnia Herzegovina, Bulgaria, Canary Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Georgia, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Irish Republic, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia & Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, United Kingdom including the Channel Islands.

Worldwide excluding USA and Canada

Anywhere in the world apart from USA, Canada, Iran, Cuba, North Korea and Syria.

Worldwide including USA and Canada

Worldwide excluding Iran, Cuba, North Korea and Syria.

Reciprocal Health Agreements

EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card from **Your** local Health Authority.

This will entitle **You** to benefits from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **We** agree to pay for a medical expense which has been reduced because **You** have used either a European Health Insurance Card or private health insurance, **We** will not deduct the **Excess** under Section 2 – Emergency Medical, Repatriation and Other Expenses.

Australia

If **You** need medical **Treatment** in Australia and reciprocal arrangements are in place, **You** must enrol with a local MEDICARE office. **You** do not need to enrol when **You** arrive, but **You** must do this after the first occasion **You** receive **Treatment**.

In-patient and out-patient **Treatment** at a public hospital will then be available free of charge. For UK residents details of how to enrol and the free Treatment available can be found in the Health Advice for Travellers booklet available from **Your** local Post Office in the UK or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au.

If **You** are admitted to hospital **You** must contact **Our** Medical Assistance company as soon as possible and get their authorisation in respect of any **Treatment** NOT available under MEDICARE.

SECTION 1 – CANCELLATION AND DISRUPTION

WHAT IS COVERED

1. **Cancellation Curtailment and Travel Disruption**

1.1.1 If **You** are required to cancel or curtail a **Trip** as a result of any of the Specified Occurrences below **We** will pay any irrecoverable or unused travel and accommodation expenses for which **You** have paid in advance or for which **You** have contracted to pay, up to the Sum Insured shown on **Your Schedule of Insurance.**

1.1.2 If due to any of the contingencies in sub-section (d) of the Specified Occurrences below a **Trip** is not cancelled but **Your** travel is disrupted, **We** will pay **Your** reasonable additional travel and accommodation expenses (room only) which are of a similar standard to that of **Your** pre-booked travel and accommodation and which are necessary to get **You** to **Your** destination up to the SUM INSURED shown in **Your Schedule of Insurance**.

1.1.3 If due to any of the contingencies in sub-section (e) of the Specified Occurrences below, a **Trip** is not cancelled but **You** have to change accommodation, **We** will pay for the cost of equivalent local accommodation up to the SUM INSURED shown in **Your Schedule of Insurance.**

Specified Occurrences:-

a) **Your** death or sustaining **Bodily Injury** or becoming **Ill**.

b) the death, **Bodily Injury** or **Illness** of **Your Relative** or business colleague or of any person with whom **You** had arranged to travel, reside or conduct business or the immediate **Relative** or business colleague of such person.

c) **You** or any person with whom **You** had arranged to travel, reside or conduct business being:

   i. quarantined or called for witness or jury service;

   ii. made redundant, provided that such redundancy qualifies for payment under **Your Country of Residence's** Redundancy Payments Act;

   iii. called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services;

   iv. required to be present at **Your** home or place of business in the **Country of Residence** following a burglary or major damage caused by storm, flood or fire;

d) the cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which **You** had previously booked to travel, resulting from any of the following contingencies: strike, industrial action, avalanche, adverse weather conditions, or **Accident** or mechanical breakdown. This is provided that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected;

e) major damage caused by storm, flood or fire rendering uninhabitable the accommodation in which **You** had previously booked to reside during the **Trip**,
excluding any waterborne vessel or craft.

1.2 Missed Departure and Transport Diversion

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of reasonable additional travel and accommodation expenses (room only) which are of a similar standard to that of **Your** pre-booked travel and accommodation and which are necessarily incurred by **You**:

a) if at the commencement of the **Trip You** miss **Your** pre-booked international travel connection through **Your** journey due to the departure point being disrupted as the direct result of:

i. a fellow passenger or a crew member of the conveyance in which **You** are travelling sustaining a **Bodily Injury** or becoming **Ill** after such journey has commenced; or

ii. strike, industrial action, avalanche, adverse weather conditions provided always that such contingency had not occurred, commenced or been announced before the relevant international travel booking was made; or

iii. an **Accident** to or mechanical breakdown of the vehicle **You** are travelling in.

b) if at any time during the **Trip** an aircraft, sea vessel or other publicly licensed passenger conveyance in which **You** are travelling has to be diverted from its pre-arranged destination as the result of:

i. a fellow passenger or a crew member sustaining **Bodily Injury** or becoming **Ill**; or

ii. strike, industrial action, avalanche, adverse weather conditions, **Accident** or mechanical breakdown, provided always that such contingency has not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

1.3 Travel Delay Inconvenience Benefit

If **You** are delayed because of the late departure of an aircraft, sea vessel or other publicly licensed form of passenger transport in which **You** had previously booked to travel as the result of strike, industrial action, avalanche, adverse weather conditions, **Accident** or mechanical breakdown, **We** will pay **You**:

On the outward journey at commencement of the **Trip,** for the first completed 12-hour period that transport is delayed and for each subsequent completed 12-hour period, the sum insured and limitations shown in **Your Schedule of Insurance**.

And again, for all subsequent journeys during the **Trip**.

1.4 Alteration of Itinerary

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** for reasonable additional travel and accommodation expenses (room only) necessarily incurred by **You** in the alteration of the arrangements of the **Trip** consequent upon **You** being the victim of a hi-jack, kidnap, **Terrorist Activity** or criminal act.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in **Your Schedule of Insurance**, except in respect of the Travel Delay Inconvenience Benefit payable under sub-section 1.3 above.

2. under subsections c) of Specified Occurrences above, (ii) and (iii) for claims arising out of any contingency that had occurred, commenced or been announced before this Policy was effected.

3. claims for cancelling or curtailing **Your Trip** due to any medical condition or set of circumstances known to **You** at the time that the insurance was effected or at the time that

the **Trip** was booked, whichever is the latter, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the **Trip**.

4. claims for **You** not wanting to travel.
5. any claims for redundancy where the termination of **Your** employment was caused by **Your** misconduct, resignation or voluntary redundancy, or if **You** knew or were under threat of the redundancy at the time **You** booked **Your Trip** or the start date of the **Trip**.
6. claims for unused travel or accommodation arranged by using Air Miles, timeshare or similar promotions.
7. any claim that occurs due to pregnancy or childbirth, except as provided for under the benefits in section 2, unless a **Medical Practitioner** confirms that the claim comes from the **Complications of Pregnancy or Childbirth**.
8. claims arising from delay caused by strike or industrial action known to the public and already notified at the time **You** book **Your Trip** or **You** purchased **Your** Policy, whichever is later. No claim can be made for both Travel Delay and full cancellation of the **Trip.**

CONDITIONS AND LIMITATIONS

In addition to the General Conditions and Exclusions on pages 14 to 19 above **We** will only be liable:

1. for claims arising from delayed departure under Subsection d) of Specified Occurrences above and 3 (below) if **You** have obtained written confirmation from the carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment under these Subsections the period of delay will be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to **You**.
   Under Subsection 1.2.a) if in the selection of the route, means of travel and time of departure **You** have done all things reasonably practicable to minimise the possibility of late arrival at the departure point and allowing reasonable time to make an onward connection. This is defined as 120 minutes before the final check-in time as specified in the booking confirmation supplied to **You** for the flight, rail or sea **Trip**.
2. for claims under Subsection 1.2.a) iii. attributable to mechanical breakdown, if **You** have obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.
3. Any claim arising out of a contingency that had occurred, commenced, been announced or of which **You** were aware of before this Policy was effected.

SECTION 2 – EMERGENCY MEDICAL, REPATRIATION AND OTHER EXPENSES

WHAT IS COVERED

We will pay up to the sum insured shown in the **Your Schedule of Insurance** in respect of:

2.1 Emergency Medical and Repatriation Expenses

Expenses necessarily incurred outside **Your Country of Residence** as the result of **You** sustaining **Bodily Injury** or becoming **Ill** during the **Trip** for:

2.1.1 **Your** medical, hospital and **Treatment** expenses (including reasonable additional travel, evacuation, ambulance transportation costs and accommodation expenses).
2.1.2 **Your** additional repatriation expenses; including compulsory quarantine.
2.1.3 emergency dental **Treatment** for the immediate relief of pain only.

2.1.4 accompanying medical attendants if agreed by prior consultation between **Your** attending physicians and **Us** or **Our** appointed advisors.

2.1.5 Reasonable travel and accommodation expenses of a **Relative** or friend who, on medical advice is required to travel to, remain with, or escort **You**.

Emergency Return to Your Country of Residence

We will pay reasonable additional travel and accommodation expenses necessarily incurred by **You** following:

2.1.6 The death or **Illness** or **Bodily Injury** of **Your Relative** or business colleague necessitating **Your** return to **Your Country of Residence**.

2.1.7 Burglary or major damage at **Your** home or place of business in **Your Country of Residence**.

The death or **Illness** or **Bodily Injury** of an accompanying **Insured Person**, or the repatriation of such person as provided for in Subsections 2.1.1 and 2.1.2 above.

We will also pay:

2.2 Hospital Inconvenience Benefit

We will pay the sum insured shown in **Your Schedule of Insurance** for each completed 24 hour period that **You** spend as a hospital in-patient outside the **Country of Residence** as the result of **You** sustaining a **Bodily Injury** or becoming **Ill** during the **Trip**, up to a maximum of the sum insured shown in **Your Schedule of Insurance**.

2.3 Funeral Expenses

We will pay up to the sum insured in **Your Schedule of Insurance** for the cost of transporting **Your** remains or ashes to **Your** former place of residence in the **Country of Residence** if **You** die during the **Trip**, and/or the cost of burial or cremation if this takes place in the country abroad where the death occurred.

2.4 Pet Care

We will pay up to the sum insured shown in **Your Schedule of Insurance** for extra kennel and/or cattery costs for **Your** dog or cat if **You** are delayed in returning from **Your Trip** due to **Your** death, **Bodily Injury** or **Illness**. **We** will only pay for each complete 24-hour period and for a maximum of 5 such 24-hour periods in total.

We will not pay for any claim unless **You** can provide medical evidence to confirm such death, **Bodily Injury** or **Illness**.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. the cost of any medication, visit to a **Medical Practitioner** or **Treatment** the need for which could reasonably have been foreseen by **You** at the time that the **Trip** commenced, nor for any travel, accommodation or other expense incurred in connection therewith.
3. any expense incurred after **You** have returned to the **Country of Residence.**
4. any claim as a result of pregnancy or childbirth, unless a **Medical Practitioner** confirms that the claim is a result of **Complications of Pregnancy or Childbirth**.
5. any medical expenses incurred more than 12 months after incurring the first expense.

6. any **Treatment** or surgery which the treating **Medical Practitioner** believes is not essential or could wait until **You** return to **Your Country of Residence**.

SECTION 3 – PERSONAL ACCIDENT

WHAT IS COVERED

We will pay **You** one of the **Personal Accident** benefits shown in **Your Schedule of Insurance** if at any time during the **Trip You** sustain **Bodily Injury** including **Exposure**, which results in **Your** death or disablement.

If **You** disappear during the **Trip** and if, after 12 months has elapsed and all available evidence has been examined, there is reason to presume that **Your** death has occurred in accordance with the terms, provisions and conditions of this section of the Policy, the **Accidental** Death Benefit will become payable. If at any time after such payment **You** are found to be living, the **Accidental** Death Benefit sum paid must be refunded to **Us**.

IMPORTANT

For **Insured Persons** under the age of 16 years the **Accidental** Death Benefit is limited to £/€ 2,500 and all other benefits are reduced by 50%.

For **Insured Persons** over the age of 65 years the **Accidental** Death Benefit is limited to £/€ 5,000 and benefits 2 and 3 are reduced by 50%, benefit 4 (**Permanent Total Disablement**) is deleted.

CONDITIONS AND LIMITATIONS

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. In no case will **Our** liability in respect of **You** exceed in all the largest sum insured applicable under the benefits shown in **Your Schedule of Insurance**.
2. No claim will be payable under more than one item in the Personal **Accident** Table of Benefits in respect of the same **Bodily Injury**.
3. In the event that **Bodily Injury** results in **Your** death within thirteen weeks of the date of **Bodily Injury** and prior to the settlement of a claim for disablement under Items 2, 3 or 4 of the Personal **Accident** Table of Benefits, the **Accidental** Death Benefit will be payable.
4. In the event of a claim **Our** appointed medical adviser(s) will be allowed to examine **You** as often as may be deemed necessary.
5. For the purpose of this section:
   - **5.1** Loss of a limb will mean the permanent and complete loss of or loss of use of a limb or limbs at or above the ankle or wrist.
   - **5.2** Loss of an eye will mean permanent and total loss of sight without hope of improvement and where the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.
   - **5.3** Loss of both eyes will mean permanent and total loss of sight without hope of improvement and where **Your** name is added to the Register of Blind Persons on the authority of a registered qualified ophthalmic specialist.

SECTION 4 – BAGGAGE AND PERSONAL EFFECTS

WHAT IS COVERED

4.1 Baggage and Personal Effects

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of loss of or damage to **Property** and / or **Valuables**.

4.2 Delayed Baggage

We will pay up to the sum insured shown in **Your Schedule of Insurance** in respect of the cost of immediate necessities purchased or hired by **You** if on arrival at **Your** outward destination **You** are deprived of **Your** travel baggage for more than 12 hours because of temporary loss or mis-direction by the carriers (provided always that any amounts paid, other than hire charges, will be deducted from the total of any claim payable under this section if the baggage proves to be permanently lost).

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in **Your Schedule of Insurance,** except in respect of the Delayed Baggage and General Average and Salvage provisions of section 4.
2. claims for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report and/or crime reference number obtained.
3. claims for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained and specifically for claims arising against common carriers and hotels. In the case of an airline, a Property Irregularity Report will be required.
4. Any loss of, theft of or damage to **Property** or **Valuables,** left unattended by **You** in a public place, or location that the public has access to at any time.
5. any loss of, theft of or damage to **Property** or **Valuables** left in an unattended motor vehicle if:
    i. they have not been locked out of sight in a secure baggage area of the vehicle;
    ii. no forcible and violent means have been used by an unauthorized person to gain entry into the vehicle; and
    iii. no evidence of such entry is available.
6. any loss of, theft of or damage to **Property** or **Valuables**
    i. left in checked-in baggage, whilst in the custody of a carrier; and/or
    ii. packed in baggage left in the baggage hold, or storage area of a carrier; or
    iii. left in a left baggage facility, which incudes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
7. any loss of, theft or damage to **Property** or **Valuables** left unattended at **Your** accommodation other than in securely locked accommodation which is for **Your** sole use.
8. liability in respect of a pair or set of articles; **We** will be liable only for the value of that part of the pair or set which is lost or damaged.
9. any loss of, theft of, or damage to any item including clothing and equipment of any kind which has been loaned, hired or entrusted to **You** unless more specifically covered under Sections 8, 9 or 10 of this Policy and the required additional premium paid.
10. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, or any gradual occurrence.
11. any claim for loss or damage to **Property** or **Valuables**, in a suitcase, bag or other item of luggage caused by contact with perishable goods or powder or liquid which has leaked from its bottle, jar or other receptacle.
12. any loss of, theft of, or damage to household effects.
13. any loss of, theft of, or damage to food, drink or tobacco products.
14. electrical or mechanical breakdown or malfunction.

15. any loss of, theft of, or damage to securities, deeds, **Documents**, or **Property** held for business purposes unless more specifically covered under Section 9.
16. any damage to china, pottery, glass or other fragile or brittle articles, other than photographic equipment and telescopic lenses, unless by fire, or resulting from an **Accident** to a seagoing vessel, aircraft or vehicle.
17. any loss of, theft of, or damage to the following items:
    i. contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, mobility scooters, motor vehicles and their accessories, water craft and their accessories, trailers and trailer tents and their accessories and **Property**, carried in connection with any business, profession or trade unless **You** have requested cover under Sections 9 or 13 and paid the required additional premium.
    ii. accessories and/or subscriptions, unused rental charges, or pre-payments of mobile or satellite phones
18. any theft, loss of or damage to **Sports Equipment** whilst in use or in transit, unless **You** have requested cover under Sections 8, 10 or 13 and paid the required additional premium.
19. any loss of, theft of, or damage to **Winter Sports Equipment**, unless **You** have requested cover under SECTION 8 – **WINTER SPORTS** and paid the required additional premium.
20. confiscation, detention, damage or destruction by customs, governmental or other authority.
21. checked-in baggage that has not been retrieved and taken to **Your** accommodation address.
22. general average or salvage charges which are covered or would, but for the existence of this Policy, be covered by any other insurer or indemnifying organisation, except in respect of any excess beyond the amount payable by such other insurer or organisation.
23. any loss or damage to any reeds, strings or other replaceable accessory needed to play any musical instrument or to the musical instrument while it is in use.

CONDITIONS AND LIMITATIONS

1. **You** will at all times exercise reasonable care in the supervision of the **Property**.
2. Claims settlements for articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition as follows:
   Up to 1 year 85%
   Up to 2 years 65%
   Up to 3 years 45%
   Up to 4 years 30%
   Up to 5 years 20%
   Over 5 years NIL
3. The limit for any single item or pair or set of items is shown in **Your Schedule of Insurance**.

SECTION 5 – MONEY, DOCUMENTS AND CREDIT/DEBIT CARDS

WHAT IS COVERED

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of:

5.1 Money and Documents

Loss of personal **Money**, and/or **Documents** occurring during the **Trip**, including expenses. directly consequent upon such loss.

5.2 Fraudulent Use of Lost Credit/Debit Card

Loss resulting from the fraudulent use of any personal credit card, debit card, or charge card held by **You**, following loss of such card during the **Trip,** which is not reclaimable elsewhere.

Cover in respect of **Money** and **Documents** will commence at the time of their collection or receipt by **You**, or 72 hours prior to planned commencement of the **Trip**, whichever is later.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. any loss or theft not reported to the local police within 24 hours of discovery and where **You** have not obtained an official police report.
3. **Money** lost in currency exchange, depreciation in value or through errors or omissions in transactions or purchases.
4. loss of, theft of or damage to personal **Money**, **Documents** or Credit/Debit card(s)
    i. from a motor vehicle left unattended at any time; or
    ii. left in checked-in baggage, whilst in the custody of a carrier; and/or
    iii. packed in baggage left in the baggage hold, or storage area of a carrier; or
    iv. left in a left baggage facility, which incudes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
5. loss of, theft of or damage to **Money**, **Documents** or Credit/Debit card(s) left unattended by **You** in a public place, or location that the public has access to or unattended at any other time unless deposited in a hotel safe, or safety deposit box.
6. any claim for loss or damage to **Money, Documents** or Credit/Debit card(s) in a suitcase, bag or other item of luggage caused by contact with perishable goods or liquid which has escaped from its bottle, jar or other receptacle.
7. any loss, theft or damage to **Money, Documents** or Credit/Debit card(s) carried in connection with any business, profession or trade unless **You** have requested cover under Section 9 and paid the required additional premium.
8. loss of **Money** where **You** have not produced evidence of the withdrawal of cash.
9. confiscation or detention by customs or other governmental authority.
10. any loss in respect of the fraudulent use of **Your** credit card, charge card or bankers' card if **You** have not complied with the terms and conditions under which the card was issued, including those relating to the safe-keeping and use of the card and the reporting to the Issuing Company or Bank of any misplacement or loss.
11. loss of, theft of or damage to travellers' cheques and pre-loaded credit cards if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
12. daily living expenses when obtaining any replacement **Document**.
13. expenses arising whilst **You** are in **Your Country of Residence**.
14. Any extra travel and accommodation expenses incurred in returning to **Your Country of Residence**.

SECTION 6 – PERSONAL LIABILITY

6.1 Personal Liability

WHAT IS COVERED

We will pay **You** up to the sum insured shown **Your Schedule of Insurance** If **You** become legally liable to pay damages in respect of:

a) **Bodily Injury** to third parties during the **Trip**; and/or

b) for **Property Damage** to the property of third parties occurring during the **Trip, We** will:

   i. indemnify **You** for any such damages;
   ii. pay any claimant costs and/or expenses which the claimant is able to recover from **You**; and
   iii. pay any costs and expenses incurred in defense of the claim with **Our** consent up to but not exceeding the sum insured shown in **Your Schedule of Insurance.**

It is a condition of cover that **You** shall not admit any liability nor agree to settle any claim without **Our** prior written consent.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in the **Your Schedule of Insurance**.
2. liability for **Bodily Injury** to **Your Employees** or to any **Relative**.
3. liability for damage to **Property** owned by, or in the care, custody or control of, **You** or any **Relative**, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to **You** for the sole purpose of **Your** personal occupancy during the **Trip**.
4. liability arising out of the ownership, possession, custody or use of any aircraft, horse drawn or mechanically propelled vehicle (other than golf buggies) waterborne craft or firearm.
5. liability that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this insurance not been in force.
6. fines, penalties or liquidated damages.
7. compensation ordered or awarded by a Court of criminal jurisdiction.
8. punitive and exemplary damages awarded by any Court outside of the United Kingdom.
9. injury, illness or disease caused directly or indirectly by an infectious disease .
10. employer's liability or liability caused by You carrying out contracts, supplying goods and services, or doing any paid or voluntary work.
11. Liability for any claim arising from any deliberate act or omission by You.
12. liability arising directly or indirectly from taking part in any of the Amateur Sports or Hazardous Activities listed on page 45 to 49.
13. liability arising directly or indirectly in connection with:
    i. any malicious or unlawful act;
    ii. any deliberate act that is intended by You, other than where You use reasonable force to protect persons or tangible property;
    iii. You being under the influence of alcohol;
    iv. asbestos;
    v. Your violation of any Road Traffic Acts.

SECTION 7 – HI-JACK AND KIDNAP

WHAT IS COVERED

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** for each complete day that **You** are hijacked or kidnapped during the **Trip**, up to the maximum sum shown in **Your Schedule of Insurance**.

SECTION 8 – WINTER SPORTS

NOTE: Section 8 only applies if **You** have opted to purchase the **Winter Sports** Extension and it is shown in **Your Schedule of Insurance**.

SECTION 8.1 – Owned and Hired Ski Equipment

WHAT IS COVERED

In addition to Section 4, Baggage and Personal Effects, **We** will pay up to the sum insured shown in the **Your Schedule of Insurance** for theft or **Accidental** damage to **Your Ski Equipment** which **You** have taken on the **Trip** or hired **Ski Equipment** for which **You** are responsible.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. more than £/€ 200 for any single article or pair.
3. claims arising from loss, theft or attempted theft or damage to **Ski Equipment** left unattended and/or out of **Your** sight unless it is securely locked in a building.
4. any **Accidental** damage whilst **Your Ski Equipment** is in use.

SECTION 8.2 – Hiring Replacement Ski Equipment

WHAT IS COVERED

We will pay up to the sum insured shown in **Your Schedule of Insurance** per day to a maximum of the sum insured shown in the **Your Schedule of Insurance** for the hiring of replacement equipment if **Your Ski Equipment** is lost or damaged or delayed for more than 12 hours, during **Your** outward or onward **Trip**.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. any claim not supported by a written report from the carrier responsible for the delay or damage to **Your Ski Equipment**.

SECTION 8.3 – Lift Pass

WHAT IS COVERED

We will pay up to the sum insured shown in **Your Schedule of Insurance** in respect of any unexpired period of **Your** lift pass (based on a pro-rata calculation on the original value of the lift pass), should **Your** lift pass be lost or stolen which is confirmed by a Police report.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in **Your Schedule of Insurance**.

SECTION 8.4 – Piste Closure

WHAT IS COVERED

If all lifts in **Your** pre-booked ski resort are closed due to a lack of snow which means **You** have to travel to an alternative resort for skiing, **We** will pay up to the sum insured shown in **Your Schedule of Insurance** per day to a maximum of the sum insured shown in **Your Schedule of Insurance** for one of the following:

- **8.4.1** travel costs to the nearest available ski resort; or
- **8.4.2** the extra cost of acquiring a new or extended ski pass.

If all lifts in **Your** pre-booked ski resort are closed due to lack of snow and **You** are unable to ski at a different resort, **We** will pay up to a maximum of the sum insured shown in the **Your Schedule of Insurance.**

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. any claim not supported by a written statement from the management of the resort confirming the reason for the piste closure and the duration of the piste closure.
2. any costs incurred due to lack of snow at ski resorts less than 1,000 metres above sea level.
3. any claim where the piste closure was public knowledge prior to the booking of **Your Trip**.

SECTION 8.5 – Avalanche cover

WHAT IS COVERED

We will pay up to the sum insured shown in **Your Schedule of Insurance** for necessary and reasonable extra travelling and accommodation expenses if **Your** arrival or departure from **Your** pre-booked ski resort is delayed by more than 12 hours due to an avalanche.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. any costs incurred at ski resorts due to avalanche at less than 1,000 meters above sea level.

SECTION 9 – BUSINESS SUPPLEMENT COVER

NOTE: Section 9 only applies if **You** have opted to purchase the Business extension and this is shown in **Your Schedule of Insurance.**

SECTION 9.1 – Business Equipment Documents and Records

WHAT IS COVERED

9.1.1 Business Equipment

We will reimburse **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of the cost of the repair or replacement for **Business Equipment** in **Your** care, custody or control which is lost, damaged, stolen or destroyed.

9.1.2 Business Documents and Records

We will indemnify **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of the cost of replacing or restoring **Business Documents and Records** which are **Your Property** or responsibility, following loss or damage during the **Trip**.

WHAT IS NOT COVERED IN RESPECT OF BUSINESS EQUIPMENT

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained and/or crime reference number.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained and specifically for claims arising against common carriers and hotels. In the case of an airline, a Property Irregularity Report will be required.
4. loss, theft of or damage to **Business Equipment** left unattended by **You** in a public place, or location that the public has access to at any time.
5. any loss of, theft of or damage to **Business Equipment** left in an unattended motor vehicle if:
    i. it has not been locked out of sight in a secure baggage area of the vehicle;
    ii. no forcible and violent means have been used by an unauthorized person to gain entry into the vehicle; and
    iii. no evidence of such entry is available.
6. any loss of, theft of or damage to **Business Equipment**:
    i. left in checked-in baggage, whilst in the custody of a carrier; and/or
    ii. packed in baggage left in the baggage hold, or storage area of a carrier; or
    iii. left in a left baggage facility, which includes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
7. any loss of, theft of or damage to **Business Equipment** left unattended at **Your** accommodation other than in securely locked accommodation which is for **Your** sole use.
8. liability in respect of a pair or set of articles, **We** will be liable only for the value of that part of the pair or set which is lost or damaged.
9. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, or any gradual occurrence.
10. any claim for loss or damage to **Business Equipment** in a suitcase, bag or other item of luggage caused by contact with perishable goods or liquid which has escaped from its bottle, jar or other receptacle.
11. electrical or mechanical breakdown or malfunction.
12. damage to china, pottery, glass or other fragile or brittle articles, other than photographic equipment and telescopic lenses, unless by fire, or resulting from an **Accident** to a seagoing vessel, aircraft or vehicle.

13. any loss of, theft of or damage to the following items:
    a. cycles, jewellery or unset precious stones,
    b. accessories and/or subscriptions, unused rental charges, or pre-payments of mobile or satellite phones.
14. confiscation or detention by customs or other governmental authority.
15. **Business Equipment** in checked-in baggage that has not been retrieved and taken to **Your** accommodation address.
16. in respect of musical instruments loss or damage to any reeds, strings or other replaceable accessory needed to play the instrument or to the instrument while it is in use.

WHAT IS NOT COVERED IN RESPECT OF BUSINESS DOCUMENTS AND RECORDS

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. any loss or theft not reported to the local Police within 24 hours of discovery and an official report and/or a crime reference number obtained.
2. loss, theft or damage to **Business Documents and Records**:
    i. from a motor vehicle left unattended at any time; or
    ii. left in checked-in baggage, whilst in the custody of a carrier; and/or
    iii. packed in baggage left in the baggage hold, or storage area of a carrier; or
    iv. left in a left baggage facility, which incudes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
3. Loss, theft of or damage to **Business Documents and Records** left unattended by **You** in a public place, or location that the public has access to.
4. any claim for loss or damage to **Business Documents and Records** in a suitcase, bag or other item of luggage caused by contact with perishable goods or liquid which has escaped from its bottle, jar or other receptacle.
5. confiscation or detention by customs or other governmental authority.

SECTION 9.2 – Business Money

WHAT IS COVERED

We will reimburse **You**, up to an amount not exceeding the sum insured shown in the **Your Schedule of Insurance**, if during the **Trip**, **Business Money** is lost, stolen or destroyed.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. any loss not reported to the local Police within 24 hours of discovery and an official report and/or crime reference number obtained.
2. loss of, theft of or damage to personal **Business Money**:
    i. from a motor vehicle left unattended at any time; or
    ii. left in checked-in baggage, whilst in the custody of a carrier; and/or
    iii. packed in baggage left in the baggage hold, or storage area of a carrier; or
    iv. left in a left baggage facility, which includes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
3. loss of, theft of or damage to **Business Money** left unattended by **You** in a public place, or location that the public has access to or unattended at any other time unless deposited in a hotel safe, or safety deposit box.
4. any claim for loss or damage to **Business Money** in a suitcase, bag or other item of luggage caused by contact with perishable goods or liquid which has escaped from its bottle, jar or other receptacle.

5. **Business Money** lost in currency exchange, or through errors or omissions in transactions or purchases.
6. loss of **Business Money** contained in baggage whilst such baggage is in the custody of Carriers and outside **Your** control.
7. confiscation or detention by customs or other governmental authority.
8. **Business Money** for which **You** have not provided evidence of its withdrawal from a bank or other financial institution or other evidence of its existence.

SECTION 9.3 – Replacement Staff

WHAT IS COVERED

We will reimburse **You** up to an amount not exceeding the sum insured shown in the **Your Schedule of Insurance** for any costs reasonably and necessarily incurred during the **Trip** as a direct result of **Your Bodily Injury** or **Illness** which, in the opinion of a **Medical Practitioner**, will last for a period of more than seventy two (72) hours, to send one substitute person to complete **Your** original business commitments and objectives.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19

1. the **Excess** amount shown in the **Your Schedule of Insurance**.
2. Expenses that **You** have paid or budgeted to be paid before the commencement of the **Trip**.

SECTION 9.4 – Additional Personal Accident

WHAT IS COVERED

The Benefits provided under Section 3 – Personal **Accident** are multiplied by two when **You** are travelling on a pre-arranged business **Trip** in which **Your** transportation and accommodation expenses have been paid for by **Your** employer or **You**, if **You** are self- employed, and proof is provided that the primary purpose of the **Trip** was the furtherance of **Your** business. All other terms, conditions and exclusions apply as per Section 3.

SECTION 10 – GOLF COVER

NOTE: Section 10 only applies if **You** have opted to purchase the **Golf Cover** extension and this is shown in the **Your Schedule of Insurance**.

SECTION 10.1 – Owned and Hired Golf Equipment

WHAT IS COVERED

We will indemnify **You** in respect of loss or breakage of Golf Equipment up to the amount shown in the **Your Schedule of Insurance** for owned and hired Golf Equipment. In the case of owned Golf Equipment, each claim is subject to a maximum payment for any Single Items shown in **Your Schedule of Insurance**.
The maximum payment for any single Item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £/€ 50, subject to a maximum of £/€ 200 for all such items.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. The **Excess** as shown in **Your Schedule of Insurance**.

2. claims arising from theft which is not reported to a police authority within 24 hours of discovery and an official report and/or a crime reference number obtained .
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report and/or a crime reference number obtained and specifically for claims arising against common carriers and hotels. In the case of an airline, a Property Irregularity Report will be required.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
5. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
6. claims arising for Golf Equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the **Property**.
7. claims arising for loss, theft or damage of **Property** from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of damage or forced entry which is confirmed by a police report.

SECTION 10.2 – Hiring Replacement Golf Equipment

WHAT IS COVERED

We will reimburse **You** up to the amount shown in the **Your Schedule of Insurance** for each 24-hour period for the cost of necessary hire of replacement Golf Equipment following:

a) loss, theft or breakage of **Your** Golf Equipment, following a valid claim under 10.1; or

b) the mis-direction or delay in transit of **Your** Golf Equipment for 12 hours.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the **Excess** as shown in **Your Schedule of Insurance**.
2. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report and/or a crime reference number obtained and specifically for claims arising against common carriers. In the case of an airline, a property Irregularity Report will be required.
3. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION 10.3 - Green Fees

WHAT IS COVERED

We will indemnify **You** up to the amount shown in the **Your Schedule of Insurance** for the proportionate value of any non-refundable, pre-paid green fees or tuition fees necessarily unused due to the following :-

a) **Accident** or **Illness** of the **Insured Person;**

b) loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

WHAT IS NOT COVERED

The General Conditions and Exclusions on pages 14 to 19.

SECTION 11 - EXTENSION TO ONE-WAY TRIP

WHAT IS COVERED

If **You** have opted to purchase the **One-Way Trip** extended cover option and this is shown in **Your Schedule of Insurance**, **Your** cover is extended to finish no later than 31 days after the end date **You** have selected which will be the date of arrival in the country of final destination. In no event can the duration of cover exceed the maximum **Trip** duration allowed under **Your** Policy in respect of **Your** age and area of cover.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. This benefit is not available where the final destination is the USA, Canada or Australia;
2. Repatriation expenses of any kind;
3. Any expenses for Emergency Return to **Your Country of Residence** cover under Section 2.

SECTION 12 - TERRORISM DISRUPTION COVER

Note: Section 12 only applies if **You** have opted to purchase the Terrorism Disruption Cover and this is shown in **Your Schedule of Insurance**. **We** will pay **You** up to the sum insured shown in **Your Schedule of Insurance**

WHAT IS COVERED

Sections 1.1.1 to 1.4 – Cancellation or Curtailment is extended to include the following cover.

We will pay up to the amount shown in **Your Schedule of Insurance** for **Your** part of the unused travel and accommodation costs (including unused pre-booked excursions) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned **Trip** because of any of the following events involving **You** or a travelling companion that first occur during the **Period of Insurance**:

a) **You** were not able to travel and use **Your** pre-booked accommodation; or
b) the **Trip** was cancelled or curtailed before completion as a result of the travel advice unit of the Foreign and Commonwealth Office (FCO), the World Health Organisation (WHO) or any other regulatory authority in a country to/from which **You** are travelling issuing a directive prohibiting all travel or all but essential travel to, or recommending evacuation from, the country or specific area or event to which **You** are travelling due to **Terrorist Activity**, providing the directive came into force after **You** purchased this insurance or booked the **Trip** (whichever is later), or in the case of curtailment, after **You** had left **Your Country of Residence** to commence the **Trip**.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. Package holidays are not covered by this section of cover.

SECTION 13 – SPORTS EQUIPMENT AND CYCLES COVER

Note: Section 13 only applies if **You** have opted to purchase the Sports Equipment and Cycles cover extension and this is shown in **Your Schedule of Insurance**.

SECTION 13.1 - Owned and Hired Sports and Cycle Equipment

WHAT IS COVERED

In addition to Section 4 Baggage and Personal Effects, **We** will pay up to the amount shown in **Your Schedule of Insurance** after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below for loss or theft of, or damage to **Sports Equipment** or cycles owned, hired or borrowed by **You**.

SECTION 13.2 - Hiring Replacement Sports/Cycle Equipment

WHAT IS COVERED

We will pay up to the sum insured shown in the **Your Schedule of Insurance** per day to a maximum of the sum insured shown in the **Your Schedule of Insurance** for the hiring of replacement equipment if **Your Sports Equipment** or cycles are lost or damaged or delayed for more than 12 hours, during **Your** outward or onward **Trip.**

WHAT IS NOT COVERED UNDER SECTION 13

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the amount of the **Excess** shown in **Your Schedule of Insurance** for each claim.
2. loss or theft of **Sports Equipment** or cycles stolen from an unattended motor vehicle if:
    i) they have not been locked out of sight in a secure baggage area of the vehicle or to a purpose designed cycle rack;
    ii) no forcible and violent means have been used by an unauthorised person to gain entry into the vehicle; and
    iii) no evidence of such entry is available.
3. damage to **Sports Equipment** or cycles whilst in use for race training or racing.
4. **Your** damaged **Sports Equipment** or cycles if not submitted to **Us** for **Our** inspection.
5. loss or theft of **Sports Equipment** or cycles not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report and/or a crime reference number obtained in the country where the incident occurred.
6. loss or theft of, or damage to, **Sports Equipment** or cycles whilst in transit unless reported to the carrier and a property irregularity report obtained.
7. delay, detention, seizure or confiscation by customs or other officials.
8. loss or theft of, or damage to, **Sports Equipment** or cycles over 5 years old.
9. loss or theft of **Sports Equipment** or cycles left unattended in a public place unless securely locked to a fixed object and evidence of forcible removal is provided.
10. loss or theft of, or damage to, waterborne craft of any description or any road-going vehicle other than cycles.
11. **Ski Equipment**

Special conditions applicable to section 13 In respect of loss or damage to Sports Equipment or cycles.

We will not pay more than the proportion shown below depending on the age of the equipment. It is a requirement of this insurance that **You** must, in the event of a claim, provide receipts or other documentation to prove ownership and value, especially in respect of any items for which **You** are claiming more than £/€ 100.

Up to 1 year 85%

Up to 2 years 65%

Up to 3 years 45%

Up to 4 years 30%

Up to 5 years 20%

Over 5 years NIL

SECTION 14 - GADGET COVER

Section 14 only applies if **You** have opted to purchase the **Gadget** cover extension and it is shown in **Your Schedule of Insurance. We** will pay **You** up to the Sum Insured shown in **Your Schedule of Insurance**

Definitions applicable to this section only:

1. **Accessories**
   Any item that **You** may attach or connect to **Your Gadget** (for example a phone charger).
2. **Accidental Damage**
   The unintentional and unforeseen failure, breakage or destruction of **Your Gadget**, with visible evidence of an external force being applied and which results in the **Gadget** being unusable.
3. **Cosmetic Damage**
   Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the **Gadget**.
4. **Gadget**
   The portable electronic equipment item(s) owned by **You**, the replacement value of which must not exceed the **Gadget** Single Item Limit and shown within the relevant proof of purchase, that is in good condition and in full working order at the time of **Your Trip**, including Laptops, Mobile Phones, Smart Phones, iPhones, iPads, Tablets, e-readers, MP3 Players, CD/DVD Players, Head/Ear Phones, Satellite Navigation Devices, PDAs, handheld games, consoles, cameras, video cameras and wearable technology (e.g. smart watch or health and fitness tracker) but excluding drones.
5. **Liquid Damage**
   Damage caused by **Your Gadget Accidently** coming into contact with any liquid which results in the **Gadget** being unusable.
6. **Loss**
   Gadget has been **Accidently** lost by **You** and **You** are permanently deprived of its use.
7. **Malicious Damage**
   The intentional or deliberate actions of another party which causes damage of **Your Gadget**.
8. **Proof of Purchase**
   An original receipt and any other documentation required to prove **Your Gadget** was purchased from a UK VAT or EU, EEA Gibraltar or Monaco registered company and that it is owned by **You** - including the date of purchase, make and model of **Your Gadget**, where applicable.
9. **Proof of Usage**
   Evidence that shows **Your Gadget** has been in use before the event giving rise to the claim. Where the **Gadget** is a mobile phone this evidence can be obtained from **Your** Airtime provider. For other **Gadgets**, such as laptops or tablets, in the event of **Accidental Damage** claims this may be determined through inspection by **Our** repairers.
10. **Replacement Item(s)**
    An identical **Gadget** of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original **Gadget**. Replacement Items will only be delivered to a UK, Gibraltar, EU, EEA or Monaco address of **Your** choice.
11. **Theft**
    The unlawful taking of **Your Gadget** against **Your** will by another party using force or threat of violence, with the intent to permanently deprive **You** of that **Property**, or burglary by forcible and violent entry, as confirmed by a Police crime report.
12. **Unauthorised Calls, Texts or Data Use**
    Any calls, texts or data use made from **Your Gadget** after the time that it was stolen, to the time that it was blacklisted by **Your** airtime provider.

WHAT IS COVERED

We will pay up to the amount shown in **Your Schedule of Insurance** in respect of **Gadgets** owned by **You** against **Theft**, **Loss**, **Accidental Damage** and **Malicious Damage**, **Liquid Damage** and **Unauthorised Calls, Texts or Data Use**, while **You** are on a **Trip**.

Cover is provided per Policy and applies to all persons listed on the **Schedule of Insurance.** The limit applies per Policy not per person insured.

SECTION 14.1 - Accidental Damage and Malicious Damage

WHAT IS COVERED

You are covered up to the amount shown in **Your Schedule of Insurance** for the costs of repairing **Your Gadget** as a result of **Accidental Damage** or **Malicious Damage**, which was not expected or bound to happen. If **We** are unable to economically repair **Your Gadget** then, at **Our** discretion, a **Replacement Item** will be provided by **Us**.

WHAT IS NOT COVERED

1. deliberate damage or neglect of the **Gadget**;
2. failure on **Your** part to follow the manufacturer's instructions;
3. inspection, maintenance, routine servicing or cleaning.
4. **Malicious Damage** caused by **You**, **Your Family** or any of **Your** travelling companions.

SECTION 14.2 – Theft or Loss

WHAT IS COVERED

You are covered up to the amount shown in **Your Schedule of Insurance** to replace **Your Gadget** with a **Replacement Item** if it is stolen or lost. Where only part or parts of **Your Gadget** have been stolen or lost, **We** will only **replace** that part or parts.

WHAT IS NOT COVERED

1. where the **Theft** has occurred from any motor vehicle where **You** or someone acting on **Your** behalf is not in the vehicle, unless the **Gadget** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. for **Theft** from any premises, building, land or vehicle unless force resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the **Gadget** has been removed from **Your** control or the control of a member of **Your Family** unless it was concealed either on or about **Your** person or on or about the person of a member of **Your Family** and has not been left unattended.
4. where the **Gadget** has been left unattended when it is away from **Your** home;
5. where all precautions have not been taken;
6. where the following actions are not undertaken:
    i. **You** must report the **Theft** or **Loss** of **Your Gadget** to the police within 24 hours of discovery and obtain a written police report and/or crime reference number in relation to the **Theft** of the item. Lost property numbers are not acceptable in support of a **Theft** claim.
    ii. **You** must report the **Theft** or **Loss** of **Your** mobile phone within 12 hours of discovery of the occurrence of the **Theft** or **Loss** to **Your** airtime provider and instruct them to blacklist **Your** handset.
    iii. if **Your** claim is for a mobile phone or smartphone, **We** will request **Your** call records to prove the **Gadget** has been in use since Policy inception and up to the event giving rise to the claim.

SECTION 14.3 – Liquid Damage

WHAT IS COVERED

You are covered up to the amount shown in **Your Schedule of Insurance** to repair or provide a replacement item for **Your Gadget** as a result of **Liquid Damage**.

SECTION 14.4 – Unauthorised Calls, Texts or Data Use

Where **Your Gadget** is a device where **You** are charged for **Unauthorised Calls, Texts or Data Use** and it is lost or stolen.

WHAT IS COVERED

You are covered up to the amount shown in **Your Schedule of Insurance** for cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by **Your** airtime provider. This is subject to **You** providing an itemised bill. The maximum **We** will pay for any one occurrence is £/€ 100.

You are not covered for any **Unauthorised Calls, Texts or Data Use** where the **Theft** has not been reported to **Your** airtime provider within 12 hours of the **Theft** and there is no protection from such losses from them.

WHAT IS NOT COVERED UNDER SECTION 14

In addition to the General Conditions and Exclusions on pages 14 to 19:

1. the amount of the **Excess** shown in **Your Schedule of Insurance.**
2. any **Loss**, Theft or **Accidental Damage** to a **Gadget** left as 'checked in' baggage.
3. any **Loss**, **Theft** or **Accidental Damage** to a **Gadget** prior to **Your Trip**.
4. any claim for **Loss** where the circumstances of the **Loss** cannot be clearly identified i.e. where **You** are unable to confirm the time and place of the **Loss**.
5. any claim where proof of usage cannot be provided or evidenced.
6. loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
7. any kind of damage whatsoever unless the damaged **Gadget** is provided for repair.
8. any expense incurred as a result of not being able to use the **Gadget**, or any **Loss** other than the repair or replacement costs of the **Gadget**.
9. repairs or any other costs for:
   a) cleaning, inspection, routine servicing or maintenance;
   b) **Loss** or damage arising from a manufacturer's defect or recall of the **Gadget**;
   c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
   d) any repairs carried out without prior authorisation from **Us**;
   e) claims arising from abuse, misuse or neglect;
   f) wear and tear to the **Gadget** and/or gradual deterioration of performance;
   g) **Cosmetic Damage**;
   h) sudden and unforeseen electrical or mechanical breakdown.
10. any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way or deleted.
11. any claim made, or any event causing the need for a claim to be made, which occurred prior to the commencement date of the **Period of Insurance**.
12. any claim for a mobile phone which has not been used for its core purpose since the inception of **Your** Policy, or since it was added to **Your** Policy, as verified by **Your** airtime provider.
13. any claim arising whilst **You** are not on a **Trip**.
14. any repair or replacement if a SIM card registered to **You** was not in the insured mobile phone or **Gadget** the time of the **Accidental Damage**, **Theft, Loss**, breakdown, or **Liquid Damage**.
15. any expense incurred arising from not being able to use the **Gadget**, or any costs other than the repair or replacement costs of the **Gadget**.

16. **Accidental Damage**, **Malicious Damage**, **Theft**, **Loss**, or **Liquid Damage** to accessories of any kind.
17. any breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
18. reconnection costs or subscription fees of any kind.
19. costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
20. items purchased from an on-line auction site unless from a UK VAT or EU, EEA, Gibraltar or Monaco registered company.
21. any costs for **Loss** or damage to information or data or software contained in or stored on the **Gadget** whether arising as a result of a claim paid by this insurance or otherwise.
22. any other costs that arise directly or indirectly from the event which led to **Your** claim unless specifically stated in this Policy.
23. liability of whatsoever nature arising from ownership or use of the **Gadget**, including any **Illness** or injury resulting from it.
24. Value Added Tax (VAT) where **You** are registered with HM Revenue & Customs for VAT.
25. any **Loss**, **Theft** or **Accidental Damage** due to confiscation or detention by customs, other officials or authorities.
26. any **Gadget** more specifically insured elsewhere, or costs or payments recoverable from any party, under the terms of any other contract, guarantee or warranty.

CONDITIONS AND LIMITATIONS

1. cover is limited to one claim per item during any single **Period of Insurance**. Cover is limited to one replacement per **Period of Insurance** per item, up to the amount specified **Your Schedule of Insurance**.
2. cover includes the use of the Gadget for the period and Territorial Area shown on **Your Schedule of Insurance**. Any repairs or replacements must be carried out in the UK, Gibraltar, EU, EEA or Monaco by repairers or retailers approved by **Us** will be supplied and configured to UK specification and set-up in the English language.
3. the **Gadget** must be less than 6 years old (except for laptops which must be less than 3 years old) at the start date of the insurance, with valid proof of purchase. All items must have been purchased as new from a UK VAT, EU, EEA or Monaco registered company and must be in full working order at the start date of this Policy.
4. **You** must provide **Us** with any receipts, proof of usage or documents to support **Your** claim as requested. All proof of purchase must include the make and model of the **Gadget** and must be in **Your** name. If **We** do not receive the documents **We** have requested from **You** or if any documents submitted by **You** are not acceptable to **Us**, it may delay **Your** claim or **We** may decline to pay **Your** claim.
5. **You** must take all precautions to prevent any Damage to **Your Gadget**.
6. if **Your Gadget** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company. etc), **You** must notify such carrier immediately and obtain a copy of their report.
7. **We** will process **Your** claim under the terms and conditions of this insurance based on the first reason notified to **Us** for the claim. Please note that it may be necessary for **Us** to contact **Your** airtime provider in order to validate **Your** claim.
8. the benefits of this Policy cannot be transferred to someone else or to any other **Gadget** without **Our** written permission

Repairs and Replacement Conditions:

Where **We** are able to provide a **Replacement Item**, this is not on a 'new for old' basis. If **Your Gadget** cannot be replaced with an identical **Gadget** of the same age and condition, **We** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **Gadget** subject to the following depreciation scale (laptops limited to three years):

20% over one year old and less than two years old

30% over two years old and less than three years old

40% over three years old and less than four years old

60% over four years old and less than five years old

80% over five years old and less than six years old

Please note :

a) if **We** replace **Your Gadget** the damaged or lost items becomes **Ours**. If it is returned or found **You** must notify **Us** and send it to **Us** if **We** ask **You** to.
b) it may not always be possible or economical to replace **Your Gadget** with the same colour or finish, in which case an alternative colour/finish will be provided.

SECTION 15 - WEDDING COVER

Section 15 only applies if **You** have opted to purchase the Wedding cover extension and it is shown in **Your Schedule of Insurance.**

Your Policy is extended to include the following extra cover, as an extension to Section 4 – Baggage and Personal Effects, in respect of **Your** wedding.

Definitions applicable to this section

Wedding attire
Clothing and shoes bought specifically for the occasion and the cost of make-up, hair styling and flowers paid for or bought for the occasion.

WHAT IS COVERED

SECTION 15.1 - Wedding Attire

We will pay up to the amount shown in **Your Schedule of Insurance** following the loss or theft of, or damage to **Your Wedding Attire** in respect of the repair or replacement of the lost or damaged items.

SECTION 15.2 - Wedding Rings

We will pay up to the amount shown in **Your Schedule of Insurance** loss or theft of, or damage to one or both of **Your** wedding rings taken on, sent in advance or bought during the wedding **Trip.**

SECTION 15.3 - Wedding Gifts

We will pay up to the amount shown in **Your Schedule of Insurance** for the loss or theft of, or damage to **Your** wedding gifts taken on, sent up to 14 days in advance or bought during the **Trip**.

SECTION 15.4 - Wedding Photographs or Video Recordings

We will pay up to the amount shown in **Your Schedule of Insurance** for the necessary additional costs **You** incur to reproduce the photographs or retake the video recordings if:

a) the professional photographer who was pre-booked to take the photographs or video recording on **Your** wedding day is unable to fulfil such obligations due to **Illness**, injury or unavoidable and unforeseen transport problems; or
b) the photographs or video recordings of the wedding day taken by a professional photographer are lost, damaged or destroyed within 14 days after the wedding day and whilst **You** are still at the wedding/honeymoon location.

WHAT IS NOT COVERED UNDER SECTION 15

In addition to the General Conditions and Exclusions on pages on pages 14 to 19:

1. claims under Section 15.4 unless a local wedding planning service was used at the wedding venue;
2. the amount of the **Excess** shown in **Your Schedule of Insurance** in respect of each claim;
3. claims excluded under the standard terms of section 4 – Baggage and Personal Effects.

Amateur Sporting and Hazardous Activities

The following activities are covered as standard under your policy

Activity Acceptability

- Abseiling Covered
- Aerobics Covered
- Archery Covered
- Assault Course Covered
- Athletics Covered
- Badminton Covered
- Ballooning (Hot Air) Covered
- Banana boat rides (Beach activity) Covered
- Baseball Covered
- Basketball Covered
- Bone fishing (see Deep Sea Fishing) Covered
- BOSS (Breathing Observation Submersible Scooter) Covered BUT Covered Personal Public Liability is Excluded
- Bowls Covered
- Bungee Jumping (incidental 1- 3 jumps) Covered BUT Covered Personal Accident Liability is Excluded
- Camel riding Covered
- Canoeing (grades 1 -3) Covered
- Catamaran sailing (Coastal waters only) Covered BUT Covered Personal Public Liability is Excluded
- Clay pigeon shooting Covered BUT Covered Personal Public Liability is Excluded
- Climbing wall Covered
- Cricket Covered
- Curling Covered
- Cycling (excluding BMX) Covered
- Deep sea fishing (recreational inside 12-mile limit) Covered
- Dinghy Sailing (inside 12-mile limit) Covered BUT Covered Personal Public Liability is Excluded
- Fell running Covered
- Fell walking Covered
- Fencing Covered BUT Covered Personal Accident and Public Liability is Excluded
- Fishing (see Deep Sea Fishing) Covered
- Flying (as passenger) Covered
- Football (amateur soccer) Covered BUT Covered Personal Public Liability is Excluded
- Gliding Covered BUT Covered Personal Accident and Public Liability is Excluded
- Go karting (up to 250 cc) Covered BUT Covered Personal Public Liability is Excluded
- Golf Covered

- Gymnastics Covered
- Handball Covered
- Heptathlon Covered
- Hiking (on recognised routes) Covered
- Hobie catting (Coastal waters only) Covered
- Horse Riding (no racing, jumping, hunting eventing) Covered
- Hot dogging (Grades 1, 2 & 3) Covered BUT Covered Personal Public Liability is Excluded
- Ice skating Covered
- Indoor climbing Covered
- Inner tubing (on land or water) Covered
- Jeep/Car trekking Covered BUT Covered Personal Public Liability is Excluded
- Jet boating Covered BUT Covered Personal Public Liability is Excluded
- Jet skiing Covered BUT Covered Personal Public Liability is Excluded
- Jungle surfing Covered
- Kayaking (up to grade 2) Covered BUT Covered Personal Public Liability is Excluded
- Kite buggying Covered BUT Covered Personal Public Liability is Excluded
- Kite surfing (water) Covered BUT Covered Personal Public Liability is Excluded
- Moped/Motorcycle (hired during trip) covered up to 125cc but Personal Public Liability is Excluded
- Netball Covered
- Orienteering Covered
- Paddle Boarding
- Paintballing Covered BUT Covered Personal Public Liability is Excluded
- Parasailing (over water) Covered BUT Covered Personal Accident and Public Liability is Excluded
- Parascending (over water) Covered
- Passenger sledge (Horse and Carriage) Covered
- Pedaloes Covered
- Polo Covered BUT Covered Personal Accident and Public Liability is Excluded
- Pony trekking Covered
- Quad Biking Covered BUT Covered Personal Public Liability is Excluded
- Racket ball Covered
- Rambling Covered
- Rifle range Covered BUT Covered Personal Public Liability is Excluded
- Roller skating/Blading Covered
- Rounders Covered
- Rowing Covered BUT Covered Personal Public Liability is Excluded
- Rubber ring rides (Beach Activity) Covered
- Running Covered
- Safari/Gorilla trekking Covered
- Sail boarding Covered
- Sailing (including Flotilla. Coastal waters only) Covered
- Sand yachting Covered BUT Covered Personal Public Liability is Excluded
- Scuba diving (to 10 metres deep) Covered
- Skateboarding Covered
- Sky diving indoor Covered
- Snorkelling (to 10 metres deep) Covered
- Softball Covered
- Sphering/Zorbing (including aqua) Covered
- Squash Covered
- Street hockey Covered BUT Personal Public Liability is Excluded
- Surfing Covered
- Swimming Covered
- Table tennis Covered

- Ten pin bowling Covered
- Tennis Covered
- Tree trekking Covered
- Trekking/Hiking (up to 4000 metres) Covered
- Volley ball Covered
- Wake Boarding Covered
- War games Covered BUT Covered Personal Public Liability is Excluded
- Water polo Covered
- Water skiing Covered
- Windsurfing (inside 12 mile limit) Covered BUT Covered Personal Public Liability is Excluded
- Yachting (Coastal Waters only) Covered BUT Covered Personal Public Liability is Excluded
- Zorbing/Sphering (including aqua) Covered

The following is only covered if you have purchased Winter Sports and it is includedon your schedule:

- Blade skating Covered
- Cross country skiing (on recognised paths) Covered
- Dry skiing Covered
- Glacier Walking (under 3000m) Covered
- Heli skiing Covered
- Inner tubing (in snow) Covered
- Langlauf Covered
- Mono skiing (on Snow) Covered
- Skiing Covered
- Sledging Covered
- Snowboarding Covered
- Snow mobile Covered
- Snow shoeing Covered
- Tobogganing Covered

ALL ACTIVITIES LISTED ARE SUBJECT TO:

1. You are experienced or you are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
2. You are adequately supervised, taking part in an organised event, session, or excursion.
3. You must be a fare-paying passenger in any activity which requires transportation, vehicle or machine.
4. You are not taking part in a league or competition.
5. You are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.
6. This does not constitute the main purpose of the Trip.
7. Protective safety clothing and/or headgear must always be worn
8. If driving a moped/motorcycle:
   i. You must hold a valid driving license for the same class of bike you are riding.
   ii. You must hold a driving license valid in the country you are riding the moped/motorcycle.
   iii. The engine capacity is no greater than 125cc.

Amateur Sporting and Hazardous Activities - Winter Sports Conditions

The following is only covered if you have purchased Winter Sports and it is included on your schedule:

1. You are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
2. You are adequately supervised, taking part in an organised event, session or excursion.
3. You must be a fare-paying passenger in a chartered craft.
4. You are not taking part in a league or competition.
5. You are using natural or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
6. This does not constitute the main purpose of the Trip.
7. Protective safety clothing and/or headgear must always be worn.

For certain activities the condition is that cover under some sections of the Policy is excluded:

8. Cover under the Personal Accident section is excluded.
9. Cover under the Personal public liability section is excluded.

Regulatory and Lloyd's Europe Wordings and Endorsements

This section forms part of the Policy. Where a wording is territory-specific, the applicable territory is determined by the Schedule of Insurance, certificate and country of residence / placement.

Language Declaration Clause - LBS0007

LANGUAGE DECLARATION CLAUSE

The insured has declared their understanding of, and has requested for the contract of insurance to be provided in, the English language. The insured confirms they understand such contract and agree to be bound by its terms and conditions.

LBS0007
01/01/2019

Several Liability Notice - LSW1001

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

08/94
LSW1001 (Insurance)

Territory selector: only the LBS0081 clause for the country shown in the Schedule of Insurance applies; other territory clauses are included for reference only.

Service of Suit and Jurisdiction Clause - LBS0081

SERVICE OF SUIT AND JURISDICTION CLAUSE - CYPRUS

It is agreed that this Insurance shall be governed exclusively by the law and practice of Cyprus, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in Cyprus.

All summonses, notices or processes requiring to be served upon Lloyd's Insurance Company S.A. for the purpose of instituting any legal proceedings against it in connection with this Insurance may be served if addressed and delivered to:

Stephen Michaelides
General Representative for Cyprus, Lloyd's Insurance Company S.A.
41-49, Agiou Nicolaou Street,
Nimeli Court, Block C, 3rd Floor,
2408 Engomi,
Cyprus

This Service of Suit and Jurisdiction Clause will not be read to conflict with or override the obligations of the parties to resolve their disputes as provided for in any other clause in this Policy and, to the extent required, shall apply to give effect to that process.

LBS0081

SERVICE OF SUIT AND JURISDICTION CLAUSE - PORTUGAL

It is agreed that this Insurance shall be governed exclusively by the law and practice of Portugal, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in Portugal.

All summonses, notices or processes requiring to be served upon Lloyd's Insurance Company S.A. for the purpose of instituting any legal proceedings against it in connection with this Insurance may be served if addressed and delivered to:

Jose Nunez, General Representative for Portugal
Lloyd's Insurance Company S.A.
c/o Cruz, Menezes & Associados
Rua Victor Cordon, 10 A, 4 e 5 Pisos
1249-202 Lisboa, Portugal
Email: jose.nunez@lloyds.com

This Service of Suit and Jurisdiction Clause will not be read to conflict with or override the obligations of the parties to resolve their disputes as provided for in any other clause in this Policy and, to the extent required, shall apply to give effect to that process.

LBS0081

SERVICE OF SUIT AND JURISDICTION CLAUSE - SPAIN

It is agreed that this Insurance shall be governed exclusively by the law and practice of Spain, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in Spain.

All summonses, notices or processes requiring to be served upon Lloyd's Insurance Company S.A. for the purpose of instituting any legal proceedings against it in connection with this Insurance may be served if addressed and delivered to:

Lloyd's Insurance Company's general representative in Spain
Paseo de la Castellana, 216, 8th floor
28046 Madrid
Spain

This Service of Suit and Jurisdiction Clause will not be read to conflict with or override the obligations of the parties to resolve their disputes as provided for in any other clause in this Policy and, to the extent required, shall apply to give effect to that process.

LBS0081

Pre-Contractual Information Notice - Portugal (FOS) - LBS0083

PRE-CONTRACTUAL INFORMATION NOTICE - PORTUGAL (FOS)

In accordance with applicable law and in compliance with the duty of information stated by the Insurance Contract Act, the Insurer from whom cover has been requested states:

1. The insurance contract will be underwritten by Lloyd's Insurance Company S.A. with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium.

2. The Member State in charge of controlling the Insurer's activities is Belgium and the Authority in charge of controlling the Insurer's activities is the National Bank of Belgium registered at Boulevard de Berlaimont 3, 1000 Brussels, Belgium.

3. The Parties are free to choose the law applicable to the whole or part of the insurance contract, even if it only covers risk situated within Portuguese territory. The applicable law shall be expressly stated in the insurance contract and shall correspond to a serious interest of the Parties or be related to any of the insurance contract element. We propose that the applicable law shall be Portuguese Law.

4. That the Policyholder/Insured must make sure that all information provided to the Insurer is true and accurate and no facts that might have influenced the Insurer's decision to provide insurance or the terms of that insurance were withheld.

That any facts or circumstances known or that may be reasonably known by the Policyholder/Insured shall be disclosed if they may affect the Insurer's decision to accept the insurance or may be reasonably material for the evaluation of the risk, even if those facts or circumstances are not expressly asked or required in the insurance proposal query.

In case of false statements or misrepresented facts or circumstances, the Insurer within 3 (three) months, shall:

a) Find the insurance contract invalid, if the Policyholder acts with fraud;

b) Modify or terminate the contract at its own discretion, if it is only a negligent behaviour (no fraud involved).

5. A summarised description of the risk, cover, sum insured, limits and exclusions, premium and method of payment, indemnity, duration and method of assignment is attached.

6. Consequences for lack of payment of the premium or an instalment of the premium:

a) Only with the payment of the premium the covering of the risk is started, hence if the Policyholder does not pay the initial premium or its first instalment, the insurance contract will be automatically cancelled with effect from inception, producing no effects.

b) The lack of payment of the premium corresponding to subsequent annuities or its first instalment prevents the inception of the contract.

c) The termination of the insurance contract pursuant lack of payment of premium does not preclude Policyholder from obligation of payment for the period during which the agreement has been in force, including the accrued interest.

7. Any claim should be addressed in writing to the intermediary mentioned in the Policy, which, in turn, will notify it to the claims contact stated in the Schedule of Insurance.

8. By signing below the Policyholder expressly acknowledges that:

a) He has read, examined and received, in writing and prior to the inception of the insurance, the pre-contractual information detailed above as well as all the necessary clarifications;

b) All facts and information provided to the Insurer are true and accurate and he did not withhold any facts that might have influenced the decision to provide insurance or the terms of that insurance.

LBS0083
03/12/2020

Data Protection Notice - LBS0046D

DATA PROTECTION NOTICE

Who we are

We are Lloyd's Insurance Company S.A. (hereafter referred to as "Lloyd's Europe") an insurance company authorised and regulated by the National Bank of Belgium (NBB) and regulated by the Financial Services and Markets Authority (FSMA). Its registered office is at Place du Champ de Mars 5, Bastion Tower, 14th floor, 1050 Ixelles, Belgium. Its company/VAT number is BE 0682.594.839, RPR/RPM Brussels. LIC is a wholly owned subsidiary of the Society of Lloyd's, 1 Lime Street, London, EC3M 3HA, United Kingdom (Society of Lloyd's).

What personal information we process about you

We collect and use relevant information about you to provide you with the insurance cover or the insurance cover that benefits you, and to meet our legal obligations and the obligations of others in the insurance chain.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover, or the cover from which you benefit. This information may include special categories of personal data details such as information about your health and any criminal convictions you may have.

Why we collect your personal information and the lawful basis for processing

We collect and use your personal data to provide you with the insurance cover. The legal basis is the contract performance with you as the data subject and the compliance with legal obligations, amongst other insurance and tax law obligations.

For processing sensitive health personal data, the general legal basis is the consent, unless there is a local statutory right to do so as a legal basis.

For processing child personal data, the legal basis is the consent given or authorised by the holder of parental responsibility over the child.

Finally, we can also process your personal data for fraud prevention and detection with legitimate interest as the legal basis.

Who we are sharing your personal data with

The way insurance works means that your information may be shared and used by several third parties in the insurance sector, inside and outside the European Economic Area-EEA. For example, insurers, insurance agents or insurance brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that is provided, and to the extent that it is needed or allowed by law.

From time to time we may need to share your personal information with third parties outside EEA and we will always take steps to ensure that any international transfer of information is carefully managed to protect your rights and interests:

- We will only transfer your personal information to countries which are recognised as providing an adequate level of legal protection or where we can be satisfied those alternative arrangements are in place to protect your privacy rights.

- Transfers to service providers and other third parties will always be protected by contractual commitments and where appropriate further assurances.

- Any requests for information we receive from law enforcement or regulators will be carefully checked before personal information is disclosed.

How long we keep your data

We keep your personal details for no longer than is necessary in offering the insurance arranged or to comply with our legal or regulatory requirements.

We will securely delete or erase your personal information if there is no valid business reason for retaining your data. In exceptional circumstances, we may retain your personal information for longer periods of time if we believe there is a prospect of litigation, in the event of any complaints or there is another valid business reason the data will be needed in the future.

Other people's details you provide to us

Where you provide us, or your insurance agent or insurance broker, with details about other people, you must ensure that this data protection notice is provided to them.

Complaints, contacting us and the regulator, and your rights

If you wish to know how we use your information or see a copy of our full Privacy policy, please contact us LloydsEurope.DataProtection@lloyds.com or go to the Privacy policy at website www.lloydseurope.com where we have full details.

You have the following rights in relation to the information we hold about you: Right to access, right to rectification, right to erasure, right to restriction of processing, right to data portability, right to object, right to withdraw consent.

If you wish to exercise your rights, you need contact the insurance agent or insurance broker that arranged your insurance at:

Abbeygate Insurance Brokers Limited, Shop 1 Mesogi Avenue, Paphos, 8280, Cyprus. Tel: +357 26 819 175. E-mail: cyprus@abbeygate.cy.

You have the right to lodge a complaint with the competent data protection authority, but we encourage you to contact us before doing so.

Consent

For processing health or genetic personal data, and for processing child personal data below the age of 16, in connection with the insurance cover, the insurance agent or insurance broker that arranged the contract will ask you to obtain your consent through the data protection consent form, except in countries where, for the processing of sensitive health personal data, in the context of an insurance policy, there is a local statutory right to do so.

The processing of child personal data will be lawful if the consent is given or authorised by the holder of parental responsibility over the child.

Member States may provide by law for a lower age for those purposes provided that such lower age is not below 13 years.

You are free to give us your consent, however, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

Contact details of the Data Protection Officer

If you have any questions relating to data protection that you believe we will be able to answer, please contact our Data Protection Officer:

Data Protection Officer
Lloyds Insurance Company S.A.
Bastion Tower
Place du Champ de Mars 5

1050 Bruxelles
Belgium
Email: LloydsEurope.DataProtection@lloyds.com

LBS0046D
17/03/2023

Data Protection Consent Form Wordings - Claims Stage - LBS0048A

DATA PROTECTION CONSENT FORM WORDINGS - CLAIMS STAGE

Personal information consent for claim form wordings

Your personal information

We, Lloyd's Insurance Company S.A. (hereafter referred to as "Lloyd's Brussels"), and other insurance market participants need your consent to use special categories of personal data details about you set out below in connection with the claim.

You do not have to give your consent and you may withdraw your consent at any time by sending an e-mail to data.protection@lloyds.com without however affecting the lawfulness of processing based on consent prior to its withdrawal. However, if you do not give your consent, or you withdraw your consent, this may prevent us from handling or otherwise affect our ability to handle your claim.

Do you consent to the use of data and information about your racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, genetic or biometric data, health, sex life or sexual orientation or criminal convictions {delete/amend as appropriate} in connection with your claim?

Yes / No

Other people's details you provide to us

Where you provide us with details about other people, we also need their consent to use the special categories of personal data details about them set out below in connection with this claim. We need you to confirm that you have obtained their consent before you give those details to us and that you have provided them with a copy of our short form privacy notice.

Have you obtained the consent of each other person whose information you will provide to us in connection with your claim to the use of data and information about their racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, genetic or biometric data, health, sex life or sexual orientation or criminal convictions {delete/amend as appropriate} in connection with this claim?

Yes / No

Have you provided to each other person whose information you will provide to us, a copy of our short form privacy notice?

Yes / No

LBS0048A
11/06/2019

Complaints Notice - Cyprus - LBS0038C

COMPLAINTS NOTICE - CYPRUS

Any complaint should be addressed to:

Head of Complaints Management
Lloyd's Insurance Company S.A.
Bastion Tower
Marsveldplein 5
1050 Brussels
Belgium

Tel: +32 (0)2 227 39 40
E-mail: lloydseurope.complaints@lloyds.com

{Delete reference to Lloyd's Insurance Company S.A. above and insert the name and contact details of the coverholder or DCA if the coverholder or DCA has complaints handling authority. If the coverholder or DCA does not have complaints handling authority or there is no coverholder in the placement chain, the contact details of Lloyd's Insurance Company S.A. should remain as stated above.}

Your complaint will be acknowledged, in writing, within 2 (two) business days of the complaint being received.

A decision on your complaint will be provided to you, in writing, within 15 (fifteen) business days of the complaint being received. If it is not feasible to make a decision within 15 (fifteen) business days, you will be informed about the reasons for the delay, in writing, before the end of the 15 (fifteen) business day time limit and advise you when it expects to provide you with its decision. The additional time taken by the insurer to provide you with its decision on the complaint will be within 30 (thirty) business days from the end of the original 15 (fifteen) business day time limit.

Should you remain dissatisfied with the final response or if you have not received a final response within 3 (three) months of the complaint being received, you may be eligible to refer your complaint to the Financial Ombudsman of the Republic of Cyprus. The contact details are as follows:

Financial Ombudsman of the Republic of Cyprus
PO Box 26722
1647 Nicosia
Cyprus

Or

Financial Ombudsman of the Republic of Cyprus
15 Kypranoros
1061 Nicosia
Cyprus

Fax: 22-660584 or to 22-660118
E-mail: complaints@financialombudsman.gov.cy
Website: www.financialombudsman.gov.cy

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

LBS0038C
01/04/2025

Complaints Notice - Spain (FOS) - LBS0034D

COMPLAINTS NOTICE - SPAIN (FOS)

Any complaint should be addressed to:

Head of Complaints Management
Lloyd's Insurance Company S.A.
Bastion Tower
Marsveldplein, 5
1050 Brussels
Belgium

Tel: +32 (0)2 227 39 40
E-mail: lloydseurope.complaints@lloyds.com

{Delete reference to Lloyd's Insurance Company S.A. above and insert the name and contact details of the coverholder or DCA if the coverholder or DCA has complaints handling authority. If the coverholder or DCA does not have complaints handling authority or there is no coverholder in the placement chain, the contact details of Lloyd's Insurance Company S.A. should remain as stated above.}

Your complaint will be acknowledged, in writing, within 5 (five) business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 1 (one) month of the complaint being made.

Should you remain dissatisfied with the final response or if you have not received a final response within 1 (one) month of the complaint being made, you may voluntarily submit a dispute to arbitration in accordance with the terms of the Spanish Law for the Protection of Consumers and Users and related subordinate legislation, without prejudice to the provisions of the Arbitration Law in the event that the parties submit any dispute to the decision of one or more arbitrators.

You may be eligible to refer your complaint to the Directorate General of Insurance in Spain. The contact details are as follows:

Directorate General of Insurance
Po Castellana, 44
28046 Madrid
Spain

Tel: 952 24 99 82
Website: www.dgsfp.mineco.es/es/Consumidor/ProteccionAsegurado/Paginas/InformacionProcedimiento.aspx

You may bring a legal action before the Court of first instance corresponding to your domicile under Section 24 of the Insurance Contracts Act.

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

LBS0034D
01/04/2025

Complaints Notice - Portugal - LBS0064F

COMPLAINTS NOTICE - PORTUGAL

Any complaint should be addressed to:

Head of Complaints Management
Lloyd's Insurance Company S.A.
Bastion Tower
Marsveldplein 5
1050 Brussels

Belgium

Tel: +32 (0)2 227 39 40
E-mail: lloydseurope.complaints@lloyds.com

{If the coverholder or DCA has complaints handling authority, please insert the name and contact details but without deleting the reference to Lloyd's Insurance Company SA above, which must remain in any case. If the coverholder or DCA does not have complaints handling authority or there is no coverholder in the placement chain, the contact details of Lloyd's Insurance Company S.A. are as stated above.}

Complaints must be filed in writing, on a durable medium, preferably digital and must contain all information necessary for an adequate handling, including full details of the complainant, and clear description of the facts giving raise to the complaint.

Your complaint will be acknowledged in writing, within 5 (five) business days of the complaint being made. At that moment, you will be informed of the date when the investigation is expected to be finished.

A decision on your complaint will be provided to you, in writing, within 20 (twenty) business days [or 30 (thirty) business days for exceptional or complex cases] of the complaint being received.

Should you remain dissatisfied with the final response or if you have not received a final response within 20 (twenty) business days [or 30 (thirty) business days for exceptional or complex cases] of the complaint being received, you may refer your complaint to the independent Customers' Ombudsman appointed by Lloyd's Insurance Company. The Ombudsman will review the complaint within 30 (thirty) business days of receipt [or 45 (forty-five) business days in exceptional cases] and issue a recommendation accordingly.

The contact details are:

Mr Goncalo Vareiro
FIRM Fragoso, Vareiro Sociedade de Advogados SP, RL
Avenida Liberdade, 67-B, 2A
1250-140
Lisboa
Portugal

Tel: +351 213472251
E-mail: gv@firm.legal

You may also bring a complaint before the Authority for the Supervision of Insurance and Pension Funds (ASF).

The contact details are below:

Authority for the Supervision of Insurance and Pension Funds (ASF)
Av. da Republica, 76
1600-205
Lisbon
Portugal

Tel: (351) 21 790 31 00
Fax: (351) 21 793 85 68

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

LBS0064F
01/04/2025

Coding note - LBS0036D / LBS0038D / LBS0038F

CODING NOTE - COMPLAINTS WORDING REFERENCES

The codes LBS0036D, LBS0038D and LBS0038F were not evidenced as exact Lloyd's wording codes in the binder documents reviewed for this policy wording update.

The binder-supported complaint wordings inserted into this policy wording pack are:

- LBS0038C - Complaints Notice - Cyprus;
- LBS0034D - Complaints Notice - Spain (FOS); and
- LBS0064F - Complaints Notice - Portugal.

This note is included as an audit control only and does not amend cover.