



Arranged by

Select Insurance Intermediaries which is a trading name of Inter Group Insurance Services Limited, Lumbray Park, Selborne Road, Alton, Hampshire, GU34 3HF

Your Travel Insurance Policy

Please call 0207 423 4435 for all claim form requests.

Types and overall limits of cover

This is to certify that the Insurer, in consideration of the premium specified on Your Schedule, agrees to indemnify the Insured Person (s) on this Certificate of Insurance in respect of

The insurance		Single Trip		Multi-trip	Extended Stay	Excess
		Gold	Platinum	Platinum	Gold	
A	Medical Expenses	£5,000,000	£10,000,000	£10,000,000	£5,000,000	£75
	Emergency Dental Expenses	£200	£200	£200	£200	£75
	Emergency Assistance	Unlimited	Unlimited	Unlimited	Unlimited	Nil
B	Sending you home in an emergency	£500,000	£2,000,000	£2,000,000	£500,000	£75
C	Personal Accident Up to	£10,000	£25,000	£25,000	£10,000	Nil
	Death	£5,000	£5,000	£5,000	£5,000	Nil
	Death (Insureds under 16)	£1,000	£1,000	£1,000	£1,000	Nil
D	Personal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£250
E	Legal Expenses	£15,000	£15,000	£15,000	£15,000	Nil
F	Missed Departure	£500	£1,000	£1,000	£500	£50
G	Personal Belongings	£500	£2,000	£2,000	£500	£50
	Single Article Limit *No cover for valuable items	*£100	£150	£150	*£100	£50
	Valuables Limit	No Cover	£200	£200	No Cover	£50
	Cash Limit	No Cover	£150	£150	No Cover	£50
H	Cancellation and Curtailment	£750	£3000	£3000	£750	£50
I	Travel Delay	No Cover	£300	£300	No Cover	Nil
	Abandonment	£750	£3000	£3000	£750	£50
J	Hospital Benefit	£500	£2,000	£2,000	£500	Nil
Wintersports cover - additional benefits (applicable only where the additional premium has been paid)						
K	Piste closure	No Cover	£200	£200	No Cover	Nil
L	Avalanche	No Cover	£100	£100	No Cover	Nil
M	Ski hire	No Cover	£500	£500	No Cover	Nil

THIS WORDING CONSTITUTES A VALID CERTIFICATE OF INSURANCE ONLY WHEN ATTACHED TO THE APPROPRIATE, DULY VALIDATED, CERTIFICATE ENDORSEMENT SLIP COVERING THE RELEVANT TRAVEL OR JOURNEY

General Information

Insurers

Master Policy arranged by Select Insurance Intermediaries which is a trading name of Inter Group Insurance Services Limited with White Horse Insurance Ireland Limited and Europ Assistance Insurance Limited.

Sections A - D & F - M Underwritten by White Horse Insurance Ireland Limited, a EU regulated insurance Company established in Ireland and licensed by the Irish Financial Services Regulatory Authority. Registered in The Republic of Ireland, registration number 306045, Registered Office 14 Clyde Road, Ballsbridge, Dublin 4.

Section E Underwritten by Europ Assistance Insurance Limited. FSA registration number 311883, a company incorporated in England with registered number 758979, Registered Office Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Health agreements

When you are travelling to a European Union Country, you should collect a form E111 from your local post office. If you need treatment, you should present this at the time of treatment as it may save you paying the £75 policy excess from any claim under section A (Medical and other expenses).

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under either the Medicare scheme or the reciprocal health agreement applicable in those countries. If you do not do this, we may not be able to pay your claim. If you are in any doubt as to how to collect a form E111 or register for the Medicare scheme, please contact Axa Claims Services who will be able to help you.

Your travel insurance

All insurance policies contain restrictions and exclusions which you should know about. Please make sure that the cover meets your needs and remember to sign the declaration on the inside back cover to confirm that you accept the terms of cover shown in this booklet. If you need more advice, please call Select on 0870 737 0870.

Important Information

Contract of travel insurance

This is your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

Health

Your insurance contains conditions that relate to your health and the health of others who might not be travelling with you but whose well being your trip may depend on. In particular we may not cover medical problems which you or they had before the cover started.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.

Excesses

Under most sections of this insurance you have to pay the first part of any claim (an excess). This amount is shown under each of the sections where it applies.

Dangerous activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured. We may cover certain activities if you pay an extra premium. You must check with Select that this insurance meets your needs.

Cancellation

We hope you are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with your requirements, please return it to your issuing agent, within 14 fourteen days of issue and we will refund your premium.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

MEDICAL CONDITIONS

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

For further information with regard to pre-existing medical conditions please read your policy wording paying careful attention to the General Exclusions and Sections A, B and H of this document.

Alternatively please call Select on 0870 737 0870 for further clarification.

Governing Law

This Certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

Any questions?

If you have any doubts about the cover we provide or you would like more information, please contact Select on 0870 737 0870.

Definitions

Wherever the following words or phrases appear in this Policy they will always have the meanings shown under them.

‘Business Associate’

Any person who works at Your place of business and who, if You were both away from work at the same time, would prevent the business from running properly.

‘Overall Limit’

The figure shown within the table on the inside cover which depends on the level of cover that You have chosen which is shown on Your Validation Slip.

‘Permanent Total Disability’

A disability which prevents You from working in any job for 12 months, and, at the end of those 12 months, is in Our medical adviser's opinion, not going to improve.

‘Public Transport’

Using train, bus or coach services to join the booked holiday.

‘Trip’

Your holiday or journey starting at the time that You leave Your Home address or from the start date shown on Your Validation Slip, whichever is later. The end of Your Trip is defined as the date that You return to the United Kingdom or Channel Islands or at the end of the period shown on Your Validation Slip, whichever is earlier. Cover under section H (Cancelling and cutting short Your holiday) starts at the time that You book the Trip or pay the insurance premium, whichever is later.

Cancellation

Cover under section H (Cancelling and cutting short Your holiday) starts from the start date shown on Your Validation Slip or at the time that You book the Trip, whichever is later. Cover under section H (Cancelling and cutting short Your holiday) is valid for Trips booked during the period shown on Your Validation Slip for Trips starting up to 120 days from the end of the period shown on Your Validation Slip. However, You must renew Your Policy when it ends. Cover is valid for 12 months from the start date shown on Your Validation Slip to provide cover as shown.

Special note

For Trips under standard travel and extended stay insurance

1. Please remember it does not matter how long You buy cover for, it ends when You return to Home in the United Kingdom or Channel Islands.
2. If You want to extend Your insurance, please make sure that You phone Your issuing agent before the period shown on Your Validation Slip ends.

‘Validation Slip’

The document showing the names and other details of all the people Insured under this insurance. The Validation Slip proves You have the cover shown in this document.

‘Valuables’

Photographic, audio, video, electronic and electrical equipment of any kind (including CDs, DVDs, video and audio tapes), mobile telephones, telescopes and binoculars, antiques, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

‘We’, ‘Us’, ‘Our’, ‘Underwriter’

The insurance is provided by White Horse Insurance Ireland Limited who are supporters of the Association of British Insurers and the Financial Ombudsman Service.

‘Wintersports’

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing, snow boarding, ski boarding, snow mobile, sledging, lugging, tobogganing or ice skating.

‘You’, ‘your’, ‘Insured’

Each Insured person named on the Validation Slip attached to this document. Each person must live in the United Kingdom or Channel Islands and have paid the appropriate premium.

Accident, Accidental

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

Curtailed Costs

Travel costs necessarily incurred to return You Home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas.

Hazardous Sports & Leisure Activities

Any sport or leisure activity other than those listed below, and then only when participating on an amateur basis:

Archery, if adequately supervised, badminton, baseball, basketball, beach games, canoeing, clay pigeon shooting, cricket, cycling (other than specified), dinghy sailing, fell walking, fencing, fishing, football, golf, hiking (under 2000 metres altitude), horse riding (up to 7 days), hot air ballooning which has been organised in the UK prior to departure, jet boating, jet ski-ing, jogging, netball, orienteering, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance, safari (UK organised), sail boarding, sailing within territorial limits, scuba diving up to 30 metres, if adequately supervised, skate boarding, snorkelling, squash, surfing (under 14 days), tennis, tour operator safari, track events, trekking (under 2000 metres altitude), volleyball, water polo, water ski-ing, white water rafting (grade 1 to 4), windsurfing. If you are participating in an activity that is not listed above please call Select on 0870 737 0870 and they may be able to arrange cover.

Home

Your usual place of residence in the UK.

Material Fact

Any fact which is known to You, which is likely to influence the Underwriter in the acceptance or assessment of this insurance.

Money

Bank and currency notes and coins and cheques.

Pair or Set

Two or more items of Personal Belongings which are complimentary or used or worn together (includes golf clubs).

Personal Belongings

Luggage, clothing, Valuables and personal items which are owned by You and have been either taken or purchased on the Trip. Valuables are excluded from cover on the Gold Policy.

Policy

Your Validation Slip, this Policy and endorsements.

Relative

Brother, brother-in-law, common law partner, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse who live in the UK.

Annual Multi-Trip

This gives You cover to travel to any destination for an unlimited number of Trips within the period shown on Your Validation Slip. No single Trip may last longer than 45 days. We also provide cover for up to 17 days of Winter sports.

Geographical Areas

Area 1 The Continent of Europe West of the Ural mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Lebanon and Libya).

Area 2 Australia and New Zealand.

Area 3 Anywhere in the world.

Note: We only provide cover for travel within the United Kingdom or Channel Islands if You stay for at least two nights in pre-booked accommodation away from where You usually live.

Customer service

It is always our intention to provide a first class standard of service. However, if You have any cause for complaint in respect of sections A - D and F - M, please write to the Claims Manager, Axa Claims Services, PO Box 36400, London, EC3N 1ZQ. Tel: 0207 423 4435, Fax: 0845 458 9644, E-mail: strategic.claims@scml.co.uk

If You consider the matter still unresolved, the following option is then open to You:-

Contact in writing the Managing Director, White Horse Insurance Ireland Limited, 14 Clyde Road, Ballsbridge, Dublin 4, Ireland giving details of Your policy and complaint, together with Your claims reference number. We will review Your case and reply to You in writing.

If You have any cause for complaint in respect of Section 9 only in the first instance please write to the Quality Manager, Europ Assistance Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

If Europ Assistance cannot give You a final decision by four weeks from the day they receive Your complaint they will explain why and tell You when they hope to reach a decision. Europ Assistance's decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Europ Assistance's decision, You have the right to make an appeal.

If You are not satisfied with the results of Europ Assistance's investigation, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Tel: 0845 080 1800. This does not affect Your statutory rights.

Medical and other emergencies

24-hour emergency service

Voyager will provide immediate help if You are ill or injured outside the United Kingdom or Channel Islands. They provide a 24-hour emergency service 365 days a year and You can contact them on:
Emergency phone no: +44 (0) 20 8466 9191 Emergency fax no: +44 (0) 20 8313 9062
When You contact Voyager, You will need to say that You are Insured with 'Select' and give the following information.

Your name. Your address. Your phone number abroad. Your certificate number shown on Your Validation Slip.

Hospital treatment abroad

If You go into hospital abroad and You are likely to be in hospital for more than 24 hours, someone must contact Voyager for You immediately. If they do not, this could mean We will provide no cover or We reduce the amount We pay for medical expenses. If You receive medical treatment abroad as an outpatient, You should pay the hospital or clinic and claim back Your medical expenses from Voyager when You return to the United Kingdom or Channel Islands.

Medical Expenses Abroad

In the event expenses are likely to exceed £500, You must contact Voyager.

Returning early to the United Kingdom or Channel Islands

If You have to return to the United Kingdom or Channel Islands under section A (Medical and other expenses), section B (Sending You Home in an emergency) or section H (Cancelling and cutting short Your holiday) Voyager must authorise this. If they do not, this could mean that We will not provide cover or We may reduce the amount We pay for Your return to the United Kingdom or Channel Islands.

Note to all Insured people, treating doctors and hospitals

This is not a private medical insurance. If You need any medical treatment, You must tell Voyager immediately or We may not guarantee medical expenses. If You need any medical treatment, You must allow Voyager or their representatives to see all of Your medical records and information.

Important claims information

Medical claims

If You receive medical attention for an injury or sickness, You must get a medical certificate showing the nature of the injury or illness together with any bills which You should have paid.

Claims for delay, loss or damage to Money, Personal Belongings, baggage and so on. You must tell the relevant transport company about any delay, loss or damage to Personal Belongings if they are being carried by any airline, transport company. You must also get a property irregularity report. If You do not tell the airline, transport company and so on within three days of the event, We may not be able to pay Your claim.

You must report immediately any loss of Money or loss or damage to Personal Belongings and so on to the police (and hotel management if this applies). You must also get an official written report. If You do not tell the police (and hotel management if this applies) within 24 hours of the event, We may not be able to pay Your claim.

General

You must send any claim to Axa Claims Services within 31 days of Your Trip ending. If You do not, We may not be able to pay Your claim.

If You need to make a claim, please either write with a brief description of Your claim or phone:

Axa Claims Services, PO Box 36400, London, EC3N 1ZQ.
Tel: 0207 423 4435, Fax: 0845 458 9644,
E-mail: strategic.claims@scml.co.uk

Axa Claims Services are open every weekday and will send You a claim form as soon as You tell them about Your claim.

To help Us prevent fraudulent claims, We store Your personal details on computer and We may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act(s).

The Insurance

General conditions

The following conditions apply to this insurance.

1. All Material Facts must be disclosed to the Underwriter at the time of taking out this Policy. Failure to do so, may result in the Underwriter's non-liability for claims. If You are in any doubt as to whether a fact is 'material', then for Your own protection, it should be disclosed. All information provided in purchasing this insurance, shall form the basis of the contract. You should keep a record (including copies of letters) of all information provided to Your issuing agent or broker for the purpose of entering into this contract.
2. You must tell Us as soon as possible about any change in risk which affects Your Policy, including You, a person You are travelling with, a Close Business

Associate or Relative receiving confirmation of a medical condition or currently being under medical investigation, change in the sporting or leisure activities You intend to participate in during Your Trip or any additional person(s) to be Insured under the Policy. We reserve the right to reassess Your Policy and premium after You have advised Us of any relevant information. If You do not advise Us of all the relevant information, then We may quote the wrong terms, reject or reduce Your claim, or Your Policy may become invalid.

3. We will not pay for any loss or damage caused as a result of You not acting in a reasonable way to look after Your property.
4. You must take all reasonable steps to get back any lost or stolen articles and You must help the authorities in their efforts to catch and prosecute any guilty people.
5. You must take all reasonable steps to avoid or reduce any loss which may mean that You have to make a claim under this insurance.
6. You must keep to all the terms, conditions and endorsements of this insurance. If You do not, We may turn down Your claim.
7. You must help Us recover any Money that We have paid from anyone or from other insurers (including the Department of Social Security) by giving Us all the details We need and by filling in any forms.
8. If You try to make a fraudulent claim or use any fraudulent means in trying to make a claim, all benefits under this Policy and premiums paid shall be forfeited and You may be prosecuted
9. The Underwriter may, at its own expense, take proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount recovered shall belong to the Underwriter.
10. You must give Axa Claims Services all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
11. You must keep any articles which are damaged and send them to Axa Claims Services if they ask. You must pay any costs involved in doing this.
12. You must agree to have a medical examination. If You die, We are entitled to have a post mortem examination. You or Your legal representatives are responsible for any cost resulting from these examinations.
13. You must pay Us back, within one month of asking, any amounts that We have paid to You which are not covered by this insurance.
14. We will not cover You, if at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability. We will only pay Our share.
15. You must submit any claim to the Underwriter within 31 days of the incident.

General exclusions

We will not cover the following.

1. Any claim arising from or resulting from, a Trip that You take or, any person who Your travel depends on, if:
 - a. the claim relates to a medical condition or any illness related to a medical condition which You or they knew, or could have reasonably been expected to have known about before You bought this insurance;
 - b. you are travelling against medical advice;
 - c. you are travelling to receive medical advice or treatment;
 - d. you are on a hospital waiting list waiting for treatment; or
 - e. you have been given a terminal diagnosis.
2. Loss or damage directly or indirectly caused by war, terrorism, revolution or any similar event or any Government, public or local authority legally taking or damaging Your property.
3. Loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign & Commonwealth Office (or its equivalent in other countries) have advised against travel, provided that such loss, damage, expense or indemnity is directly or indirectly related to any circumstances that are the reason for the advice.
4. Any claim arising from or as a result of civil commotions or riots of any kind.
5. Loss, or damage to any property, or any loss, expense or liability arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
6. Any claim if You already have a more specific insurance covering this.
7. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
8. Any claim arising from You being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
9. Any claim arising from using a two-wheeled motor vehicle.
10. Any other loss connected to the event You are claiming for unless We specifically provide cover under this insurance.
11. Any claim arising directly or indirectly from Your financial problems.
12. Any claim arising directly or indirectly from You participating in any Hazardous Sports & Leisure Activities or engaging in manual work unless this has been accepted by Select.
13. Any claim resulting from the tour operator, airline or any other company, firm or

person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.

14. Any claim arising or resulting from You being involved in any illegal or criminal act.
15. Racing of any kind (except on foot).
16. Winter sports (unless We provide cover as shown on Your Validation Slip).
17. Any claim arising or resulting from services or inter-services championships, or heats, or officially-organised practice, or training for these events, ski-jumping, ice hockey, or using skeletons or bobsleighs, canyoning, off-shore sailing, mountaineering (if this involves using ropes) or pot holing or any equipment used for these events.
18. Any claim arising or resulting from depression, anxiety, mental strain, depressive illness of any type, suicide or attempted suicide or injuring yourself deliberately or putting yourself in danger (unless You are trying to save a human life).
19. Any claim resulting from You being under the influence of or in connection with the use of alcohol or drugs.
20. This exclusion applies to sections D,E,F,G,H and I. We shall not be liable under this insurance for any claims in any way caused or contributed to by:
 - a. the failure of;
 - b. the fear of the failure of; or
 - c. the inability of;

any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.

Sections of insurance

Section A - Medical and other expenses

If You go into hospital, You must tell Voyager immediately.

What You are covered for

We will pay up to the Overall Limit shown on the inside cover for the following for necessary and reasonable costs as a result of You being injured or ill during Your Trip.

1. Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to £200 as long as it is to immediately relieve pain only.)
2. Up to £2,500 for either the cost of returning Your body or ashes to the United Kingdom or Channel Islands, or for the cost of a funeral in the country where You die if this is different from the country where You normally live.
3. Extra accommodation and travel expenses to allow You to return to the United Kingdom or Channel Islands if You cannot return as You originally booked provided this has been approved by Us.
 - a. Extra accommodation for someone to stay with You and travel Home with You, if this is necessary due to medical advice, and authorised by Voyager.
 - b. Or expenses for one Relative or friend to travel from the United Kingdom or Channel Islands to stay with You and travel Home with You, if this is necessary due to medical advice, and authorised by Voyager.
4. The extra cost for You to return Home following the death, serious injury or serious illness of a Relative or business colleague.

Section B - Sending You Home in an emergency

What You are covered for

We will pay up to the Overall Limit shown on the inside cover to return You to the United Kingdom or Channel Islands if Voyager think this is medically necessary, and they arrange this for You.

Special exclusions which apply to sections A and B

What You are not covered for (applying to sections A and B)

We will not cover the following.

1. The first £75 of each claim, for each person.
2. Any treatment or surgery which Voyager thinks is not immediately necessary and can wait until You return Home.
3. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which You are claiming for.
4. The extra cost of single-or private-room accommodation unless it is medically necessary.
5. Any treatment or medication of any kind that You receive after You return to the United Kingdom or Channel Islands.
6. Pregnancy or childbirth where the expected date of delivery is within twelve weeks of the end of Your Trip.
7. Any claim arising for costs You incur, if You are travelling to a European country participating in a reciprocal health agreement with the United Kingdom and You do not carry a completed E111 form.
8. Any claim arising for costs You incur, if You are travelling to Australia or New Zealand and You do not register for treatment under the national Medicare scheme or the reciprocal health agreement applicable in those countries.
9. Any extra costs after the time when, in Our medical advisor's opinion, You are fit to be returned to the United Kingdom or Channel Islands.
10. Losses arising under Sections A or B if, in the event expenses are likely to exceed £500 per person, and the consent of Voyager is not obtained before additional expenses are incurred.

11. Any costs arising directly or indirectly from You participating in any Hazardous Sports & Leisure Activities or engaging in manual work.

Please read the general conditions and exclusions.

Section C - Personal Accident

What You are covered for

The Underwriter will pay You or Your estate a lump sum, as shown in the Schedule of benefits on page 1, if You suffer bodily injury as a result of an Accident during Your Trip which causes:

1. Your death, or
2. permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or
3. permanent loss of all sight in one or both eyes, or
4. Permanent and Total Disablement.

What You Are Not Covered For:

The Underwriter will not pay for the following in addition to the general exclusions in connection with claims made under section C:

1. any benefit where Your death, injury or loss does not occur within 180 days of the Accident
2. any benefit as a result of participating in a Hazardous Sport or Leisure Activity
3. any benefit if You cannot prove to the Underwriter that the Permanent Total Disablement has continued for 12 months from the date of the injury and in all probability will continue for the remainder of Your life
4. more than one lump sum under this section.
5. any claim for Total Disablement where You are over 64 years of age.

If You die, We will pay up to £5,000 (£1,000 for children aged under 16 years of age).

Please read the general conditions and exclusions.

Section D - Personal liability

What You are covered for

We will pay for Your legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the schedule of benefits, for any event which relates to an incident caused by You during the Trip, which results in:

1. injury, illness or disease to another person
2. loss or damage to property which does not belong to You or any member of Your family or travelling party and is not in Your or a member of Your family's or travelling party's custody or control.

Special exclusions which apply to section D

What You are not covered for

1. The first £250 of each claim, for each person.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by You, a member of Your family or household or a person You employ or a member of Your travelling party; or
 - b. in the care, custody or control of You or of Your family or household or a person You employ or a member of Your travelling party
3. Any liability, injury, loss or damage:
 - a. to Your employees or members of Your family or household or a person You employ;
 - b. arising out of or in connection with Your trade, profession or business;
 - c. arising out of a contract You have entered into;
 - d. arising out of You owning, possessing, using or living on any land or in buildings;
 - e. arising out of You owning, possessing, or using mechanically-propelled vehicles, water craft or air craft of any description, animals, firearms or weapons; or
 - f. arising out of any criminal, malicious or deliberate acts.

Any personal liability claim, which arises directly or indirectly, as a result of You participating in a Hazardous Sport or Leisure Activity.

Special conditions which apply to section D

It is a condition of the cover provided under this section that:

1. you must give Axa Claims Services notice of any cause for a legal claim against You as soon as You know about it and send them any other documents relating to any claim unanswered; and
2. you must help Axa Claims Services and give them all of the information they need to allow them to take action on Your behalf. You must not negotiate, pay, settle, admit or deny any claim unless You get Axa Claims Services written permission.

Please read the general conditions and exclusions.

Section E - Legal expenses

This cover is managed by Europ Assistance Holdings Limited, of Sussex House, Perrymount Road, Haywards Heath, West Sussex. RH16 1DN

What you are covered for:

To pay legal costs and expenses incurred by You up to a maximum of £15,000 in pursuit of compensation and/ or damages against a third party arising from or out of Your death or personal injury occurring during the period of the holiday/ journey.

Special exclusions which apply to section E

We will not cover the following:

- (a) costs incurred in pursuance of any claim against a Travel Agent, Tour Operator, Carrier, Accommodation provider, Underwriter, Insurer or Insurers Agent or any other person insured under the same policy
 - (b) legal expenses incurred prior to the granting of support by Europ Assistance
 - (c) any claims reported more than 180 days after the commencement of the incident giving rise to such claim.
 - (d) any claim where the laws, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - (e) costs incurred in pursuance of a claim against any person with whom You had arranged to travel.
 - (f) any claim where You are insured for legal expenses under any other insurance policy.
 - (g) any claim where in Europ Assistance's opinion there is insufficient prospect of success in obtaining a reasonable benefit.
2. Europ Assistance shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
 3. The insurance will not extend to covering You in the pursuit of any appeal except at Europ Assistance's sole discretion.
 4. Where there is a possibility of a claim being brought in more than one country Europ Assistance shall not be liable for the costs if an action is brought in more than one country.

Special conditions which apply to section E

1. Europ Assistance shall have complete control over the legal proceedings and the appointment and control of a lawyer.
2. You must follow the legal representatives advice and provide any information and assistance required. Failure to do so will entitle Europ Assistance to withdraw cover.
3. Europ Assistance must have access to any and all of the legal representatives file of papers.
4. Europ Assistance may include a claim for their costs and expenses.
5. Failure by You to comply with all or any of these conditions will entitle Europ Assistance to render the legal expenses aspect of this insurance void and thereby withdraw cover.

Section F - Missed departure**What You are covered for**

We will pay up to the Overall Limit shown on the front cover for the reasonable extra costs of travel and accommodation You need if You cannot reach the original departure point of Your booked journey on the outward or return journey because Public Transport services fail or the vehicle in which You are travelling is directly involved in an Accident or breaks down.

Special conditions which apply to section F

It is a condition of the cover provided under this section that:

1. you must allow enough time to arrive at Your departure point at or before the recommended time;
2. you must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. if Your claim relates to a vehicle breaking down, You must give Us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Special exclusions which apply to section F**What You are not covered for**

1. The first £50 of each claim, for each person.
 - any upgrade in accommodation
 - any claim arising as a result of You not having taken reasonable steps to complete the journey to the departure point on time
 - any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before You started Your journey to the departure point
 - any claim in respect of mechanical breakdown or failure, if Your private motor vehicle, has not been properly serviced and maintained
 - any repair costs to Your private motor vehicle
 - any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

Please read the general conditions and exclusions.

Section G - Personal Belongings, baggage and Money**What You are covered for**

We will pay up to the Overall Limit shown on the inside cover for the following.

G1 - Personal belongings and baggage**We will pay for the following.**

1. After taking off an amount for wear, tear and loss of value, We will pay for the loss, theft or of damage to property owned by You with a limit for any one item, Set or Pair of £150 for Platinum cover and £100 for Gold cover only.
2. After taking off an amount for wear, tear and loss of value, We will pay for loss, theft of or damage to valuable items that You own. We will pay up to £200 for

Platinum cover only with a limit for any one item, Set or Pair of £150 for Platinum cover

3. We will pay up to £150 for Platinum cover only for buying essential items if Your baggage is delayed or lost during an outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that You buy. We will take any payment We make for delayed baggage from the amount of any claim if Your baggage is permanently lost.

G2 - Personal Money**We will pay for the following.**

1. We will pay up to £150 with Platinum cover only for the loss or theft of cash or traveller's cheques, if You can give Us evidence that You owned them and evidence of their value. (The most We will pay for children under 16 years of age is £50 for all areas of travel.)

G3 - Passport and travel documents**We will pay for the following.**

1. We will pay up to £300 for the cost of replacing Your passport, travel tickets, Green Cards and admission tickets for Platinum cover and up to £100 for Gold cover only.

Note: We provide cover for theft or loss from unattended motor vehicles, trailers or caravans under sub-section G1 only. We will only pay up to £100 for each person.

Special exclusions which apply to section G**What You are not covered for**

1. The first £50 of each claim for each sub-section, for each person.
2. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use.
3. Theft, loss of or damage to household goods, pedal cycles, motor vehicles, Wintersports equipment, marine equipment and craft.
4. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within Your baggage.
5. Shortages due to mistakes or neglect.
6. Any loss or theft which You do not report to the police within 24 hours of discovering it and for which You do not get a written acknowledgement.
7. If Your belongings are delayed or held by any customs or other officials legally taking Your belongings.
8. Cash which You do not carry on Your person (unless it is held in a safety deposit box or safe that is not in Your hotel room or apartment).
9. Theft, loss or damage to Valuables not carried in Your hand baggage while You are travelling.
10. Theft, loss or damage to Valuable items left unattended in a motor vehicle, trailer or caravan.
11. Theft, loss of or damage to dentures, bridgework, corneal lenses, spectacles, sunglasses or artificial limbs or hearing aids.
12. Any item, Set or Pair worth more than £50 which You haven't got an original receipt or insurance valuation for before the loss.
13. Property You leave unattended in a public place.
14. Any loss, theft or damage to items carried on a vehicle roof rack.
15. Theft, loss or damage to baggage or Personal Belongings during a journey unless You report this to the carrier and get a property irregularity report at the time of the loss.
16. Damage caused to suitcases, holdalls or similar carriers unless You cannot use the damaged item.
17. Loss or theft of Personal Belongings or baggage while not in Your control or in the control of any person other than an airline or ferry company.

Please read the general conditions and exclusions.

Section H - Cancelling and cutting short Your holiday.**What You are covered for**

We will pay up to the Overall Limit shown on the inside cover for travel and accommodation expenses that You have paid or have agreed to pay under a contract and which You cannot get back if it is necessary and unavoidable for You to cancel or cut short Your Trip as a result of the following.

1. You dying, becoming ill or injured.
2. The death, injury or illness of a Relative, close Business Associate or a person with whom You have booked to travel or a Relative or friend living abroad with whom You plan to stay.
3. If You are called for jury service or as a witness or You are put in quarantine.
4. An Accident to a vehicle in which You were planning to travel which happens within seven days before the date You planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
5. If You are a member of the armed forces or police, fire, nursing or ambulance services which results in You having to stay because of an emergency.
6. If You are made redundant as long as You are entitled to payment under the current redundancy payments law and that, at the time of booking Your Trip, You had no reason to believe that You would be made redundant.
7. If the police need You to stay after a fire, flood or burglary at Your Home within 48 hours before the date You planned to leave.

Special exclusions which apply to section H

What You are not covered for

1. The first £50 of each claim, for each person.
2. Any claim which results from depression, anxiety, mental strain, or a depressive illness of any type.
3. You not wanting to travel.
4. Any extra costs resulting from You not telling the holiday company as soon as You know You have to cancel Your holiday.
5. A pregnancy, which is confirmed before the date You bought this Policy and the expected date of birth is within 12 weeks of the booked start date or return date of Your Trip or medical complications arising from pregnancy or childbirth where prior medical complications have existed.
6. Cancelling or cutting short the Trip because of a medical condition or any illness related to a medical condition which You knew about or should have known about before the start of this insurance. This applies to You, a Relative, close Business Associate or person You are travelling with and any person You were depending on for the Trip.
7. The cost of Your original return Trip if this has already been paid and You need to cut short Your journey.
8. If You have to cut short Your Trip and do not return to the United Kingdom or Channel Islands.
9. If You cut short Your Trip and You have less than 25% of the Trip left.
10. If You have failed to have any recommended vaccines, inoculations or medications prior to Your Trip
11. If You have failed to get the relevant passport or visa
12. Your late arrival at the airport or port after check in or booking in time
13. Your personal financial circumstances, other than You being made redundant after the issue date of the Validation Slip
14. Any claims arising directly or indirectly from the Cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
15. Loss of air passenger duty
16. Unused timeshare property, air miles or other promotions of this nature
17. Any unused portion of Your original tickets where repatriation has occurred.

Please read the general conditions and exclusions.

Section I - Abandoning Your holiday and travel delay

What You are covered for

We will pay up to the Overall Limit shown on the inside cover if the start of Your pre-booked outward or return international journeys by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside Your control. You must be delayed by at least eight hours on each occasion.

Travel delay

We will pay £10 after each full eight-hour period of delay, as long as You eventually go on the Trip. We will pay up to £300 for Platinum cover only.

Abandonment

If it is necessary for You to have to cancel Your outward Trip as a result of a delay lasting more than 24 hours, We will pay an amount equal to the cost of Your Trip up to £3,000 less any amounts that We can get back for Platinum cover only or up to £750 for Gold cover only.

Special conditions which apply to Section I

It is a condition of the cover provided under this section that:

1. you must have checked in for Your Trip at or before the recommended time; and
2. you get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

Special exclusions which apply to section I

What You are not covered for:

1. Any claim that results from strikes or industrial action which were public knowledge before the start of Your Trip.
2. the first £50 per person of each and every claim for Abandonment.
3. compensation under both the 'travel delay' and 'abandonment' sections of this Policy.
4. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.

Section J - Hospital benefit

What You are covered for

We will pay up to the Overall Limit shown on the inside cover if, after an Accident or illness that is covered under section A (Medical and other expenses) of this insurance, You go into hospital as an in-patient outside the United Kingdom or Channel Islands.

We will pay up to £10 for each complete 24-hour period.

Note: The amounts We will pay under this section are meant to help You pay extra expenses such as taxi fares and phone calls.

Please read the general conditions and exclusions.

Section K - Piste closure

(This applies for the period 15 December to 15 April only.)

What You are covered for

We will pay up to £200 if, as a result of not enough snow in Your pre-booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

1. the cost of transport to the nearest resort up to £20 for each full 24-hour period; or
2. up to £20 for each full 24-hour period if You are unable to ski and there is no other ski resort available.

Special conditions which apply to section K

It is a condition of the cover provided under this section that:

1. you get a written statement from the management of the resort confirming the reason for the closure and how long it lasted;
2. the pre-booked holiday resort where You are staying is at least 1000 metres above sea level; and
3. if You do buy this insurance within 14 days of the date You plan to leave and if You are aware of any reason that could cause You to claim under this section, We will not provide cover for You.

Please read the general conditions and exclusions.

Section L - Avalanche cover

What You are covered for

We will pay up to £100 for reasonable extra travel and accommodation expenses that You need to pay if Your pre-booked outward or return journey is delayed for more than 12 hours from Your scheduled arrival time because of an avalanche.

Special exclusion which applies to section L

What You are not covered for

1. The first £50 of each claim, for each person.
2. Costs if You decide to move, if it is considered safe to remain in resort.

Special condition which applies to section L

It is a condition of the cover provided under this section that You get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

Section M - Ski hire

What You are covered for:

We will pay £15 for each full 24-hour period for the costs of hiring other Ski Equipment. We will pay up to £500 if:

1. The skis that You own are lost or delayed during Your Trip for over 12 hours.
2. The skis that You own are lost or damaged during the course of Your Trip.

It is a condition of the cover provided under this section that:

1. We take any payment made under this section from any claim under sub-section G1 (Personal Belongings and baggage) of this insurance.

What You are not covered for:

1. Any claim involving damage to Your skis where You do not bring them back to the United Kingdom or Channel Islands so We can inspect them.
2. Any theft or loss which You do not report to the police within 24 hours of discovering it and obtain a written acknowledgement.
3. Any theft, delay, loss of or damage to Personal Belongings or baggage while it is transported unless You report this, at the time, to the carrier and get a property irregularity report.
4. Any loss, seizure or confiscation by an authority.
5. Any claim arising from Your Ski Equipment being left unattended in a public place, in the custody of someone who does not have official responsibility or in an unattended motor vehicle.

Compensation Scheme

White Horse Insurance Ireland Limited are covered by the Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if we cannot meet our financial obligations. This depends on the type of business and the circumstances of the claim. Your claim is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

www.fscs.org.uk/files/documents/pdfs/kzkxvrgmrzmpcyf.pdf

Declaration

To be entitled to cover under this insurance you must have:

1. paid the appropriate premium; and
2. read this insurance and enclosed validation slip and signed below to accept the terms of cover.

(Please note that you should keep this declaration with your validation slip unless we request that you return it to us).

Your signature (on behalf of all insured people):

Date: