

Travel Insurance Policy

Policy wording booklet

Important! Please read this booklet carefully and take it away with you.



10 things to do before you go

- 1 Check the Foreign and Commonwealth Office (FCO) travel advice online at **www.fco.gov.uk/knowbeforeyougo** or phone **0845 850 2829**.
- 2 Get travel insurance and check that the cover is appropriate.
- 3 Get a good guidebook and get to know the place you are going to. Find out about local laws and customs.
- 4 Make sure you have a valid passport and any visas you need.
- 5 Check what vaccinations you need at least six weeks before you go.
- 6 Check to see if you need to take extra health precautions (visit www.dh.gov.uk/en/publichealth).
- 7 Make sure whoever you book your trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
- 8 Photocopy your passport, insurance policy, 24-hour emergency numbers and your ticket details and leave copies with family and friends.
- 9 Take enough money for your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
- 10 Tell your family or friends where you will be staying and what you plan to do, and give them a way of contacting you, (such as an e-mail address).

Important

Under the new travel directive from the European Union (EU), you are entitled to claim compensation from your airline if any of the following happen.

- 1 **You are not allowed to board or your flight is cancelled**
If you check-in on time but you are not allowed to board because there are too many passengers for the number of seats available or your flight is cancelled, the airline operating the flight must offer you financial compensation.
- 2 **There are 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 five hours, the airline must also offer to refund your ticket.
- 3 **Your baggage is damaged, lost or delayed**
If your checked-in baggage is damaged or lost by an EU airline, you must make a claim to the airline within seven days. If your checked-in baggage is delayed, you must make a claim to the airline within 21 days of when you get your baggage back.
- 4 **You are injured or die in an accident**
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.
- 5 **You do not receive the services you have booked**
If your tour operator does not provide the services you have booked, for example, any flights or a part of your package holiday, you may claim damages from the tour operator.

You can download more details from http://ec.europa.eu/transport/passengers/air/air_en.htm

Table of benefits for single trip and an annual multi-trip

Section	Benefit	Maximum amount insured (for each person insured)	Excess (for each person insured)
			(See the note 1 directly below this table.)
A	Cancelling and cutting short your holiday	£1,000	£75
B	Medical and other expenses	£5 million	£100
			(£150 aged 66 and over)
C	Hospital benefit	£10 for every 24 hours up to £100	£0
D	Personal accident:		
	Loss of limbs or sight	£10,000	£0
	Permanently disabled	£10,000	£0
	Death benefit (aged 18 to 65)	£5,000	£0
	Death benefit (aged under 18)	£2,500	£0
Sections E1, E2 and E3 only apply if your validation certificate shows that you are covered for this.			
E1	Personal belongings and baggage	£1,500	£75
	Single article limit	£100	
	Valuables limit in total	£100	
	Alcohol and tobacco limit	£25	
	Baggage delay	£25 for every 12 hours for purchases made up to £50	£0
E2	Personal money	£200	£75
	Cash limit (aged 18 to 49)	£100	
	Cash limit (aged under 18)	£25	
	Beach Cash Limit	£50	
E3	Passport and travel documents	£50	£0
F	Abandoning your holiday	£1,000	£75
	Travel delay	£10 for every 12 hours up to £100	£0
G	Personal liability	£1 million	£250
H	Legal expenses	£10,000	£0
I	Catastrophe	£250	£75
Child assist cover.			
J1	Dealing with the media	£20,000	£0
J2	Working with foreign police	£20,000	£0
J3	Legal services	£20,000	£0
J4	Private investigations	£10,000	£0
J5	Internet campaign	£10,000	£0
J6	Living expenses	£500 a day up to £30,000	£0
Winter sports cover is only available if you pay the appropriate premium or if you have bought annual multi-trip cover.			
K	Winter sports equipment (owned)	£200	£75
	Single article limit (owned)	£100	
	Hired total	£100	
L	Ski hire	£10 a day up to £100	£0
M	Ski pack	£50 a day up to £200	£0
N	Piste closure	£10 a day up to £100	£0

Note 1: You may have chosen to either take a double excess or waive the excess (see the Excesses section on page 2) when you purchased your policy. This will be shown on your validation certificate.

Travel insurance

This document is only valid when issued with an InsureandGo validation certificate, as long as you have paid the appropriate insurance premium. Please keep these documents in a safe place and carry them with you when you travel.

General information

Insurers

This insurance is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS Company number: FC021974. Branch Number BR008042. Trading under the name Mapfre Asistencia.

We (Mapfre Asistencia) are authorised by Direccion General de Seguros and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

Health agreements

When you are travelling to a country in the European Union (EU), you should collect an application form for a European health insurance card from your local post office or download an application form from www.ehic.org.uk. This allows European citizens to benefit from the health agreements there are between countries in the EU. (This used to be known as the E111.) When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

Important information

Annual policy holders - auto-renewal service

To make sure you have continuous cover under your policy, InsureandGo will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell them not to. Each year InsureandGo will write to you 21 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions. If you do not want to auto-renew your policy, just call InsureandGo on 0844 888 2792. Otherwise they will collect the renewal premiums from your credit card or debit card. You should also note that your renewed policy will only be valid when:

- you have told them about any changes to your policy details (including any changes in health conditions);
- and your credit card or debit card details have not changed

In some cases InsureandGo may not be able to automatically renew your policy. They will let you know at the time if this is the case.

InsureandGo are entitled to assume that your details have not changed and you have the permission of the card holder unless you tell them otherwise. Insure & Go Insurance Services Ltd do not have your payment details. They will tell the relevant processing bank that have your payment details to charge the relevant premium to your debit card or credit card on or before the renewal date.

You can tell InsureandGo about any changes to your policy details or opt out of automatic renewal at any time by phoning us on 0844 888 2792.

Travel insurance contract

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

Personal information

We will only share the personal information you have given us with other organisations for administration purposes and to deal with any claims on your policy.

Eligible people

Family policies - You, your husband or wife (or partner who you have lived with for six months or more) and your dependent children (aged under 18) are eligible for cover if you pay the appropriate premium.

Independent travel on annual multi-trip policies - Everyone on an annual multi-trip policy is entitled to travel independently, but children under 18 who travel alone must be dropped off and picked up by a responsible adult aged over 21.

Group travel - If there is a group of adults who are not related and on one certificate under a single-trip policy, all members of the group must travel together. The scheme will allow up to six children for each adult, but any other children must pay a full adult premium. Children under 18 must be travelling with a relative, guardian or person has a legal duty to care for them.

Age limits - Policies are only available for people aged up to 75 (at the date you buy the policy). There are restrictions on the length of time you can travel if you are over 65 at the date you buy the policy.

Residence limits - You must have lived in the United Kingdom, the Channel Islands or Republic of Ireland for at least six of the last 12 months, before you bought or renewed your policy.

Health conditions

This insurance has conditions that are about your health and the health of other people who may not be travelling with you, but who you are depending on for the trip. We do not cover medical problems that you or they had before the cover started.

Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, we provide cover under section B for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections A, B and C of this policy, for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth' in the 'Definitions' section.

Excesses

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming, and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.

If you pay an extra premium, your policy can include an excess waiver which will remove all excesses (except for increased medical excesses because of medical conditions or dangerous activities).

For a reduced premium your policy can include a double excess, in which case all excesses will be doubled (except for increased medical excesses because of medical conditions or dangerous activities).

Dangerous activities

You may not be covered when you take part in certain sports or activities where there is a high risk you will be injured. Please see pages 15, 16 and 17 of this booklet for information about dangerous or sporting activities that are covered at no extra premium under this policy (that you do not have to tell InsureandGo about) as well as those which you need to tell InsureandGo about and those you need to pay an extra premium for.

'Cooling-off' period

If this cover is not suitable for you and you want to cancel your policy, you must write (either by e-mail or letter, which you can post or fax to the number below) to InsureandGo within 14 days of buying your policy or the date you receive your policy.

In line with the conditions below, they will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy.

For all single trip policies that have an end date within one month of the date of purchase, there will be no cancellation cooling off period applicable and no refund will be payable on these policies.

If you are a single-trip policyholder whose cover ends more than one month after the date of purchase, they will not refund your premium if you have traveled or made a claim before you asked to cancel the policy.

If you are an annual multi-trip policyholder and you have traveled or made a claim before you asked to cancel the policy, InsureandGo will only refund part of the premium.

To get a refund, please contact InsureandGo by writing to:

Customer Service Department
Insure & Go Insurance Services Ltd
Maitland House
Warrior Square
Southend-on-Sea
Essex
SS1 2JY.
Fax: 0844 888 1588
E-mail: cancellations@insureandgo.com

Law

The laws of England and Wales govern this insurance, unless we agree otherwise.

Conditions, exclusions and warranties

Conditions and exclusions will apply to individual sections of your policy, while general exclusions, conditions and warranties will apply to the whole of your policy.

Property claims

We pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you will not get back all of the money you paid for the item.)

Policy limits

Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example, for any one item or for valuables in total. You should check your policy. If you plan on taking expensive items with you, we suggest you insure them separately under a household all-risks policy.

Reasonable care

You need to take all reasonable care to protect yourself and your belongings.

If you have any questions

If you have any doubts about the cover we provide or you would like more information, please phone customer services on 0207 748 0062 or e-mail customer.services@insureandgo.com.

Medical and other emergencies

We will help you immediately if you are ill or injured outside the country you live in (or the final country of your journey if you are

on a one-way trip). We provide a 24-hour emergency service 365 days a year, and you can contact us on the following numbers.

Emergency phone number: +44 (0)207 748 0060

Emergency fax number: +353 91 501619

When you contact us you will need to say where you bought the policy from and give the following information.

- Your name and address
- Your policy number shown on your validation certificate
- Your phone number abroad
- The date you left and the date you are due to come back

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 us for you immediately. If they do not, we may not provide cover and we may also 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 InsureandGo Travel Claims when you return to the United Kingdom, the Channel Islands or the Republic of Ireland. If your outpatient treatment is likely to cost more than £500, you must contact us immediately.

Returning early to your home country

We must agree for you to return to your home country, (or your final country of a one-way trip) under section B (Medical and other expenses) or section A (Cancelling and cutting short your holiday). If we do not agree, we will not provide cover and we may reduce the amount we pay you to your home country (or your final country of a one-way trip).

A note to all insured people, doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information.

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 stop the business from running properly.

Close relative or relative

Husband, wife, civil partner or partner, common-law partner (as long as they have lived together for six months or more), parent, parent-in-law, step-parent, legal guardian, children (including legally-adopted children, stepchildren and daughter and son-in-laws), sibling (including step-siblings and sister and brother-in-laws), grandparent, grandchild and a fiance or fiancée of any insured person.

Civil partner

A civil partner is someone who has entered into a formal agreement with the insured person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

Complications of pregnancy and childbirth

In this policy 'complications of pregnancy and childbirth' will only include the following.

- Toxaemia (toxins in the blood)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date

Family

A person and their husband, wife or partner (as long as they have lived together for six months or more) and their dependent, adopted or fostered children who are aged under 18 and are either in full-time education or living with them.

Home Country

The country you normally live in (Please note that for the purposes of this insurance the UK is defined as one country of residence. The Channel Islands are considered as a separate country of residence).

Manual labour

Manual labour is work that is physical, including, but not limited to construction, installation and assembly and building work. This does not include bar and restaurant staff, musicians and singers, and fruit pickers (who do not use machinery).

We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery.

You will not be covered when you are working more than three meters above the ground, and cover for personal accident and personal liability is not included. If you injure yourself during voluntary work, the policy excess under Section B (Medical and other expenses) will be increased to £250 and an excess waiver will not delete this increased excess.

Mobile phone and mobile phone accessories

All devices which the manufacturer describes as a mobile phone, cell phone or smart phone. This includes Blackberrys and iPhones. The main function, as described by the manufacturer is for mobile telephone calls and texting although it may also include other functions such as a camera, music player, emailing, games, net browsing and so on. Mobile phone accessories are any items designed to work in conjunction with a mobile phone - for

example, covers, chargers and headphones.

Motorcycle accessories

Panniers, 'divvy' boxes and padlocks.

Motor vehicle accessories

Wheels, hubcaps, radio and CD players, CD multi-changers, in-car televisions and DVD players, tools, keys, alarms and satellite navigation equipment.

Pair or set of items

A number of items that are similar or used together, for example, a pair of earrings.

Permanently disabled

A disability caused by an accident during your trip that:

- stops you from working in any job you are qualified for;
- lasts for 12 months; and
- our medical advisor believes is not going to improve at the end of those 12 months.

Public transport

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

Search and rescue costs

Costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include the costs of medical evacuation (by the most appropriate transport) from a medical emergency which is covered under section B (medical and other expenses).

Unattended

When you cannot see **and** are not close enough to your property or vehicle to stop it being damaged or stolen.

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man. For the purpose of this insurance the UK does not include the Channel Islands.

Validation certificate

The document that shows the names and other details of all the people insured under this insurance. The validation certificate proves you have the cover shown in this document.

Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, computer equipment, binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment and musical instruments.

War

War, whether declared or not, or any warlike activities, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

Winter sports (see the table for dangerous activities on pages 15, 16 and 17 for details of cover)

Skiing and snowboarding, off-piste skiing and snowboarding except

in areas considered to be unsafe by resort management, recreational ski and snowboard racing, monoskiing, cross-country skiing, snowmobiling, tobogganing, glacier walking or trekking up to 6000 metres, cat skiing and ice skating.

We do not provide cover for ski jumping, ski flying, heli-skiing, ski acrobatics, ski stunting, freestyle skiing, on-piste and off-piste skiing in areas considered to be unsafe by resort management, ski racing and training (non-professional), ski bob racing, parapenting, ice hockey and using skeletons and bobsleighs.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings or ice skates.

You, your

Each insured person named on the validation certificate issued with this document. Each person must have lived in the UK, the Channel Islands or Republic of Ireland for at least six of the last 12 months and have paid the appropriate premium.

Trip

Cover under section A - Cancelling and cutting short your holiday starts at the time that you book the trip or pay the insurance premium, whichever is later. If you have arranged an annual multi-trip policy, cover under section A starts at the time that you book the trip or the start date shown on your validation certificate, whichever is later.

Your holiday or journey starts when you leave the place you usually live or work (whichever is later), or from the start date shown on your validation certificate, whichever is later. The end of your trip is the date that you go back to the place you usually live or work (whichever is earlier), or at the end of the period shown on your validation certificate, whichever is earlier. Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after you get back. Your cover cannot start after you have left your home country (unless you are asking for an extension).

If, once you have left your home country and before the end of the policy, you decide that you want to extend your policy, you can ask InsureandGo to extend your cover by phoning 0207 748 0062 or e-mailing customer.services@insureandgo.com. We can consider this if your medical condition (or that of a close relative or business associate) has not changed, you are not waiting for a claim to be settled or you do not know a reason why you might make a claim. If your medical condition has changed or any claims have been made, we may still be able to extend your policy as long as you give us the full details.

We can only consider extending your policy if your overall trip does not last longer than the following.

- 12 months – single trip
- Annual multi-trip – no extensions are allowed

Single trip

A single return holiday or journey of up to 365 days if you are aged 65 or under, beginning and ending in your home country. We provide cover for holidays in your home country if you have booked accommodation for two or more nights in a row. We will only cover you for up to 31 days for each trip if you are aged 66 and over.

One-way trip

A single outward holiday or journey beginning in your home country. Cover ends 24 hours after you leave immigration control in the final country you go to or at the end of the period shown on your validation certificate, whichever is earlier.

Annual multi-trip

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than

31 days. We also provide cover for up to 10 days for winter sports. We provide cover for holidays in your home country if you have booked accommodation for two or more nights in a row.

Important notice

Please remember that it does not matter how long you buy cover for; it ends when you return to your home country. The only exception to this is if you have paid the appropriate extra premium to arrange home visits. This means you can return to your home country before the return date for the number of trips you have told us about when you arranged the insurance.

This will be shown on your validation certificate. Each trip home cannot last for more than 14 days and your cover ends while you are in your home country. Your cover starts again when you leave. Cover is not available for the cost of the return flight if you are returning to make a claim, and cover is not available for any flight costs if you are returning because of an issue that you are not insured for.

Geographical areas

- Area 1:** Your home country, England, Scotland, Wales, Northern Ireland and the Isle of Man
- Area 2:** Europe, including countries west of the Ural Mountains, the Channel Islands, the Azores, Canary Islands, Iceland, Madeira and countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon and Libya)
- Area 3:** Worldwide, not including USA and Canada
- Area 4:** Australia and New Zealand
- Area 5:** Worldwide, including USA and Canada

Important information about claims

Medical claims

If you receive medical treatment for an injury or illness, you must get a medical certificate that shows the details of the injury or sickness and any bills you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately.

Claims for delayed baggage, losing or damaging money, personal belongings and so on

You must tell the relevant transport company if your personal belongings are delayed, lost, stolen or damaged. You must also get a property irregularity report (PIR) from the transport company. If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. If you lose any money or personal belongings or if they are stolen, you must report this to the police (and hotel management if this applies). You must also get an official written report from the police, airline, transport company and so on. 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.

Claims for cancelling your trip

You must tell the carrier or travel agent immediately if you know the trip will be cancelled, so you lose as little as possible. If you do not tell the carrier or travel agent as soon as you find out that you have to cancel the trip, we will only pay the cancellation charges due at the date you found out you had to cancel the trip, not from the date you tell them.

Our rights

We can, at any time, do the following:

Take over the defence or settlement of any claim.

Try to recover expenses or compensation from any other person or

people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

Rights of third parties

A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.

General

You must register any claim to InsureandGo Travel Claims 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 send a brief description of your claim to:

InsureandGo Travel Claims
PO Box 5775
Southend-on-Sea
Essex
SS1 2JY.
Phone: 0207 748 0061
Fax no: 0844 888 3238
E-mail: claims@insureandgo.com

InsureandGo Travel Claims are open Monday to Friday from 9am until 5pm, and will send you a claim form as soon as you tell them about your claim. To help us prevent fraud (people making claims that they are not entitled to) we keep your personal details on a central system. We keep this information according to the rules of the Data Protection Act.

Customer service

InsureandGo do everything they can to make sure that you receive a high standard of service. If you are not satisfied with the service you receive for sales issues, such as how our sales staff dealt with your call, please write to:

The Customer Relations Manager
Insure & Go Insurance Services Ltd
Maitland House
Warrior Square
Southend-on-Sea
Essex
SS1 2JY.
Phone: 0844 888 1591
E-mail: complaints@insureandgo.com

If you have a complaint about a claim, please write to:

The Customer Relations Manager
InsureandGo Travel Claims
PO Box 5775
Southend-on-Sea
Essex
SS1 2JY.
Phone: 0844 888 1591
E-mail: complaints@insureandgo.com

If you are still not satisfied with the way we have handled your complaint, you may take your complaint to the Financial Ombudsman Service who will investigate your complaint.

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

Financial Services Compensation Scheme

Insure & Go Insurance Services Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

Mapfre Asistencia is covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. 90% of the claim will be met with no upper limit. Compensation is only available to commercial customers in limited circumstances.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoaken Street
London
E1 8BN.

The insurance

General conditions

The following conditions apply to this insurance.

- 1 You must have lived in your home country for at least six of the last 12 months before you bought or renewed your policy.
- 2 You must tell InsureandGo if you know about anything which may affect their decision to accept your insurance (for example, dangerous activities or a health condition). If you are not sure whether to tell InsureandGo, tell them anyway.
- 3 You must act in a reasonable way to look after yourself and your property.
- 4 You must take all reasonable steps to get back any lost or stolen items, and you must help the authorities to catch and charge any guilty people.
- 5 You must take all reasonable steps to avoid losing any item which may mean that you have to make a claim under this insurance.
- 6 You must keep to all the conditions and endorsements of this insurance. If you do not, we may not pay your claim.
- 7 You must help us get back any money that we have paid from anyone or from other insurers (including the Benefits Agency) by giving us all the details we need and by filling in any forms.

- 8 If you try to make a fraudulent claim (a claim you are not entitled to), you may be prosecuted, we will not cover your claim and your policy may be cancelled.
 - 9 You must give InsureandGo Travel Claims all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
 - 10 You must keep any items which are damaged and send them to InsureandGo Travel Claims if they ask. You must pay any costs involved in doing this.
 - 11 You must agree to have a medical examination if we ask you to. If you die, we are entitled to have a post-mortem examination.
 - 12 You must pay us back any amounts that we have paid to you which are not covered by this insurance, within one month of us asking.
 - 13 If you have a valid claim, you must let us see any relevant travel documents you are not able to use because of the claim.
 - 14 If you have a valid claim under section E1, you must send us any damaged items we have paid for under the claim. You must pay any costs involved in doing this. If any item is found and returned to you after we have paid your claim, you must send it to us. You must pay any costs involved in doing this.
 - 15 You must pay the appropriate premium for the number of days of your trip. If you travel for more than the number of days you have paid cover for, you will not be covered after the last day you have paid for.
 - 16 We can, at any time, do the following:
Take over the defence or settlement of any claim.
Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.
 - 17 A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.
- condition may give rise to a claim and who:
- is receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
 - is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
 - have been told about a condition that will cause their death.
- 2 Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section A, section B, section C or section E2).
 - 3 Any claim that happens as a result of war, civil war, invasion, revolution or any similar event.
 - 4 Any property that is legally taken or damaged by any government or public or local authority.
 - 5 Any claim that happens as a result of civil riots, strikes or industrial action (except for strikes or industrial action which the public did not know about when you booked your trip).
 - 6 Costs to replace or restore any property that is lost or damaged because of:
 - ionising radiation or contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
 - 7 All the costs for an item that is lost or damaged if:
 - there is other insurance covering it at the time you claim under this policy; or
 - under the EU travel directives, you are able to get money from the airline you travelled with. We will only pay our share.
 - 8 Any item that is lost or destroyed or damaged by pressure waves from any aircraft or other flying object travelling at or above the speed of sound.
 - 9 Any claim arising from you being in, entering or leaving any aircraft other than as a paying passenger in a fully-licensed passenger-carrying aircraft.
 - 10 We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after injury or illness you suffered from while on a trip, and replacing locks if you lose your keys.

General exclusions

We will not cover the following.

- I We will not pay claims if at the time you take out this insurance the following apply.-
 - a You are aware of any medical condition or set of circumstances which could lead to a claim.
 - b Any person, including those not travelling whose
 - 11 Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to you.
 - 12 Any claim that results from you being involved in any malicious, reckless, illegal or criminal act.
 - 13 Motor racing or vehicle racing of any kind.
 - 14 Any claim that results from you taking part in winter sports (unless we provide cover as shown on your validation

certificate and you have paid the appropriate premium).

- 15 Any dangerous activity (unless we have agreed in writing to cover the activity, as shown on an endorsement with your validation certificate, and you have paid the appropriate premium).
- 16 Any claim that results from you travelling to a country or an area where the Foreign and Commonwealth Office have advised you not to go.
- 17 Any claim that results from you doing manual labour in connection with your trade, business or profession, unless we have approved this.
- 18 Any claim that results from:
 - your suicide or attempted suicide;
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save someone's life); or
 - you fighting (except in self-defence).
- 19 Any claim that results from using alcohol or drugs (unless the drugs have been prescribed by a doctor).
- 20 Any claim that results from you being affected by any sexually transmitted disease or condition.
- 21 Any claim that results from you acting in a way which goes against the advice of a medical practitioner.
- 22 Any search and rescue costs.
- 23 Any items stolen from unattended motor vehicles, unless the item was in a locked boot, a locked and covered luggage compartment of the vehicle or a secured storage box that is part of your vehicle, and there is evidence that someone forced their way in to the vehicle.
- 24 Any items stolen from motor vehicles left unattended between 10pm and 8am.
- 25 Any claim that you already have a more specific insurance for.
- 26 Any claim relating to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- 27 For sections A and E to O we will not pay for any claims or costs that result from an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear, and the event leading to the claim happens before you leave the UK, Channel Islands or Republic of Ireland. We will not pay claims where a loss is caused by, results from or is connected to any action taken in trying to control or prevent any of the above.
- 28 Any claim that results from you riding a motorcycle with an engine over 125cc (as either the driver or a passenger) unless we have agreed in writing to cover the activity, as shown on an endorsement with your validation certificate, and you have paid the appropriate premium.
- 29 Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.

reasons listed below we will pay up to the amount shown in the table of benefits on page 1 for:

- travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back, including any local prepaid excursions, tours or activities, if it is necessary and you cannot avoid cancelling or cutting short your trip; and
- reasonable extra travel costs if it is necessary and you cannot avoid cutting short your trip.

The following are reasons we will accept for you cancelling or cutting short your trip.

- 1 You die, become seriously ill or get injured.
- 2 A relative, business associate, a person you have booked to travel with or a relative or friend living abroad who you plan to stay with, dies, becomes seriously ill or gets injured.
- 3 You have to go to court to be a witness or be on a jury (but not as an expert witness) or you are put in quarantine.
- 4 There is an accident involving a vehicle you were planning to travel in, which happens within seven days before the date you planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays.
- 5 You are a member of the armed forces, police, fire, nursing or ambulance services and you have to stay in your home country because of an emergency or you are posted overseas unexpectedly.
- 6 You are made redundant, as long as you are entitled to payment under the current redundancy payments law and, at the time of booking your trip, you had no reason to believe you would be made redundant.
- 7 The police need you to stay in your home country after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave.
- 8 The police need you to return home to your home country after a fire, storm, flood or burglary at your home or place of business.
- 9 You cannot travel because of government restrictions after an epidemic, for example, the Foreign and Commonwealth Office (FCO) advise you not to go to the destination because there has been an outbreak of avian flu.
- 10 If you become pregnant after we have sold you this policy, and you will be more than 32 weeks pregnant at the start of, or during, your trip. Or, your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth.

If you will be more than 32 weeks pregnant at the start of, or during, your trip and you still choose to travel, you may not claim for cutting short your trip unless as a result of the complications of pregnancy or childbirth.

Special exclusions which apply to section A

We will not cover the following.

- 1 The excess shown in the table of benefits on page 1.
- 2 You not wanting to travel.

Sections of insurance

Section A - Cancelling and cutting short your holiday

What you are covered for

If you have to cancel or cut short your trip because of one of the

- 3 Any extra costs that result from you not telling the holiday company as soon as you know you have to cancel your holiday.
- 4 Cancelling or cutting short your trip because of a medical condition or any illness related to a medical condition you knew about that could lead to a claim. This applies to you, a relative, business associate or a person you are travelling with, and any person you were depending on for the trip.
- 5 Any claim that comes from pregnancy or childbirth, except as provided for under the benefits in section B, unless a qualified medical practitioner confirms that the claim comes from the complications of pregnancy or childbirth.
- 6 The cost of your original return trip, if you have already paid this and you need to cut short your journey.
- 7 The cost of going back to the original destination to finish your trip and the costs of more accommodation there.
- 8 You cutting short your trip and not returning to your home country.
- 9 You not getting the passport or visas you need.
- 10 The cost of visas you need for your trip.
- 11 Civil commotion, strikes, blockades, actions taken by the government of any country or the threat of an event like this.
- 12 Airport taxes and administration fees included in the cost of your flights.
- 13 Claims that result from an actual or planned strike or industrial action which the public knew about at the time you booked the trip.
- 14 The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip you have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, you should claim against the provider.
- 15 Compensation for any airmiles or holiday points you used to pay for the trip in part or in full.
- 16 Any claim as a result of your passport or travel documents being lost or stolen.

Please remember:

We will work out claims for cutting short your holiday from the day you return to your home country (or your final country if you are on a one-way trip), or from the day you have to go into hospital as an inpatient to the day you are discharged. Your claim will only be based on the number of full days you have not used.

Special conditions which apply to section A

- 1 You must get our permission if you have to cut your holiday short and return early to your home country (or your final country of destination if you are on a one-way trip) for an insured reason.
- 2 We will only consider the unused expenses of a person who has taken out insurance cover with InsureandGo. For example, if you are travelling with someone who is not insured, we only pay your costs, not theirs.

Please read the general conditions and exclusions.

Section B - Medical and other expenses

Please remember:

This section does not apply if you become ill or are injured during trips in your home country, England, Scotland, Wales, Northern Ireland and the Isle of Man (or your final country if you are on a one-way trip).

If you go into hospital, you must tell us immediately.

What you are covered for

We will pay up to the amount shown in the table of benefits on page 1 for the following. We will pay any costs that are necessary and reasonable as a result of you being unexpectedly injured or ill during your trip.

- 1 Emergency medical, surgical and hospital treatment and ambulance costs. (You are covered up to £250 for emergency dental treatment, as long as it is to immediately relieve pain only.)
- 2 Up to £5,000 for the cost of returning your body or ashes to your home country (or your final country if you were on a one-way trip), or for the cost of a funeral in the country where you die if this is outside your home country (or your final country of you were on a one-way trip).
- 3 Up to £1,000 for the cost of returning your body or ashes to your home if you die in your home country (or your final country if you were on a one-way trip).
- 4 Extra accommodation (a room only) and travel expenses to allow you to return to your home country (or your final country of destination if you are on a one-way trip) if you cannot return as you originally booked. You must have our permission to do this.
 - Extra accommodation (a room only) for someone to stay with you and the costs for travelling home with you, if this is necessary due to medical advice.
 - The costs for one relative or friend to travel from our home country to stay with you (a room only) and travel home with you, if this is necessary due to medical advice.
- 5 We will pay to return you to your home country (or your final country if you are on a one-way trip) if we think this is medically necessary.

Please remember:

If, due to unexpected circumstances that are beyond your control and which fall under the conditions of this cover, you cannot finish your holiday within the period of insurance set out on your validation certificate, we will extend your cover for up to 30 days. We will not charge you for this.

Special exclusions which apply to section B

We will not cover the following.

- 1 The excess shown in the table of benefits on page 1.
- 2 Any treatment or surgery which we think you do not need immediately and can wait until you return home. Our decision is final.
- 3 Any costs of treatment or surgery that was 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 medical treatment that you receive because of a medical condition or any illness related to a medical condition which you knew about and could be expected to lead to a claim. This applies to you, a relative, business associate or person you are travelling with, and any person you were depending on for the trip.
- 6 Any treatment or medication that you receive after you return to your home country (or your final country if you are on a one-way trip).
- 7 Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home country (or the final country if you are on a one-way trip).
- 8 Any medical treatment that you receive after you have refused the offer of returning to your home country, when, in the opinion of our medical advisors, you are fit to travel.
- 9 Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.
- 10 The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost of any taxi fares, unless a taxi is being used instead of an ambulance. The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
- 11 Costs of more than of £500 which we have not agreed beforehand.
- 12 Any medical treatment or tests you have planned or expect to have.
- 13 Any costs that result from taking part in winter sports or dangerous activities, unless you have paid the winter sports or dangerous activities premium or bought annual multi-trip cover which includes cover for winter sports.
- 14 Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre, unless we have agreed that this is medically necessary.
- 15 Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
- 16 Any costs that are as a result of a tropical disease if you have not had the recommended vaccinations or taken the recommended medication.

Please read the general conditions and exclusions.

Section C - Hospital benefit

This section does not apply for trips in your home country, England, Scotland, Wales, Northern Ireland and the Isle of Man (or your final country if you are on a one-way trip).

What you are covered for

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B (Medical and other expenses) of this policy, you go into hospital as an inpatient outside your home country, England, Scotland, Wales and N. Ireland (or outside your final country if you are on a one-way trip). Your benefit will end if you go into hospital when you return to your home country (or in your final country if you are on a one-way trip).

Note: We pay the benefit to you for each complete 24-hour period that you are kept as an inpatient. This amount is meant to help you pay extra costs such as taxi fares and phone calls. Please read the general conditions and exclusions.

Special exclusions which apply to section C

Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.

Section D - Personal accident

What you are covered for

We will pay you or your executors or administrators up to the amount shown in the table of benefits, if you are involved in an accident during your trip which causes you an injury, and this accident is the only thing that results in you becoming disabled within 12 months of the date of the accident. We will pay for the following.

- 1 Your permanent total disability.
- 2 Losing one or more of your limbs (a permanent loss at or above the wrist or ankle).
- 3 Irrecoverable loss of sight in one or both eyes for a period of at least 12 months.
- 4 If you die, we will pay the amount shown in the table of benefits on page 1 (this is limited for children aged under 18).

Special exclusions which apply to section D

We will not cover the following.

- 1 An injury that is not caused by an accident. For example, if you die from a heart attack, we know the cause, but it is not an accident so it will not be covered.
- 2 A disability that was caused by a mental or psychological trauma and did not involve the injury to your body.
- 3 A disease or any physical disability or illness which existed before the trip.

Please read the general conditions and exclusions.

Section E - Personal belongings, baggage and money

What you are covered for

We will pay up to the amount shown in the table of benefits on page 1 for the following.

E1 - Personal belongings and baggage

(This section is only available if your validation certificate shows that this cover applies.)

We will pay for the following

- 1 After taking off an amount for wear, tear and loss of value, we will replace or pay for an item that you own that you have lost or that has been damaged or stolen. There is a limit for each item, set or pair, and for valuables as set out in the table of benefits.
- 2 We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay from the appropriate airline or transport company, 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.

- 3 We will only pay up to the amount shown in the table of benefits for any cigarettes or alcohol lost, damaged or stolen.

E2 - Personal money

(This section is only available if your validation certificate shows that cover applies.)

We will pay for the following

- 1 We will pay up to the amount shown in the table of benefits if you lose or have cash or traveller's cheques stolen. You must give us proof that you owned them and proof of their value. (This includes receipts, bank statements and cash-withdrawal slips).
- 2 We will only pay up to the amount shown in the table of benefits for any money lost or stolen from a beach or side of a pool.

E3 - Passport and travel documents

We will pay for the following

- 1 We will pay up to the amount shown in the table of benefits for the cost of replacing the following.
 - If your passport is lost or stolen during a trip (as long as this is outside the country you departed from), we will pay reasonable additional travel and accommodation expenses you are charged abroad to apply for a replacement passport. We do not cover the replacement cost of the passport itself
 - Travel tickets
 - Green Cards
 - Visas
 - Prepaid accommodation vouchers
 - Prepaid car-hire vouchers
 - Prepaid excursion vouchers that you lose or that are stolen or damaged during your trip

The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured for Section E3 in the table of benefits.

Special exclusions which apply to section E

We will not cover the following.

- 1 The excess shown in the table of benefits on page 1 (except for section E1 'Baggage delay').
- 2 Anything that you lost or was stolen which you did not report to the police within 24 hours of discovering it, and which you do not get a written police report for.
- 3 Any baggage or personal belongings that you lost or were stolen damaged or delayed during a journey, unless you reported this to the carrier and got a property irregularity report from them at the time of the loss. You must make any claims for lost, stolen or damaged items to the airline within seven days. You must make any claims for delayed baggage to the airline within 21 days of getting it back.
- 4 Any money or valuables that you lose or have stolen from an unattended motor vehicle.

- 5 Fragile items (including china, glass, sculpture and video equipment) or sports equipment that are broken while being used, unless they are transported by a carrier and the damage is caused by a fire or other accident to the sea vessel, aircraft or vehicle they are being carried in.
- 6 Bicycles, motor vehicles, motor-vehicle accessories, motorcycles, motorcycle accessories, marine equipment and craft, household goods and winter sports equipment that you lose or are stolen or damaged (unless you have paid the appropriate winter sports premium).
- 7 Mobile phones and mobile phone accessories, prepaid minutes you have not used, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, prescription sunglasses or spectacles, sunglasses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food).
- 8 Stamps and documents (other than those mentioned under section E3), business items or samples or business money that you have lost or is stolen or damaged (unless you have paid the appropriate premium for business cover).
- 9 Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring, damage caused by leaking powder or fluid carried in your baggage.
- 10 Shortages of money due to mistakes or neglect, or different exchange rates.
- 11 Belongings that are legally delayed or held by any customs or other officials.
- 12 Cash or passports that you do not carry with you on your person (unless they are held in a locked safety-deposit box).
- 13 Any valuables that you do not carry in your hand baggage and you lose or are stolen or damaged.
- 14 Any item you cannot prove you owned or prove the value of (for example, with original receipts).
- 15 Property you leave unattended (other than in your locked accommodation).
- 16 Any claim for jewellery (other than wedding rings) you lose while swimming or taking part in dangerous activities.
- 17 Damage caused to suitcases, holdalls or similar luggage unless you cannot use the damaged item.
- 18 Any personal belongings or baggage you lose or are stolen while they are not in your control or while they are in the control of any person other than an airline or carrier.
- 19 A passport that you lose if you:
 - do not report it to the consular representative of your home country within 24 hours of discovering you have lost it; and
 - get a report confirming the date you lost it and the date you received a replacement passport.
- 20 Traveller's cheques where the provider will replace losses and will only charge you a service charge.

Please remember

Claims that result from you losing your baggage or it being damaged or delayed while being held by an airline, should be made to the

airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

Section F - Abandoning your holiday and travel delay

(You are entitled to claim for either travel delay or abandoning your holiday but not for both. This section does not apply for trips within your home country, England, Scotland, Wales, Northern Ireland and the Isle of Man).

What you are covered for

If the first part of your booked outward or final return international journeys (by aircraft, ship, cruise ship, coach or cross-channel train) is delayed because of a strike or industrial action, poor weather conditions or a mechanical breakdown we will pay for travel delay or abandonment up to the amounts shown on the table of benefits. You must be delayed by at least 12 hours on each occasion.

Travel delay

We will pay for each full 12-hour period you are delayed (up to the amount shown in the table of benefits), as long as you eventually go on the trip.

Abandoning your trip

If you have to cancel your outward trip as a result of a delay lasting more than 12 hours, where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, we will pay for your unused travel and accommodation expenses, including any local prepaid excursions, tours or activities, up to the amount shown in the table of benefits less any amount that you can get back.

Special exclusions which apply to section F

We will not cover the following:

- 1 The excess shown in the table of benefits on page 1 for abandoning your holiday.
- 2 Any claim that results from you missing a connecting flight.
- 3 Any claim that results from public demonstration, civil unrest (such as war or riots) or a protest.
- 4 Claims that result from an actual or planned strike or industrial action, which the public knew about at the time you made travel arrangements for the trip.

Special conditions which apply to section F

This section does not apply for trips in your home country.

Under this policy you must:

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

Please remember

You should make claims that result from abandoning your holiday and happen as a result of the circumstances described in the EU travel directives (see the inside cover of this policy booklet) to the airline first. We will pay any money under this policy after the

amount of compensation you receive from the airline for the same event is taken off.

Please read the general conditions and exclusions.

Section G - Personal liability

What you are covered for

We will pay up to the amount shown in the table of benefits if you are legally responsible for accidentally:

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

Special exclusions which apply to section G

We will not cover the following:

- 1 The excess shown in the table of benefits on page 1.
- 2 Any legal responsibility that comes from an injury or loss or damage to property that:
 - you, a member of your family, household or a person you employ owns; or
 - you, your family, household or a person you employ, cares for or controls.
- 3 Any legal responsibility, injury, loss or damage:
 - to members of your family, household, or a person you employ;
 - that results from or is connected to your trade, profession or business;
 - that results from a contract you have entered into;
 - that results from you owning, using or living on any land or in buildings (except temporarily for the trip);
 - that results from you owning or using mechanically-propelled vehicles, watercraft or aircraft, animals (other than horses, cats or dogs), guns or weapons (other than guns that are used for sport).or
 - that results from you infecting any other person with any sexually transmitted disease or condition.

Special conditions which apply to section G

Under this policy you must:

- 1 give InsureandGo Travel Claims 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;
- 2 help InsureandGo Travel Claims and give them all the information they need to allow them to take action on your behalf;
- 3 not negotiate, pay, settle, admit or deny any claim unless you get InsureandGo Travel Claims' permission in writing; and
- 4 be aware that we will have full control over any legal representatives and any proceedings. We will be entitled to take over and carry out any claim or prosecute for our own benefit.

Please read the general conditions and exclusions.

Section H - Legal expenses

What you are covered for

We will pay up to the amount shown in the table of benefits for legal costs that result from dealing with claims for compensation and damages if you die, become ill or get injured during your trip.

Special exclusions which apply to section H

We will not cover the following.

- 1 The excess shown in the table of benefits on page 1.
- 2 Any claim we or our legal representatives believe is not likely to be successful or if we think that the costs of taking action will be more than any award.
- 3 The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled or arranged to travel with.
- 4 Any costs or expenses which are based on the amount of any award. The costs of following up a claim for an injury, or damage caused by or in connection with your trade, profession or business, under contract or resulting from you having, using or living on any land or in any buildings.
- 5 Any claims that result from you having or using mechanically-propelled vehicles, watercraft, aircraft, animals, guns or weapons.
- 6 Any claims that results from you acting in a criminal or malicious way.
- 7 Any claims reported more than 180 days after the incident took place.

Special conditions which apply to section H

Under this policy you must:

- 1 be aware that we have full control over any legal representatives and any proceedings;
- 2 follow our or our agents' advice in handling any claim; and
- 3 where possible, get back all of our costs. You must pay us any costs you do get back.

Please read the general conditions and exclusions.

Section I - Catastrophe

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost you pay, or agree to pay overseas, for travel expenses and providing other similar accommodation to allow you to continue with your holiday or journey. We will only do this if you cannot live in your booked accommodation because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or a major outbreak of an infectious disease.

Special exclusions which apply to section I

We will not cover the following.

- 1 The excess shown in the table of benefits on pages 1.

- 2 Any costs that you can get back from any tour operator, airline, hotel or other service provider.
- 3 Any costs that you would normally have to pay during the period shown on your validation certificate.
- 4 Any claim that results from you travelling against the advice of the appropriate national or local authority.

Special conditions which apply to section I

Under this policy you must:

- 1 give us a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted;
- 2 confirm that you did not know about any event that lead to a claim, before you left your international departure point; and
- 3 give us proof of all the extra costs you had to pay.

Please read the general conditions and exclusions.

Child assist cover

What you are covered for

We will pay up to the amounts shown in the table of benefits if your own child, or a child named on the InsureandGo travel insurance policy who is in your care, is abducted or disappears during your trip.

The Child Assist Helpline provides a 24-hour emergency service 365 days a year. If you need help, you can phone them on their helpline number **+44 (0)207 748 0060**. You must call the helpline as soon as possible after the child goes missing, certainly not more than 24-hours after the event.

You must provide written confirmation from the local police that you have reported the abduction or disappearance to them, and that they are treating the case as child abduction.

We will pay for the following.

Section J1 - Dealing with the media

The services of a professional consultancy group to help the family of the missing child to deal with the media.

Section J2 - Working with foreign police

The services of a professional consultancy group to help the family of the missing child work with the local, international or British police forces involved in the case.

Section J3 - Legal services

The services of a specialist legal group to represent the family of the missing child and give them advice about their legal rights (both in the country where the child went missing and in your home country).

Section J4 - Private investigations

The services of a private investigation group to help the family of the missing child to search for them.

Section J5 - Internet campaign

Setting up and running a website to promote awareness of the abduction (and update the website with developments in the case) until the child is found or for six months, whichever is first. At the end of the six months, the family

of the missing child will take control, of the site.

Section J6 - Living expenses

Up to £500 for each 24-hour period to help with the accommodation, travel and living costs of close relatives to stay in or travel to the place where the child went missing. Cover under this section is provided up to a maximum of 60 days.

Special exclusions which apply to section J

We will not cover the following.

- 1 A family member of the child abducted or missing is named by the local police as a suspect in the case. In this case all cover ends, and any payment we have made must be refunded to us within 30 days.
- 2 The local police refuse to confirm that they are treating the case as an abduction or disappearance, and the British police forces agree.

Special conditions which apply to section J

Under this policy:

- 1 if the missing child is found, cover under sections J1, J2, J3 and J4 ends; and
- 2 cover under section J6 ends seven days after the missing child is found, and does not last longer than 60 days after the original abduction.

Please read the general conditions and exclusions.

Winter sports cover

The following sections (sections K, L, M, N and O) only apply if you have paid the appropriate premium for winter sports cover.

Section K – Winter sports equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for the following.

- 1 Accidentally losing, or having your skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings or ice skates damaged or stolen.

Please remember

We will work out claims for your winter sports equipment that you own as follows.

How old is the equipment?	How much will you get back?
Up to 12 months old	90% of the price you paid
Up to 24 months old	70% of the price you paid
Up to 36 months old	50% of the price you paid
Up to 48 months old	30% of the price you paid
Up to 60 months old	20% of the price you paid
Over 60 months old	Nothing

- 2 If you lose or have your pass for the ski lift stolen, we will pay you the unused percentage of the cost of your pass based on its value at the time it was lost or stolen.

Special exclusions which apply to section K

We will not cover the following.

- 1 The excess shown in the table of benefits on pages 1.
- 2 Any item that was lost or stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for it.

- 3 Any winter sports equipment that you lost or was stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time. You must make any claims to the airline within seven days.

- 4 Winter sports equipment you left unattended in a public place, unless the claim is about skis, poles or snowboards, and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.

- 5 Any winter sports equipment that is lost or damaged by people it was not designed for.

Special conditions which apply to section K

Under this policy you must:

- 1 bring any damaged winter sports equipment you own back in your home country so we can inspect it; and
- 2 provide proof that you owned the original lift pass and provide proof of the replacement lift pass you bought in the resort.

Please remember

You should make claims about you losing your winter sports equipment or it being stolen or damaged while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

Section L - Ski hire

What you are covered for

We will pay up to the amount shown in the table of benefits for each full 24-hour period, for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates if:

- 1 your winter sports equipment is delayed during your trip for over 12 hours; or
- 2 you lose your winter sports equipment or it is stolen or damaged during your trip.

Special exclusions which apply to section L

We will not cover the following.

- 1 Any item you lose or that is stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
- 2 Any winter sports equipment you lose or that is stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
- 3 Winter sports equipment you have left unattended in a public place, unless the claim is for skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
- 4 Any winter sports equipment that is lost or damaged by people it was not designed for.

Special conditions which apply to section L

Under this policy you must:

- 1 bring any damaged winter sports equipment you own back to your home country so we can inspect it.

Please remember

You should make claims for your winter sports equipment being delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

Section M - Ski pack

What you are covered for

We will pay up to the amount shown in the table of benefits, for a percentage of the cost of your ski pack (if you have already paid and can't get the money back). We will do this if you are ill or injured while you are on holiday and you are not well enough to use it. You must get a medical certificate to prove that you were not well enough. A ski pack includes ski-school fees or ski-instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates, and the cost of any lift pass you have booked.

Please read the general conditions and exclusions.

Section N - Piste closure

This section only applies between 1 December and 15 April if you are travelling to the Northern hemisphere or between 1 May and 30 September if you are travelling to the Southern hemisphere.

What you are covered for

We will pay up to the amount shown in the table of benefits, if, all the lift systems are closed for more than 12 hours as a result of high winds, or not enough or too much snow in your holiday resort. We will pay:

- 1 the cost of transport to the nearest resort, up to the amount shown in the table of benefits for each full 24-hour period; or
- 2 up to the amount shown in the table of benefits for each full 24-hour period that you are not able to ski and there is no other ski resort available.

Special conditions which apply to section N

Under this policy you must:

- 1 get a written statement from the resort managers confirming the reason for the piste closing and how long it lasted; and

- 2 be aware that the holiday resort where you are staying must be at least 1000 metres above sea level.

Please read the general conditions and exclusions.

Section O - Avalanche cover

What you are covered for

We will pay up to the amount shown in the table of benefits for extra travel and accommodation costs you need to pay if your outward or return journey is delayed for more than 12 hours because of an avalanche.

Special exclusion which applies to section O

We will not cover the excess shown in the table of benefits on page 1.

Special condition which applies to section O

Under this policy you must 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.

Dangerous activities (see page 2)

Please remember

We will not cover any activity considered to be dangerous that is not listed below, any of the sports below that are played professionally or a sport or pastime that involves an increased risk of getting injured, unless you tell InsureandGo about it and we accept it, at the time you take out the policy. You must pay an extra premium or change your cover to do this. Any activities that you have cover for (except those you do not have to tell InsureandGo about) will be set out on an endorsement that comes with your validation certificate.

Key to table

Note 1

This is a winter sports activity. Cover will only apply if you have paid the appropriate winter sports premium and this is shown on your validation certificate.

Where the medical excess says 'standard', please see the amount in the table of benefits.


Activity	Do I have to tell InsureandGo?	Do I have to pay an extra premium?	Am I covered for personal accident and personal liability?	Medical excess
Abseiling	no	no	no	standard
Amateur athletics	no	no	yes	standard
American football	yes	yes	no	£200
Archaeological digging	no	no	yes	standard
Archery	no	no	yes	standard
Assault course	yes	yes	no	£200
Badminton	no	no	yes	standard
Baseball	no	no	yes	standard
Basketball	no	no	yes	standard
Battle re-enactment	yes	yes	no	£200
Boxing training	no	no	no	standard
Breathing observation bubble diving (maximum depth 30 metres) under 14 days	yes	yes	no	standard

Activity	Do I have to tell InsureandGo?	Do I have to pay an extra premium?	Am I covered for personal accident and personal liability?	Medical excess
Bridge walking (supervised by a fully trained guide)	no	no	yes	standard
Bungee jumps (three jumps)	no	no	yes	standard
Camel or elephant riding or trekking	no	no	no	standard
Canoeing	no	no	no	standard
Canopy walking or tree-top walking	no	no	no	standard
Cascading	yes	yes	no	£400
Cat skiing (see Note 1 above)	no	no	yes	standard
Cave tubing or river tubing	no	no	yes	standard
Clay-pigeon shooting	no	no	no	standard
Coasteering	yes	yes	no	£400
Conservation or charity work (educational and standard environmental – working with hand tools only)	no	no	no	
Cricket	no	no	yes	standard
Cross-country skiing (see Note 1 above)	no	no	yes	standard
Cycle touring	no	no	no	standard
Cycling	no	no	yes	standard
Dragon boating	no	no	no	standard
Dune and wadi bashing	no	no	no	standard
Falconry	no	no	no	standard
Flying (piloting private or small aircraft or helicopter)	yes	yes	no	standard
Football	no	no	no	standard
Glacier walking or trekking (see Note 1 above) standard (over 2000 metres but under 6000 metres altitude)	no	no	no	
Glacier walking or trekking (see Note 1 above) standard (under 2000 metres altitude)	no	no	yes	
Gliding	yes	yes	no	£200
Go-karting	no	no	no	standard
Golf	no	no	yes	standard
Gorge swinging or canyon swinging	yes	yes	no	£400
Gorge walking	yes	yes	no	£400
Hang-gliding	yes	yes	no	£400
High diving	yes	yes	no	£400
Hiking (over 2000 metres but under standard 6000 metres altitude)	no	no	no	
Hockey	no	no	no	standard
Horse jumping (not polo or hunting)	yes	yes	no	£400
Horse riding (not polo, hunting or jumping)	no	no	no	standard
Hot-air ballooning	no	no	no	standard
Husky sledge driving	no	no	yes	standard
Hydro speeding	yes	yes	no	£400
Ice skating (see Note 1 above)	no	no	yes	standard
Jet boating	no	no	no	standard
Jet skiing	no	no	no	standard
Jogging	no	no	yes	standard
Kayaking (Not sea kayaking see next page)	no	no	no	standard

Activity	Do I have to tell InsureandGo?	Do I have to pay an extra premium?	Am I covered for personal accident and personal liability?	Medical excess
Kite surfing (over land)	yes	yes	no	£200
Kite surfing (over water)	no	no	no	standard
Manual labour (at ground level, no machinery)	yes	yes	no	standard
Marathons	no	no	yes	standard
Martial arts (training only)	yes	yes	no	standard
Micro lighting	yes	yes	no	£400
Mono skiing (see Note 1 above)	no	no	yes	standard
Motorcycling (over 125cc - not racing)	yes	yes	no	£400
Motorcycling (under 125cc - not racing)	no	no	no	£200
Mountain biking (not including downhill standard racing and extreme ground conditions)	no	no	yes	
Mountain biking (including downhill standard racing and extreme ground conditions)	yes	yes	no	
Mountain boarding	yes	yes	no	£400
Mud buggying	no	no	no	standard
Netball	no	no	yes	standard
Off-piste skiing (see Note 1 above)	no	no	yes	standard
Off-piste snowboarding (see Note 1 above)	no	no	yes	standard
Orienteering	no	no	yes	standard
Ostrich riding or racing	yes	yes	no	£400
Paintballing (wearing eye protection)	no	no	no	standard
Parachuting	yes	yes	no	£200
Paragliding	yes	yes	no	£200
Parapenting	yes	yes	no	£200
Parasailing	no	no	yes	standard
Parascending (over land or snow)	yes	yes	no	£200
Parascending (over water)	no	no	yes	standard
Passenger (in private or small aircraft or helicopter)	no	no	no	standard
Quad biking	yes	yes	no	£400
Rambling	no	no	yes	standard
Recreational ski or snowboard racing (see Note 1 above)	no	no	yes	standard
Refereeing (amateur basis)	no	no	yes	standard
Rock climbing (not mountaineering)	yes	yes	no	£400
Rock scrambling	yes	yes	no	£400
Roller blading (inline skating and skateboarding)	no	no	yes	standard
Rowing	no	no	no	standard
Rugby	yes	yes	no	standard
Running (sprint and long distance)	no	no	yes	standard
Safari	no	no	yes	standard
Sand boarding	no	no	yes	standard
Sand yachting	yes	yes	no	£200
Scuba diving (qualified, maximum depth 30 metres) standard under 14 days	no	no	yes	
Scuba diving (qualified, maximum depth 40 metres) standard	yes	yes	no	

Activity	Do I have to tell InsureandGo?	Do I have to pay an extra premium?	Am I covered for personal accident and personal liability?	Medical excess
under 14 days				
Scuba diving (qualified, maximum depth 50 metres) under 14 days	yes	yes	no	£400
Scuba diving (unqualified, maximum depth 30 metres) standard under 14 days	yes	yes	no	
Sea canoeing	yes	yes	no	standard
Sea kayaking	yes	yes	no	standard
Shark diving (inside cage)	yes	yes	no	£200
Skiing (see Note 1 above)	no	no	yes	standard
Sky diving	yes	yes	no	£200
Sleigh rides (as part of a Christmas experience trip standard to Northern Europe)	no	no	yes	
Snorkelling	no	no	yes	standard
Snowboarding (see Note 1 above)	no	no	yes	standard
Snowmobiling (see Note 1 above)	no	no	no	standard
Squash	no	no	yes	standard
Surfing	no	no	yes	standard
Swimming	no	no	yes	standard
Tall-ship crewing	yes	yes	no	£200
Target rifle shooting	no	no	no	standard
Tennis	no	no	yes	standard
Tobogganing (see Note 1 above)	no	no	yes	standard
Trekking (over 2000 metres but under 6000 metres altitude)	no	no	no	standard
Trekking (under 2000 metres altitude)	no	no	yes	standard
Triathlons	no	no	yes	standard
Via ferrata	yes	yes	no	£400
Volleyball	no	no	yes	standard

Notes

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- ▶ 24-hour medical assistance
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 - ▶ Claims line
+44 (0)207 748 0061
 - ▶ Customer services
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- ▶ Fax: 0844 888 1588
- ▶ E-mail: customer.services@insureandgo.com
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