



Guide to your Travel Insurance cover



Please call us immediately if you need hospital treatment, your medical expenses are likely to be more than £500, or you need to cut your trip short.

 +44 (0)292 010 7777

Welcome to Admiral

This policy booklet provides all the details **you** need to know about your travel insurance with us, EUI Limited. Your policy is underwritten by the **authorised insurer** (Admiral Insurance (Gibraltar) Limited). They have agreed to cover **you** under the terms, conditions, limitations and exclusions described in this policy booklet.

Suitability of cover

This policy is suitable for customers who want to insure against specific events related to travelling away from your **home**. There are three levels of cover.

- Admiral
- Gold
- Platinum

Each level has different features and benefits. There is further information in the Insurance Product Information Document for each level of cover.

Reciprocal health agreements

If **you** are travelling to a country in the EU, or to Switzerland, Norway, Iceland or Liechtenstein, **you** should apply for a Global Health Insurance Card (GHIC) on the website at www.gov.uk, unless **you** have a valid European Health Insurance Card (EHIC). The card entitles **you** to state healthcare at a reduced cost or sometimes for free. The UK also has similar agreements with other countries, such as Australia and New Zealand, but **you** may need to register with their national scheme to qualify for treatment.

Important Numbers

Customer Services **0333 234 9913**

Claims **0333 234 9914**

Legal Assistance **0333 234 9915**

Helplines

Medical Emergency during your trip **+44 (0)292 010 7777**

Please call us immediately if you need hospital treatment, your medical expenses are likely to be more than £500, or you need to cut your trip short.

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How to contact us

Before you travel

If **you** have a new **medical condition** **you** need to tell us about, **you** need to update your medical details, **you** want any additional cover, or **you** want to discuss your policy, call us on **0333 234 9913**.

To see our opening hours, go to www.admiral.com/contact-us/travel.

To make a claim

The easiest and simplest way to make a claim is online.

Go to www.admiral.com/existing-customers/make-a-claim.php

Or phone **0333 234 9914** (9am to 5pm Monday to Friday, except bank holidays)

For legal assistance please call **0333 234 9915**.

If there is an emergency during your trip

Please call our 24-hour Emergency Assistance Helpline on **+44 (0)292 010 7777** before going into hospital or if medical expenses are likely to be over £500, so **we** can help **you**.

Your Travel Insurance

Your contract of insurance has been arranged by us, EUI Limited. **We** are an insurance intermediary, not an insurer. **We** arrange and manage your insurance policy, as explained in 'Your Agreement with EUI' in your policy pack, on behalf of the **authorised insurer**. **We** also act for, and on behalf of, other regulated insurance companies.

The **authorised insurer** has agreed to cover **you**, according to the terms and conditions set out in this document, against any liability, loss or damage that arises directly in connection with your **trip** during the **period of insurance**.

This policy booklet and the Travel Insurance Policy Schedule (the policy schedule) confirm the level of cover **you** have chosen and form a contract of insurance between **you** and the **authorised insurer**.

To make things easier, **you** will only have to contact us for anything related to your Travel Insurance. **We** will arrange everything with the **authorised insurer** on your behalf.

Rights of third parties

The contract of insurance is between **you** and the **authorised insurer**. Unless this policy document says otherwise, nobody else has any rights to enforce the contract under the Contracts (Rights of Third Parties) Act 1999. This does not affect any right a third party has other than under the Contracts (Rights of Third Parties) Act 1999.

Governing Law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English and Welsh law and all communications will be in English.

Definitions

When the following words appear in bold in this policy booklet they will have the meaning shown below.

Abroad	Outside the UK.
Appointed representative	The law firm, solicitor or suitably qualified person we appoint to represent you .
Authorised Insurer	<p>Admiral Insurance (Gibraltar) Limited of 2Aa 2nd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA.</p> <p>Admiral Insurance (Gibraltar) Limited is authorised and regulated by the Gibraltar Financial Services Commission (incorporation number 85455).</p> <p>Admiral Insurance (Gibraltar) Limited is authorised by the Prudential Regulation Authority, regulated by the Financial Conduct Authority, and regulated in part by the Prudential Regulation Authority (firm reference number 220858).</p> <p>You can check these details by visiting the Financial Services Register at www.fca.org.uk/register. You can also ask us for information about how we are regulated by the Prudential Regulation Authority.</p>
Catastrophe	Fire, storm, lightning, avalanche, landslide, explosion, hurricane, earthquake, volcanic activity (including ash cloud), flood, tidal wave, tsunami, and medical epidemic or pandemic.
Close business associate	Any person whose absence from work at the same time as you , for one or more complete working days in a row, would prevent the business from running effectively.
Close relative	Your: <ul style="list-style-type: none">• partner;• parent (including in-law), step-parent or legal guardian;• child (including son-in-law or daughter-in-law), stepchild or foster child;• sibling (including brother-in-law or sister-in-law), half-sibling or step-sibling;• uncle, aunt, niece or nephew; or• grandparent or grandchild.
Complications of pregnancy or childbirth	<p>Any of the following conditions, if diagnosed or confirmed by a medical professional.</p> <ul style="list-style-type: none">• Pre-eclampsia (also referred to as toxemia)• Gestational diabetes• Ectopic pregnancy or molar pregnancy• Post-partum haemorrhage• Retained placenta• Placental abruption• Hyperemesis gravidarum

Definitions (cont.)

- Obstetric cholestasis
- Pregnancy-induced hypertension (gestational hypertension)
- Low-lying placenta or placenta praevia
- Stillbirth
- Miscarriage or termination for medical reasons
- Emergency caesarean section
- Premature birth more than eight weeks (or 16 weeks if twins, triplets or other multiple pregnancy) before the due delivery date

Computer system Any computer, hardware, software, communications system, electronic device, (smartphone, laptop, tablet, smartwatch and so on), microcontroller (a microcomputer contained on a single chip), cloud (a global data-storage network not personal to **you**), server or similar system or configuration, including any associated input or output (information entered into or provided by a computer after processing), data-storage device, networking equipment or back-up facility.

Cruise A **trip** lasting more than one day where transport and accommodation are mainly on a passenger ship (other than a yacht) which sails in the ocean, including travel around the coast of a single country. This does not include river cruises, where the ship sails on a river or canal.

Excursion A pre-booked outing, such as to a theme park, exhibition, concert, theatre or sporting event, except for any onsite activities, courses and facilities included within the overall cost of the accommodation.

Excess The amount **you** must pay towards any claim. This excess applies to each **insured person** claiming and to each incident being claimed for under the particular section, unless **you** have paid for excess waiver, which removes the excesses **you** would otherwise have to pay.

Gadgets The items below, including their accessories.
Cameras, camera lenses, camcorders, binoculars, telescopes and accessories, audio equipment, MP3 players, audiovisual and television equipment, laptops, PC monitors and PCs (including custom-built computers), tablets, games consoles, personal digital assistants (PDAs), Bluetooth headsets, headphones, earphones, electronic book readers (e-readers), satellite navigation equipment, mobile phones, smartwatches, portable health monitoring devices (such as blood-sugar testing kits and blood-pressure monitors), wearable technology (such as a smart watches and fitness trackers), and drones.

These items must belong to **you** or your business.

Refurbished gadgets must be bought directly from the manufacturer or a reputable retailer. For second-hand items, **you** must be able to provide proof of purchase such as a printed or digital receipt.

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

Hazardous activity Any activity or sport specified as a hazardous activity (see section 11, Additional cover for a hazardous activity), and any activity or sport that is not specifically covered by this policy.

Definitions (cont.)

Health change	A change in your health which requires you to get medical advice or treatment from a medical professional at a surgery, clinic or hospital. This includes you having new symptoms, being diagnosed with a new medical condition , having an incidental finding leading to the diagnosis of a new medical condition , being prescribed new medication or your prescribed medication changing, being admitted to hospital, and being referred for tests, investigations or treatment.
Home	The UK address where you live permanently.
Home country	The country your home is in, which will be either England, Scotland, Wales or Northern Ireland.
Incidental finding	This is where a previously undiagnosed symptom or medical condition is discovered unintentionally during an evaluation, and this leads to the diagnosis of a separate condition.
Injury	Physical injury caused by a sudden, unexpected and external event (not by illness, disease, physical wear and tear, or mental state), including injury from unavoidable exposure to the elements.
Insured person	Anyone listed as insured in the policy schedule.
International departure point	<p>If your home is in England, Scotland or Wales, this is the airport, port or international station your transport leaves the UK from on your outbound journey, or the airport, port or international station from which your transport enters the UK on your return journey.</p> <p>If your home is in Northern Ireland, this is the airport, port or international station your transport leaves Northern Ireland or the Republic of Ireland from on your outbound journey, or the airport, port or international station from which your transport enters the UK or the Republic of Ireland on your return journey.</p>
Legal costs	<p>These are:</p> <ul style="list-style-type: none">• all reasonable and properly charged fees, expenses and other amounts charged by our appointed representative and agreed by us;• the fees you are ordered to pay by a court; and• any other fees we agree in writing.
Mechanical breakdown	The malfunction or failure of moving or electronic parts in a motorised vehicle or aircraft. (This does not include technical issues such as computer software failure.)
Medical condition	A disease, illness or injury .
Medical professional	Someone who is registered to practise medicine, such as a GP, midwife or hospital specialist, and who is not related to you or any of your travel companions .
Mid-trip connection	A connecting plane, ship, boat, ferry, train, coach or other transport that does not form part of the outbound journey from the UK, or the return journey to the UK (for example, transport between different locations within one country or during a trip that has more than one destination).
Money	Any money that you take on your trip , including foreign currency. This includes cash (notes and coins in current use) and non-refundable prepaid cards. It does not include reward points (such as Air Miles or Avios points) or any form of cryptocurrency.

Definitions (cont.)

Motor vehicle	Any vehicle powered by an engine or motor. Examples include cars, camper vans, motorhomes, vans, motorcycles, mopeds, segways, electric bikes (E-bikes), electric scooters (E-scooters), hoverboards, golf buggies and mobility scooters.
Onward connecting transport	<p>A connecting plane, ship, boat, ferry, train, coach or other transport that forms part of the outbound journey from, or return journey to, the UK.</p> <p>For onward travel to be covered under section 15 (Enhanced trip disruption), there must be at least 90 minutes (for international trips) or 30 minutes (for UK trips) between each leg of the journey.</p>
Period of insurance	The period your travel insurance covers you for, as shown in your policy schedule. Cover starts when you leave your home at the start of each trip (except for cancellation cover) and ends when you return home .
Personal belongings	<p>Your personal belongings are:</p> <ul style="list-style-type: none"> • luggage (including its contents); • valuables; and • any items you wear or carry with you when travelling; <p>which belong to you or your business. This includes golf equipment but does not include winter sports equipment.</p>
Policy limits	Limits on the amount we will pay under each section of cover. Each limit is per person, per trip . Some sections of cover may also include individual limits (for example, for any one item) or total limits (for example, for valuables). The policy schedule includes a table of benefits to show the limits that apply.
Pre-existing condition	An illness, injury or medical condition that you , an insured person or any person your trip depends on had (or was waiting for an investigation or treatment for) at any time before you took out or renewed your policy, or you booked your trip , whichever is later.
Private vehicle	A privately owned or hired car, campervan or motorhome, which is for personal use and is not considered public transport.
Quarantine	Being placed in isolation for a period to prevent the spread of an infectious disease.
Scheduled public transport	Trains, coaches, ferries and flights within the same country. It does not include private vehicles , taxis or hired vehicles.
Travel companion	A person or group of people booked to travel with you on the same trip , including carers.
Trip	<p>A trip that starts and ends at your home during the period of insurance. This can be either:</p> <ul style="list-style-type: none"> • within the UK where you have paid a fee to stay for two or more nights in a row (or for one night if you have a single-trip policy) in pre-booked holiday accommodation that is more than 25 miles away from your home; or • outside the UK.
Trip destination	This is the first destination country of your trip , as shown in your travel itinerary (not including stopovers or layovers), where you planned to stay for at least 24 hours and may have arranged accommodation. If your trip is within the UK, this will be the first location of your trip .

Definitions (cont.)

Unattended	Something is unattended if it is not in your full view, and you would not be able to prevent it from being taken, unless it is locked safely in your personal accommodation, or motor vehicle (except for valuables and gadgets).
Valuables	Personal items of value (except for gadgets) which belong to you . Examples include jewellery, watches (except wearable technology such as smart watches, fitness trackers and health monitoring devices such as blood-sugar testing kits and blood-pressure monitors), and items made of or containing gold, silver, precious metals, precious stones or semi-precious stones.
We (us, our)	EUI Limited of Ty Admiral, David Street, Cardiff, CF10 2EH, and with company registration number 02686904. EUI Limited is authorised and regulated by the Financial Conduct Authority (FCA registration number 309378). You can check these details by visiting the Financial Services Register at www.fca.org.uk/register .
Winter sports equipment	Skis, snowboards, bindings, poles, boots, helmets and any other specialist winter sports clothing and equipment.
You (your)	The policyholder and anyone else listed as insured in your policy schedule.

Important Information

Important

Your travel insurance contract (your policy) is made up of:

- the terms and conditions set out in this document; and
- the policy schedule, including any extra conditions shown in it.

What you need to do

Please read this booklet so **you** know exactly what your policy covers, and check the policy schedule as it shows the information **you** provided.

If **you** think there is a mistake in the policy schedule, or **you** need to make a change, **you** should tell us immediately.

If **you** give us incorrect information or don't tell us about any relevant changes in your circumstances or your **trip**, it could mean your policy is not valid or that **we** refuse a claim or do not pay it in full.

Important Information (cont.)

Eligibility

By taking out or renewing your policy, **you** agree that **you** (and each **insured person**):

- have your only or main **home** in the UK and have not spent more than six months outside the UK in the year before taking out (or renewing) this policy;
- are registered with a GP in the UK;
- are travelling from and returning to the UK (or only within the UK);
- do not know of any reason why the **trip** would be cancelled or cut short; and
- are not taking out the cover after the **trip** has started.

Medical conditions

Your travel insurance covers **you** for medical emergencies while **you** are outside the UK. Any change in your health can affect your cover, so **you** must tell us about any **health change**.

Independent travel

This policy covers each adult **insured person**, whether travelling alone or with others. An insured child is only covered if they are travelling with a responsible adult.

Insured activities

Your policy covers **you** as standard for a wide range of sports and leisure activities, as shown in appendix 1. If **you** intend to take part in an activity that is not listed, please phone us on **0333 234 9913**.

Region of cover

The region **you** have asked us to cover **you** in is shown in your policy schedule.

For annual multi-trip cover, the destinations included in each region of cover are shown below.

Europe

Albania, Andorra, Austria, Belarus, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands, excluding Greenland), Egypt, Estonia, Finland (including Aland), France (including Corsica), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including Sardinia and Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Svalbard), Poland, Portugal (including Azores and Madeira), Republic of Ireland, Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, The United Kingdom (including Channel Islands and Isle of Man), Vatican City

Worldwide excluding USA, Canada, the Caribbean and Mexico

All countries except Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, British Virgin Islands, Canada, Cayman Islands, Cuba, Curacao, Dominica (Commonwealth of), Dominican Republic, Grenada, Guadeloupe, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barts, St Kitts and Nevis, St Lucia, St Maarten, St Pierre and Miquelon, St Vincent, Trinidad and Tobago, Turks and Caicos Islands, United States Minor Outlying Islands, USA (including Hawaii), Virgin Islands

Worldwide

All countries, including USA, Canada, the Caribbean and Mexico

We do not cover areas the Foreign, Commonwealth & Development Office (FCDO) advises against travel to.

Length of trips

For single-trip policies

Your policy covers a single return **trip** lasting for the policy term shown in the policy schedule.

Important Information (cont.)

For annual multi-trip policies

Your policy covers all **trips** (except winter sports **trips**) of no more than 31 days that **you** take within the policy term shown in the policy schedule. **We** may agree to cover **trips** lasting more than 31 days. If **you** want cover for a **trip** of 31 days or more, please phone us on **0333 234 9913**.

For winter sports **trips**, the maximum **trip** duration is 21 days in total during the policy term. If a winter sports **trip** lasts more than 21 days, your policy will not cover the extra days.

Each **trip** will be treated as a separate contract of insurance, which all the limits, conditions and exclusions of this policy apply to.

Period of insurance

For single-trip policies

We will only cover a single **trip** if **we** are covering the full duration of the **trip**.

For annual multi-trip policies

There is no cover for a **trip** which started before your policy start date (as shown in the policy schedule).

We will cover **trips** that **you** book during one **period of insurance** but do not take place until the next **period of insurance** only if **you** renew your annual multi-trip policy so it is in force at the time of an incident resulting in a claim.

There is no cover for any incident that happened outside the period covered by the multi-trip policy (for example, if a flight is cancelled before your annual multi-trip policy start date).

Extending the period of insurance

If **you** cannot finish your **trip** as planned because of a **medical condition**, death or **quarantine**, or an unavoidable delay to the public transport system, **we** will extend your cover, free of charge, until it is reasonably possible for **you** to finish your **trip**.

Cancellation cover

This policy covers **you** if **you** have to cancel your **trip** before it starts.

For single-trip policies

Cancellation cover begins from the time **you** book your **trip** or pay the insurance premium, whichever is later.

For annual multi-trip policies

Cancellation cover begins from the time **you** book your **trip** or the policy start date (as shown in the policy schedule), whichever is later. See section 2 for further information.

Policy limits

Each section of cover has a limit on the amount **we** will pay. That limit is per person, per **trip**. Some sections may also include specific limits for individual items or in total (for example, for **valuables**). The policy schedule includes a table of benefits to show the limits that apply.

Excess

For most sections of your policy **you** have to pay an **excess** towards a claim. This **excess** applies to each **insured person** claiming and to each incident being claimed for under the particular section, unless **you** have paid for excess waiver. Excess waiver removes the **excesses** **you** would otherwise have to pay. If excess waiver has been added to your policy, this will be shown in your policy schedule.

You can only choose excess waiver when **you** take out or renew your policy. **You** cannot add it at a later date.

Excess waiver will only apply to claims that arise after it was added to your policy.

Medical requirements

Important

Please read this section carefully as it may affect your cover and ability to make a claim.

Pre-existing conditions

You must tell us if any of the following apply.

- In the past two years, **you** have been prescribed medication, received treatment or had a consultation with a **medical professional** about any **pre-existing condition**.
- In the past five years, **you** have been diagnosed with or treated for any heart or respiratory condition, circulatory condition (problems with blood flow, including strokes, high blood pressure and cholesterol) or liver condition.
- In the past five years, **you** have been diagnosed with or treated for cancer of any kind.
- **You** are currently waiting to have tests or investigations, or waiting for results, diagnosis or treatment.
- **You** have been diagnosed with a terminal condition.
- In the past five years, **you** have been diagnosed with or treated for a psychological condition such as stress, anxiety or depression, or a psychiatric condition such as an eating disorder.
- **You** have been dependent on drugs or alcohol in the past five years.

Please note: The requirement to tell us these things only applies to **you** if **you** are taking out the policy direct from Admiral. The medical information **you** need to tell us may be different if **you** are taking the policy out through a price comparison website, so please check the medical declaration document in your policy pack.

Pregnancy and childbirth

Pregnancy and childbirth are not considered to be an illness or **injury**. **We** only cover the **complications of pregnancy and childbirth**.

We will not provide any cover for cancelling your **trip** if a transport provider does not allow **you** to board the transport due to **you** being pregnant.

We also do not provide any cover for cancelling your **trip** for a reason connected with pregnancy or childbirth if there are no **complications of pregnancy or childbirth**, unless:

- **you** became pregnant after **you** took out your policy or **you** booked your **trip** (whichever is later);
- a **medical professional** advised **you** not to travel; and
- **you** could not rearrange the dates or destination of your **trip**, and can provide written confirmation of this from your travel provider.

New medical conditions or changes to your health

After **you** have paid for your policy, **you** must tell us immediately if there is a change in your health (such as **you** getting medical advice for new symptoms, being diagnosed with a new **medical condition**, having an **incidental finding** leading to the diagnosis of a new **medical condition**, being prescribed new medication or your prescribed medication changing, being admitted to hospital, or being referred for tests, investigations or treatment), whether or not **you** have any **trips** booked.

Medical requirements (cont.)

What happens when you declare a new medical condition or health change

We may cancel your policy or change the terms of your cover. A change could mean that:

- **you** have to pay an additional premium;
- **we** suspend cover; or
- **we** apply an exclusion to your policy.

If **we** cancel your policy:

- **we** will give **you** a refund of the amounts **you** have paid for the remainder of the **period of insurance** (unless **you** have made a claim or intend to do so); or
- **you** can cancel any **trip you** booked before your **health change** and make a claim under section 2 (Cancelling or cutting short your trip) for the amounts **you** have paid so far.

If **you** do not pay any additional premium, **we** will cancel your policy and give **you** a refund for the remainder of the **period of insurance** (unless **you** have made a claim or intend to do so).

If **you** do not want us to suspend cover or apply an exclusion to your policy, **we** will cancel your policy. If **we** cancel your policy:

- **we** will give **you** a refund of the amounts **you** have paid for the remainder of the **period of insurance** (unless **you** have made a claim or intend to do so); or
- **you** can cancel any **trip you** booked before your **health change** and make a claim under section 2 (Cancelling or cutting short your trip) for the amounts **you** have paid so far.

If **you** need help finding alternative insurance, **you** can visit the Travel Insurance Directory at www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory or call **0800 138 7777** (8am to 6pm, Monday to Friday except bank holidays).

If you don't tell us about a medical condition or change to your health

We can refuse a claim which is or is not connected with a **pre-existing condition**, new **medical condition** or **health change** that **you** should have told us about and **we** never agreed to cover.

Important medical exclusions

You are not covered for the following.

- Any travel which is against a **medical professional's** advice (or would have been if **you** had got such advice).
- Any travel for the purpose of getting medical advice or treatment.
- Any claim if **you** failed to take necessary medication, such as medicines prescribed to **you** by a **medical professional**, or to get necessary vaccinations.
- Any **pre-existing condition** or **health change** that:
 - **you** should have told us about but did not do so;
 - **we** have not agreed to cover; or
 - **you** have not paid any additional premium for.
- Any claim that arises while **you** are waiting for tests, investigations, results or treatment for any **medical condition** that has not yet been diagnosed.

Renewing a policy with a medical condition

You must tell us about any new **medical condition** or **health change** before **you** renew an annual multi-trip policy.

General Conditions

The following general conditions apply to the whole policy.

1. Policy terms and conditions

You must keep to the terms and conditions of your policy and any extra conditions shown in the policy schedule. If **you** don't, **we** may refuse a claim or not pay it in full.

2. Your duty to us

You must give us all the information **we** ask for, and that information must be correct (as far as **you** know). If **you** fail to provide correct information, or to tell us about any changes to information **you** have provided, **we** may refuse a claim or not pay it in full.

3. Changes that may affect your cover

You must tell us as soon as possible about any changes that could affect your cover, including if **you**:

- have a **health change**;
- have an annual multi-trip policy and book a **trip** lasting more than 31 days;
- change your travel destinations beyond the region shown in the policy schedule;
- change your travel dates outside the start and end dates of this policy;
- plan a **hazardous activity** that **we** have not specifically agreed with **you**;
- want to add or remove an **insured person**; or
- want to add extra cover (for example, winter sports cover or cruise cover).

If **you** are not sure whether a change may affect your cover, please contact us. When **you** tell us about a change **we** may reassess your cover, your premium or both. If **you** don't tell us about a change or **you** give us incorrect information, **we** may refuse a claim or not pay it in full.

4. New medical condition or change to your health

After **you** have paid for your policy, **you** must tell us immediately if there is a change in your health (such as **you** getting medical advice for new symptoms, being diagnosed with a new **medical condition**, having an **incidental finding** leading to the diagnosis of a new **medical condition**, being prescribed new medication or your prescribed medication changing, being admitted to hospital, or being referred for tests, investigations or treatment), whether or not **you** have any **trips** booked.

Please read the medical requirements section of this booklet, which contains important information about **medical conditions** and how they may affect your cover.

5. Paying the premium

You will only be covered by your policy if **you** pay your premium. If **we** can't collect your premium on the date it is due, **we** will cancel your policy. If **we** tell **you** that **you** need to pay an additional premium to keep the cover, and **you** fail to make the payment, your cover will end from the date the additional premium became due and your policy will be cancelled after **we** have given **you** seven days' notice.

If **we** decide to deal with your claim after **you** have received a refund for your policy, **we** may take the refunded premium from the claim settlement.

We will not refund any premium relating to changes **we** make to your policy after a claim.

6. Automatic renewal – annual multi-trip policies only

We will contact **you** before your renewal to confirm your policy terms and the renewal premium.

Unless **you** have opted out, **we** will automatically renew your policy. If **we** have your permission, **we** will use the payment details **you** have provided to collect the renewal premium.

If **you** do not want your policy to renew, **you** must contact us to let us know. In this case, your cover will end after the current **period of insurance**.

It is not always possible to automatically renew the policy. In this case, **we** will write to your last known address before the **period of insurance** ends.

You can opt in to or out of automatic renewal, free of charge, by contacting us online or by phone at any time during the **period of insurance**. See the 'How to contact us' section for more details.

7. Who can give instructions

We can deal with your husband, wife or partner, a parent, your adult child, and any other person named in your policy schedule. If **you** would like someone else to deal with us on your behalf, please let us know.

If **you** need to make a claim, **we** will deal with **you** or any other person named in your policy schedule. If **you** would like someone else to deal with a claim on your behalf, please let us know.

8. Cancelling your policy

Single-trip policy

- If your policy does not meet your needs, **you** can cancel it within 14 days from the policy issue date shown in the policy schedule. If **you** have not started your **trip**, and **you** have not made (and do not intend to make) a claim, **you** will receive a full refund.
- **You** will not be entitled to a refund if **you** cancel your policy after 14 days, or once **you** have made (or intend to make) a claim or started your **trip**, whichever comes first.

Annual multi-trip policy

- If your policy does not meet your needs, **you** can cancel it within 14 days from the cover start date shown in the policy schedule. If **you** have not started any **trip**, and **you** have not made (and do not intend to make) a claim, **you** will receive a full refund.
- **You** will not be entitled to a refund if **you** cancel your policy after 14 days, or once **you** have made (or intend to make) a claim or started a **trip**, whichever comes first.

Cancellation due to a change of circumstance

You can also cancel your policy if:

- a change in your circumstances (such as a **health change**) results in a change in the terms of your policy; and
- **you** do not accept that change.

If **you** decide to cancel your policy, **we** will keep a proportion of the premium for the period your policy has been in force for and return the rest to **you**. **You** will not be entitled to a refund if **you** have made (or intend to make) a claim.

You can cancel by phone or online. See the 'How to contact us' section for more details.

General Conditions (cont.)

9. Cancellation by us

We can cancel your policy at any time if **we** have a valid reason. If possible, **we** will tell **you** about this immediately (for example, by phone). If this is not possible, **we** will give **you** at least seven days' notice.

Reasons why **we** could cancel your policy include (but are not limited to) **you**:

- breaking any of these general conditions;
- ignoring, or failing to keep to, the general exclusions;
- not co-operating with us;
- not sending us information or documents **we** have asked for;
- harassing our staff;
- using abusive or threatening behaviour towards our staff; or
- having a financial sanction (an order that restricts transactions or financial services) imposed against **you**.

We can also cancel your policy if a change in your circumstances (such as a **health change** or **you** no longer having your permanent home in the UK) means **we** can no longer cover **you**.

If **we** cancel your policy, **we** will keep a proportion of the premium for the period your policy has been in force and return the rest of the premium to **you**. **You** will not be entitled to a refund if **you** have made (or intend to make) a claim.

10. Fraud and misrepresentation

You must always answer our questions honestly and provide true and accurate information. If **you**, any other **insured person**, or anyone acting on your behalf, provides:

- false, incomplete, exaggerated or misleading information; or
- false, altered, forged or stolen documents;

we will do one or more of the following things.

- Change your policy to show the correct information, and change the premium accordingly
- Cancel your policy immediately
- Declare your policy void (that is, consider it to have never existed)
- Refuse to pay all or any part of a claim
- Recover any costs from **you** or any other **insured person**
- Cancel or void any other EUI policies **you** are connected with

We will keep the premium **you** have paid.

11. Co-operating in claims

You must tell us about any claim **you** intend to make as soon as possible after the incident. If **you** make a claim, **you** must immediately pass on every document (including any writ or summons) **you** receive in connection with it. **You** must give us all the information, documents and help that **we** need to process your claim. This includes medical certificates and details of your household insurance or other relevant insurance. **You** must provide this information at your own expense. **You** must not admit any blame or responsibility, or offer to make a payment to anyone, without our written permission.

12. Preventing loss

You must take all reasonable care to prevent and minimise any loss, damage, **injury** or liability. Any costs must be reasonable and justified.

13. Evidence of claims for illness or injury

If your claim is for **injury** or illness, **we** will need to see the medical records of the person the claim relates to. If **you** do not give us permission to see the medical records, **we** will not be able to deal with your claim.

14. Medical examinations

If your claim is for **injury** or illness, **we** may ask **you** to have a medical examination at our expense.

If an **insured person** has died, **we** may also ask for a post-mortem examination to be carried out at our expense.

15. Claim requirements

We will not pay a claim if **you** do not provide enough evidence of your expenses, loss or damage, or any documents or evidence **we** have reasonably requested to support your claim.

16. Recovering our costs

If **we** need to recover any payment **we** have made under your policy, **we** can take legal action in your name but at our expense.

17. Other insurance

If **you** have other insurance that covers the same loss, damage or liability, for all claims except for personal accident (section 6) **we** will not pay more than our share of your claim.

18. Insurable interest

For cover to apply, **you** must have an 'insurable interest' in the item or risk **you** want to insure. This means **you** must stand to lose financially if, for example, your **trip** is cancelled, a personal belonging is lost or a person is harmed.

19. Better position

Unless **we** tell **you** otherwise, **we** will not settle your claim in a way that would put **you** in a better position than **you** were in before the damage, loss or **injury**.

20. Extra conditions (endorsements)

Depending on the risk **you** ask us to insure, **we** may decide to apply extra conditions (**endorsements**) which change the normal terms or conditions of your policy, reduce or extend your cover, or change the **excess you** have to pay. If **you** do not keep to the extra conditions, it may affect the amount **we** pay **you** if **you** need to make a claim, or make your cover invalid.

If **we** apply any extra condition to your policy, the details will be shown in the policy schedule.

General Exclusions

The following general exclusions apply to all sections of your policy unless the relevant clause says otherwise. If a general exclusion conflicts with any term in this policy booklet, the general exclusion takes priority.

We will not pay any claim which arises as a result of or is directly or indirectly connected with the following.

1. Pre-existing conditions

Any **pre-existing condition** that:

- **you** should have told us about and **we** have not agreed in writing to cover; or
- a third party (such as a **close relative, travel companion, close business associate** or person **you** arranged to stay with) had (or was waiting for an investigation or treatment for) at any time before **you** took out or renewed your policy or booked a **trip** (whichever is later), regardless of whether or not **you** knew about it.

(Any claim relating to a third party's medical illness will only be covered if it is supported by medical evidence.)

2. War and civil unrest

You being actively involved in any war, invasion, act of foreign enemy, hostilities, civil war, riot, rebellion, revolution, uprising or other similar event.

3. Acts of terrorism

Any action or threat, whether or not it involves force or violence, that is intended to influence a government or frighten the public or any section of it. Acts of terrorism can include:

- violence against a person;
- damage to property;
- putting life in danger;
- creating a health risk to the public;
- interfering with or seriously disrupting **computer systems** or transport services; and
- biological, chemical or nuclear attack or contamination.

This exclusion does not apply if:

- **you** are claiming under section 1 (Emergency medical costs and repatriation) or section 2 (Cancelling or cutting short your **trip**) and the Foreign, Commonwealth & Development Office advice changed to 'all but essential travel' or 'all travel' after **you** took out your policy or booked your **trip**, whichever is later;
- **you** are claiming under section 3 (Personal belongings); or
- **you** are claiming under section 6 (Personal accident).

4. Cyber act

Any malicious or criminal act (such the use of a computer virus), threat or hoax relating to unauthorised access to, processing of or use of any **computer system**.

General Exclusions (cont.)

5. Cyber incident

Any **computer system**, hardware, software or electrical equipment failing to operate correctly, or to correctly recognise or process any data, including any operating system, computer program or software not working correctly as a result of an error or omission in or associated with a **computer system**, unavailability of all or part of any **computer system**, or failure to access or use any **computer system**.

Exclusions 4 and 5 do not apply if **you** are claiming under:

- section 1 (Emergency medical costs and repatriation); or
- section 6 (Personal accident).

6. Radioactive contamination

Radioactive contamination, whether arising directly or indirectly.

7. Travelling against Foreign, Commonwealth & Development Office advice

You travelling to, or intending to travel to, a country or area the Foreign, Commonwealth & Development Office (FCDO) has advised against 'all travel' or 'all but essential travel' to. If **you** are not sure if there is a travel warning for anywhere **you** are travelling to during your **trip**, go to www.gov.uk/foreign-travel-advice.

8. Travel for treatment

You travelling in order to get medical, dental or any other form of treatment.

9. Deliberate, harmful or reckless acts

You acting in a deliberate, harmful or reckless way, such as **you**:

- deliberately making yourself ill or injuring yourself;
- taking your own life or attempting suicide;
- intentionally or unintentionally putting yourself in needless danger (for example, crossing a busy road without taking safety precautions, jumping or diving from a pier or cliff, or climbing onto, off or between balconies), unless **you** were trying to save someone's life;
- taking part in activities at a height or in a situation that could cause **injury** if **you** were to slip or fall (for example, climbing walls or trees, standing too close to a cliff edge or waterfall, or entering fast-flowing water), unless **we** have agreed to cover the activity; or
- failing to follow recommended safety precautions during a sports or leisure activity (for example, not wearing a safety helmet or life jacket, or ignoring safety warnings or rules).

10. Alcohol, drug or solvent abuse or misuse

Any claim which is in any way caused by or resulting from:

- any illness or **injury** that arose when **you** were under the influence of alcohol, and that has affected your physical ability or judgement;
- **you** being under the influence of drugs (unless prescribed by a **medical professional** and taken as instructed) or solvents; or
- **you** being dependent on alcohol, drugs or solvents, or having withdrawal symptoms.

General Exclusions (cont.)

11. Armed forces duty

Your duties as a member of the armed forces.

This exclusion does not apply to a claim under section 2 if **you** have to cancel or cut short your **trip** because your authorised leave is cancelled or cut short due to an unexpected emergency.

12. Indirect losses

Any loss not directly associated with the incident that caused a claim (for example, loss of earnings or any payments **you** would normally have to make such as meal costs) unless **we** agree otherwise in writing.

13. Recoverable losses

Any losses or expenses that:

- **you** can recover from elsewhere; or
- are more specifically insured by another insurance policy.

Airline Passenger Duty (APD), being able to rebook a **trip** and credit vouchers are considered to be recoverable losses.

14. Anticipated events

An event which affects your **trip**, and which **you**:

- knew would happen; or
- could reasonably have expected to happen;

when **you** took out or renewed your policy, or booked your **trip**, whichever is later.

15. Hazardous activities

You taking part in any **hazardous activity**, unless **we** have agreed to cover it and **you** have paid any additional premium.

16. Manual work

You doing any paid or unpaid manual work, or physical labour of any kind, during your **trip**.

17. Quad bikes and all-terrain vehicles

You riding on a quad bike or in an all-terrain vehicle including as a pillion passenger.

18. Motor vehicles

- a. **You** driving any **motor vehicle**, unless **you** are licensed to drive that type of vehicle in the UK and **you** are keeping to the road laws of the country **you** are in.
- b. **You** not taking usual safety precautions as a driver or passenger of a **motor vehicle**, such as using a seatbelt or wearing a crash helmet and protective clothing.
- c. **You** riding any:
 - motorcycle, moped or scooter which has an engine size greater than 125cc;
 - golf buggy; or
 - electric bike (E-bike) with a throttle, electric scooter (E-scooter), hoverboard, unicycle, electric skateboard or similar electric transport;

unless **we** have agreed to provide such cover and **you** have paid the appropriate premium. Please phone us on **0333 234 9913** if **you** want to add this cover to your policy.

General Exclusions (cont.)

19. Racing

You taking part in motor racing or vehicle racing of any kind, including speed trials, time trials, track days or similar events.

20. Aircraft

You travelling in an aircraft, except as a fare-paying passenger in a fully licensed passenger aircraft.

21. Administrative costs

Any administration costs **you** need to pay for getting any certificates, information or evidence **we** need to process your claim.

22. Timeshare fees

Any fees relating to timeshare properties (including their maintenance and management fees), except for exchange fees if **you** have to switch your allocated period because of an event covered by your policy.

23. Search and rescue

Any costs charged by a government, regulated authority or private organisation in connection with search and rescue.

This exclusion does not apply to the cost of medical evaluation when this is specifically covered under section 1 (Emergency medical costs and repatriation).

24. Cruises

Your **trip** or part of your **trip** being a **cruise**, unless **you** have included cruise cover and paid the additional premium.

Cruises are not covered as standard under your policy. **You** must add cruise cover to make sure **you** are covered by your policy. Otherwise, **you** won't have any cover under your policy, including cover for emergency medical treatment, cancellation or cutting your **trip** short, even if a claim is not directly related to the **cruise**.

(If **you** have this cover it will be shown in the policy schedule.)

25. Winter sports activities

Your winter sports **trip**, unless **you** have added winter sports cover to your policy and paid the additional premium.

Winter sports **trips** are not covered as standard under your policy. **You** must add winter sports cover to make sure **you** are covered by the policy. Otherwise, **you** won't have any cover under your policy, including cover for emergency medical treatment, cancellation or cutting your **trip** short, even if a claim is not directly related to the winter sports **trip**.

(If **you** have this cover it will be shown in the policy schedule.)

26. Professional activities and competitions

Any losses arising before or during your **trip** as a result of **you** taking part in any organised sport, competition or training, whether professionally, for leisure, or to receive any payment or gain.

There is no cover for charity events that include racing or a degree of competition (for example, marathons).

27. Seized items

Any document or item, including **personal belongings, money, gadgets, winter sports equipment** and **golf equipment**, being confiscated, detained or delayed by customs or other officials.

General Exclusions (cont.)

28. Supplier failure

Any company providing or arranging your transport or accommodation failing to provide those services (whether by mistake, due to insolvency or bankruptcy, fraud, failure to act or any other reason).

29. Coronavirus

Coronavirus (Covid-19) or any future mutation or variation.

This exclusion does not apply to:

- Section 1 (Emergency medical costs and repatriation); or
- Section 2 (Cancelling or cutting short your trip).

30. Failure to be vaccinated

You failing to get any recommended vaccination or medication.

31. Other people's costs

Any costs **you** have paid (or committed to pay) for anyone who is not an **insured person**, even if, for example, **you** paid their travel or accommodation costs.

32. Uninsured events

Events that are not specified as covered within this policy booklet.

33. Electrical outages

A power cut or any planned or unplanned interruption to or loss of the electricity supply.

This exclusion does not apply to claims under section 15 (Enhanced trip disruption).

Section 1: Emergency medical costs and repatriation

Important

This section covers **you** for the reasonable and necessary costs of emergency medical treatment if **you** fall ill or are injured in an accident while on your **trip**.

Section 1: Emergency medical costs and repatriation (cont.)

Reasonable and necessary costs are costs that:

- are for eligible medical services or supplies approved by our emergency assistance service; and
- are no more than reasonable expenses for those services or supplies.

Reasonable expenses will be:

- the charges **you** are billed for; or
- the 'claim payment benchmark' for the area where the expenses arose;

whichever is lower.

For medical expenses in the USA, the claim payment benchmark will be the maximum US Medicare rate (or an estimated rate if a Medicare rate is not available), multiplied by 150%.

In all other countries, the claim payment benchmark will be set by the **authorised insurer**. The **authorised insurer** will consider factors including the fair value of the treatment, the amounts usually accepted as full payment in the relevant area, and the local rates for residents.

1. What is covered

We will pay up to the **policy limits** shown for this section in the policy schedule for each **insured person** who is injured, becomes ill, is quarantined or dies while on a **trip**.

Pregnancy and childbirth are not considered to be an illness or **injury**. **We** do, however, cover emergency medical treatment relating to **complications of pregnancy or childbirth**.

a. Medical costs abroad

We will pay reasonable and necessary costs for emergency medical, surgical and hospital treatment, including the cost of an ambulance to take **you** to hospital, and of returning **you** to your **home country**:

- on the advice of the medical adviser appointed by our emergency assistance service; and
- following emergency medical treatment, if **you** cannot use your return ticket.

This does not include procedures that can be carried out in your **home country** after **you** return to the UK, or any medical expenses for treatment in a private facility if medically suitable state facilities are available.

Reciprocal health agreements with other countries

If possible, **you** must try to get any necessary emergency medical treatment in a facility that accepts a reciprocal health agreement, such as EHIC or GHIC (in the EU, Switzerland, Norway, Iceland or Liechtenstein) or Medicare (in Australia). Our emergency assistance service will advise **you** on this.

If **you** are travelling to Australia or New Zealand, **you** must register for free hospital treatment under Medicare or the equivalent scheme. If **you** go into hospital, **you** must contact our emergency assistance service as soon as possible and get their authorisation for any treatment that is not available under Medicare or the equivalent scheme.

Section 1: Emergency medical costs and repatriation (cont.)

b. Hospital benefit

We will pay up to the **policy limits** per **insured person** for every complete 24 hours **you** have to stay in hospital as an inpatient during your **trip** due to something that is covered under this section.

c. Travel and accommodation expenses

We will pay up to the **policy limits** for each claim (not per person) for further travel and accommodation expenses our emergency assistance service approve in advance for the following reasons.

- To get **you** to or from hospital for inpatient treatment for which **you** will stay in hospital for at least one night.
- To get **you** to or from hospital for outpatient treatment or appointments.
- To cover additional costs for accommodation of a similar standard to the one booked for your **trip** if it is medically necessary for **you** to stay on your **trip** after the date **you** were due to return to your **home**.
- To cover the cost of reasonable extended parking charges and kennel or cattery fees if **you** have to stay on your **trip** after the date **you** were due to return **home** as a result of your illness or **injury**.
- To cover the cost of hiring medical equipment **you** need while on your **trip**.
- To cover the cost of **excursions you** are not fit to go on or take part in due to something that is covered under this section.
- To cover the cost of phone calls to or from our emergency assistance service.
- To cover the cost of one person from your **home country** staying with **you** (if medically necessary). The cover is for their economy-class tickets, travel to the **international departure point** (for international **trips**) and accommodation costs.

d. Funeral expenses

If **you** die while **you** are **abroad**, we will pay the cost of:

- a burial or cremation in the area where **you** are staying; or
- returning your body or ashes to your **home**.

If **you** die during a **trip** within the UK, we will pay the cost of returning your body to your **home**.

2. What is not covered

a. We will not pay any claim for the following.

- Medical treatment related to a **pre-existing condition** (unless **you** told us about all **pre-existing conditions** we asked **you** about, we agreed to cover them, and **you** paid the appropriate additional premium).
- Travel vaccinations.
- Expenses arising as a result of a tropical disease if **you** have not had the vaccination, or taken the medication, recommended by the NHS.
- Medical expenses over £500 that have not been approved by our emergency assistance service.
- Hospital treatment or a return to your **home** that has not been approved by our emergency assistance service.
- Private medical treatment in the Channel Islands, unless **you** cannot use a European Health Insurance Card (EHIC), Global Health Insurance Card (GHIC) or reciprocal healthcare arrangement.
- Any private medical treatment if there are suitable state facilities within a reasonable distance.
- Hospital or medical expenses that are covered by any private medical insurance **you** have.
- Any treatment, test or surgery (including preventative treatment, cosmetic, optional or planned non emergency treatment or surgery) that is not essential in the opinion of the medical adviser appointed by our emergency assistance service or that could reasonably have waited until **you** returned to your **home country**.

Section 1: Emergency medical costs and repatriation (cont.)

- Costs resulting from complications following preventative, cosmetic, optional or planned non-emergency treatment or surgery that was not essential, in the opinion of the medical adviser appointed by our emergency assistance service, or that could reasonably have waited until **you** returned to your **home country**.
 - Expenses which **you** are not legally required to pay such as for emergency medical treatment in the UK, or which would not have been due if **you** hadn't had cover under this policy.
 - Costs for having a single or private room, unless the medical adviser appointed by our emergency assistance service says it is medically necessary.
 - Any further expenses if **you** choose not to move hospital or to return to your **home country** after the medical adviser appointed by our emergency assistance service or the **medical professional** treating **you** says it is safe to do so.
 - The cost of unused tickets if **we** have paid **you** for reasonable alternative travel costs, or our emergency assistance service have arranged or paid for **you** to return to your **home country**.
 - Charges which are above reasonable and necessary costs, or are for unnecessary care or treatment.
 - Any charges caused directly or indirectly by a **medical professional's** mistake.
 - Treatment related to pregnancy or childbirth, unless the medical adviser appointed by our emergency assistance service, or the **medical professional** treating **you**, confirms the treatment is needed for **complications of pregnancy or childbirth**.
 - Treatment for any sexually transmitted disease or infection.
 - Treatment within the UK.
 - The cost of a Covid-19 test.
 - Any treatment or service from a health spa, convalescent home, nursing home or rehabilitation centre, unless the medical adviser appointed by our emergency assistance service agrees it is medically necessary.
 - Alternative medicine, such as acupuncture.
 - Non-emergency dental treatment or dental work involving precious metals or dental fittings.
 - Non-essential phone calls, faxes or mobile data, unless agreed by us.
- b. **We** will not pay any claim if **you**:
- travelled against medical advice (or medical advice **you** would have been given if **you** had asked for it);
 - travelled in order to get medical advice or treatment; or
 - were waiting for medical treatment before travelling, unless **we** knew about it.
- c. **We** will not pay any claim arising as a result of:
- **you** taking prescription medication that was not provided to **you** by a **medical professional**; or
 - **you** not taking prescribed medication which, at the start of the **trip**, **you** knew **you** would need while **you** were away, including if **you** have not taken enough medication with **you** for the duration of the **trip**.
- d. **We** will not pay any claim arising as a result of **you** not taking medication that a **medical professional** has prescribed or recommended for **you**, or not undergoing investigations or treatment that a **medical professional** has recommended in order to diagnose or manage your **pre-existing condition**.
- e. **We** will not pay any claim for medical expenses if **you** were on a winter sports **trip**, unless **you** have added winter sports cover to your policy and paid the additional premium.
- f. **We** will not pay any claim for medical expenses if your **trip** or part of it was a **cruise**, unless **you** have added cruise cover to your policy and paid the additional premium.

Section 1: Emergency medical costs and repatriation (cont.)

3. Claim requirements

- a. **You** must contact our emergency assistance service within 24 hours if:
 - **you** need to stay in hospital for at least one night;
 - the **medical professional** treating **you** says **you** need tests or outpatient treatment likely to cost more than £500;
 - **you** need to return to your **home country** because of a medical emergency; or
 - **you** need to extend your **trip** because of a medical emergency.
- b. **You** must provide receipts for all travel, accommodation and phone calls **you** are claiming for under your policy.
- c. If **you** are injured as a result of being assaulted or involved in a confrontation with someone, **you** will need to get a police report as soon as **you** can.
- d. Our emergency assistance service may arrange to have **you** moved from one hospital to another, or for **you** to return to your **home country**, if the medical adviser appointed by our emergency assistance service or the **medical professional** treating **you** thinks it is safe.
- e. If **you** did not buy a return ticket, **we** will deduct the cost of an economy flight (based on ticket prices on the date **you** flew back to the UK) from any costs of our emergency assistance service returning **you** to your **home country**.

4. Excess

- a. The **excess** for this section applies to each **insured person** and each event that leads to a claim. The **excess** for each **insured person** under this section is shown in the policy schedule.
- b. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.
- c. **You** will not have to pay an **excess** for medical costs **abroad** if **you** use a European Health Insurance Card (EHIC), a Global Health Insurance Card (GHIC), Medicare or any other reciprocal healthcare arrangement.
- d. **You** will not have to pay an **excess** if **you** are only claiming for funeral expenses or hospital benefit.

See also:

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 2: Cancelling or cutting short your trip

Important

This section covers **you** if **you** have to:

- cancel a **trip** after **you** booked it but before **you** leave your **home**; or
- cut your **trip** short because of an emergency.

If **you** need to cut your **trip** short, call our emergency assistance service on +44 (0)292 010 7777 before **you** make any arrangements.

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule for your share of the costs which **you** have paid (or become legally obliged to pay) at the time **you** cut your **trip** short or became aware of the need to cancel your **trip**, and which **you** cannot recover. Those costs include the following.

- Deposits or cancellation charges for package holidays
- Costs of unused accommodation, **excursions** and activities
- Costs of unused travel (if **you** cancel your **trip**)
- Costs of additional travel (if **you** cut your **trip** short)
- Car hire
- Reasonable cancellation charges for kennels, catteries or professional pet-sitters
- Car parking fees

Important

If **you** have an annual multi-trip policy and **you** book a **trip** that starts after your current policy ends, **you** will only be covered for cancellation up to the end of your current policy, unless **you** renew your policy before it ends.

Reasons for cancelling or cutting short your trip

We will provide this cover if **you** have to cancel your **trip** or cut it short because of any of the following.

a. Death, illness or injury

The death, serious **injury** or serious illness of:

- **you**;
- a **travel companion**;
- a **close relative**;
- a **close business associate**; or
- anyone **you** planned to stay with outside your **home country**.

b. Quarantine

You, a **travel companion** or anyone that **you** planned to stay with outside your **home country** is **quarantined**.

Section 2: Cancelling or cutting short your trip (cont.)

c. Court cases

You, a **travel companion** or anyone that **you** planned to stay with outside your **home country** is called for jury service or to be a witness in court, and a court official has refused to release **you** (or your **travel companion** or the person **you** had planned to stay with) from the jury service or postpone the case.

d. Unemployment

Before your **trip** starts, **you** are made redundant from your current job, which **you** have had for at least two years in a row.

e. Cancelled leave from the armed forces or emergency services

You, or a **travel companion**, have authorised leave from the British armed forces or emergency services cancelled due to an unexpected emergency.

f. Damage to your home

You cannot go on your **trip** because your **home** has been seriously damaged by fire, storm, flood or a burglary in the seven days before your **trip** is due to start or during your **trip**.

g. Stolen passport or visa

Your passport or visa is stolen in a burglary at your **home** in the seven days before your **trip** is due to start and **you** cannot get a replacement in time.

h. Government travel advice

You cannot travel to your intended destination due to the Foreign, Commonwealth & Development Office (FCDO) advising against 'all travel' or 'all but essential travel' after **you** took out your policy or booked the **trip**, whichever is later. This also applies if the FCDO's advice changes after **you** have started your **trip**.

2. What is not covered

a. **We** will not pay your claim if when **you** booked the **trip**, took out or renewed your policy, or extended your cover (whichever is later), **you** knew, or had reason to believe, that the **trip** might have to be cancelled, postponed or cut short.

b. **We** will not cover any claim related to a **pre-existing condition**:

- unless **you** told us about all **pre-existing conditions** we asked **you** about, **we** agreed to cover them, and **you** paid the appropriate additional premium; or
- that any third party whose health may affect your decision to start or continue your **trip** (such as a **close relative, travel companion, close business associate** or person **you** have arranged to stay with) had at any time before **you** took out or renewed your policy or booked a **trip**, whichever is later.

c. **We** will not cover a claim if:

- **you** had to cut your **trip** short because of your or a **travel companion's** death, **injury** or illness; and
- **you** or your **travel companion** did not get medical attention while on the **trip**.

d. This section does not cover cancelled leave from the armed forces or emergency services if the leave is cancelled due to a strike, industrial action or event that had already started or been announced when **you** took out or renewed your policy, or booked your **trip**, whichever is later.

e. This section does not cover unemployment if:

- **you** were already unemployed, or knew that **you** might become unemployed, when **you** booked your **trip**;
- **you** were made redundant because of your misconduct; or
- **you** resigned or took voluntary redundancy.

Section 2: Cancelling or cutting short your trip (cont.)

- f. **We** will not pay any claim if **you** cannot travel because:
- your transport provider or their agents refused to transport any **insured person** or **travel companion** because they were not fit to travel; or
 - **you** do not have a valid passport, visa or other document **you** need for, or meet the entry requirements for, the country **you** plan to travel to or through. (This includes if your passport has been lost or stolen from anywhere other than your **home** in the seven days before your **trip** is due to start.)
- g. **We** will not cover any claim if a **medical professional** has (or would have) advised **you** not to travel.
- h. **We** will not pay any claim for cancelling your **trip** if a transport provider does not allow **you** to board the transport due to **you** being pregnant. **We** also do not provide any cover for cancelling your **trip** for a reason connected with pregnancy or childbirth if there are no **complications of pregnancy or childbirth**, unless:
- **you** became pregnant after **you** took out your policy or **you** booked your **trip** (whichever is later);
 - a **medical professional** advised **you** not to travel; and
 - **you** could not rearrange the dates or destination of your **trip**, and can provide written confirmation of this from your travel provider.
- i. **We** will not pay your claim if **you** need to cancel a **trip** or cut it short due to:
- preventative, optional or planned non-emergency surgery or treatment that is not essential;
 - complications of preventative, cosmetic, optional or planned non-emergency surgery or treatment that was not essential;
 - **you** not having (or not having enough) prescribed medication that **you** knew **you** would need for your **trip**; or
 - **you** needing to attend court because **you**, or a **travel companion**, have been charged with an offence.
- j. **We** will not pay a claim if **you** cancel your **trip** or cut it short because **you**:
- do not want to travel;
 - are not enjoying your **trip**; or
 - are afraid of an epidemic, pandemic or infection (such as Covid-19, Dengue Fever or Zika virus), even though the Foreign, Commonwealth & Development Office (FCDO) have not changed advice to avoid 'all travel' or 'all but essential travel'.
- k. **We** will not pay claims for cancelling or cutting short your **trip** due to **you**:
- getting a tropical disease **you** failed to get recommended vaccinations for; or
 - catching a sexually transmitted disease or infection.
- l. **We** will not pay claims for the cost of:
- any medical tests; or
 - your unused return ticket, if **we** have paid to get **you** to your **home country** because of **injury** or illness.
- m. **We** will not pay claims for costs that:
- result from **you** having to cut your **trip** short, unless they were authorised by our emergency assistance service;
 - were paid for or arose in connection with any form of cryptocurrency; or
 - could be refunded by any other provider or under a protection scheme.

(**You** must check refund arrangements with your airline, travel agent, tour operator or accommodation provider before contacting us to make a claim.)

Section 2: Cancelling or cutting short your trip (cont.)

- n. **We** will not pay claims for:
- additional travel costs resulting from having to cut your **trip** short, if **you** had not bought a return ticket before starting your **trip**;
 - Airline Passenger Duty **you** have paid; or
 - reward points (such as Air Miles or Avios points).
- o. This section does not cover claims that arise due to the following.
- Travel restrictions or **quarantine** that any government or public authority imposes on a community, location or vessel because of Covid-19. This includes (but is not limited to) local lockdowns, entry requirements, being denied entry, and airspace closures.
 - Having to **quarantine** after arriving in the UK or **abroad**.
 - The Foreign Commonwealth & Development Office (FCDO) changing their advice to avoid 'all travel' or 'all but essential travel' for your destination because of Covid-19.
- p. **We** will not pay any claim if **you** were on a winter sports **trip**, unless **you** have added winter sports cover to your policy and paid the additional premium.
- q. **We** will not pay any claim if your **trip** or part of it was a **cruise**, unless **you** have added cruise cover to your policy and paid the additional premium.

3. Claim requirements

- a. When **you** make a claim under this section, **you** must provide the following documents (if appropriate) at your own expense.
- A cancellation invoice, your unused tickets and receipts for tickets.
 - A medical certificate from your GP or another **medical professional** to support your claim if **you** have to cancel or cut short your **trip** due to the death, **injury**, illness or **quarantine** of an **insured person**, a **close relative**, a **close business associate** or anyone **you** planned to stay with while **abroad**. **We** do not accept medical certificates from an online **medical professional** or service.
 - If **you** or a **travel companion** cut your **trip** short due to death, illness or **injury**, a medical certificate from the treating **medical professional**.
 - Any document or evidence **we** ask for that **we** reasonably need to support your claim.
- b. The costs **we** agree for unused accommodation will be based on the number of complete days of your **trip** that were lost as a result of **you** returning to your **home** early or staying in hospital for at least one night. **We** will not pay a claim for accommodation costs if **you** stayed in your accommodation.
- c. The amount of any claim will be limited to the costs that would have applied at the time **you** first became aware of the need to cancel your **trip** or **you** cut your **trip** short.
- d. If **you** book a package holiday and cannot give us a breakdown of transport costs when **you** claim for cutting your **trip** short, **we** will deduct the cost of unused transport using the average cost of similar transport tickets (based on research data).

4. Excess

- a. The **excess** for each **insured person** under this section is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

Section 2: Cancelling or cutting short your trip (cont.)

5. Summary tables

The following tables summarise the reasons **we** accept for cancelling your **trip** or cutting it short, and who that reason applies to.

Cancelling your trip

Acceptable reason for cancelling your trip	You	Travel companion	Close relative	Close business associate	Person you planned to stay with abroad
Death, illness or injury	✓	✓	✓	✓	✓
Court case or quarantine	✓	✓	✗	✗	✓
Unemployment	✓	✗	✗	✗	✗
Cancelled leave from the armed forces or emergency services	✓	✓	✗	✗	✗
Home damage	✓	✗	✗	✗	✗
Stolen passport or visa	✓	✗	✗	✗	✗
Government travel advice	✓	✗	✗	✗	✗

Section 2: Cancelling or cutting short your trip (cont.)

Cutting your trip short

Acceptable reason for cutting your trip short	You	Travel companion	Close relative	Close business associate	Person you planned to stay with abroad
Death, illness, injury	✓	✓	✓	✓	✓
Court case or quarantine	✓	✓	✗	✗	✓
Unemployment	✗	✗	✗	✗	✗
Cancelled leave from the armed forces or emergency services	✓	✓	✗	✗	✗
Home damage	✓	✗	✗	✗	✗
Stolen passport or visa	✗	✗	✗	✗	✗
Government travel advice	✓	✗	✗	✗	✗

See also:

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 3: Personal belongings

1. What is covered

We will pay up to the **policy limits** shown for this section in the policy schedule if your **personal belongings** are:

- lost, stolen or damaged accidentally (or deliberately by a third party) during your **trip**; or
- delayed by more than 12 hours after **you** arrive at your destination. (This cover is to help **you** with the cost of replacing essential toiletries, medication and clothing, or hiring sports equipment.)

The most **we** will pay for individual items or in total for **valuables** is as shown in the policy schedule.

2. What is not covered

- We** will not pay any claim resulting from **personal belongings** being:
 - **unattended**, unless they are locked safely in your personal accommodation or a secure place in a **motor vehicle** (for example, a locked glove compartment or boot);
 - left in a hotel's storage area or storage room; or
 - delayed on your return journey.
- We** will not pay any claim resulting from **valuables** being:
 - **unattended**, unless they are inside a locked safety deposit box in your accommodation or, if a safety deposit box is not available, stored safely and hidden from view;
 - left in a **motor vehicle**;
 - left in a tent;
 - left in a hotel's storage area or storage room; or
 - put in checked-in luggage.
- We** will not pay any claim for:
 - **gadgets**, unless **you** have added gadget cover to your policy and paid an additional premium;
 - items lost, stolen or damaged during a winter sports **trip**, unless **you** have added winter sports cover to your policy and paid the additional premium;
 - items lost, stolen or damaged if any part of your **trip** involves a **cruise**, unless **you** have added cruise cover to your policy and paid the additional premium; or
 - **money** or documents with a financial value, such as share certificates, except as covered under section 5 (Money, passports and other travel documents).
- We** will not pay any claim for:
 - house and car keys;
 - food, bottles, cartons and their contents;
 - contact lenses, corneal lenses, dental fittings (such as dentures and removable braces) and medical fittings;
 - pedal cycles, **motor vehicles**, caravans, trailers, or boats or other vessels that travel on the water;
 - musical instruments, antiques, pictures or furs; or
 - sports equipment that is lost, stolen or accidentally damaged while in use.
- We** will not pay a claim for anything shipped as freight.

Section 3: Personal belongings (cont.)

- f. **We** will not pay the costs of:
- getting a replacement passport (see section 5, 'Money, passports and other travel documents'); or
 - repairing or replacing cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china, ceramics or similar fragile items.
- g. **We** will not pay more than the proportionate value of a lost or stolen item which forms part of a pair or set, or the cost of replacing any part of a set that is not lost, stolen or damaged.
- h. This section does not cover any repair or replacement needed as a result of:
- damage caused to **personal belongings** by wear and tear, moths, vermin or any process of cleaning, repairing or restoring the item;
 - damage caused to suitcases, holdalls or similar luggage, unless **you** cannot use the damaged item;
 - damage to or partial loss of **personal belongings** (for example, scratches or missing pieces), unless **you** cannot use the item; or
 - damage caused by food and drink, or other contents of bottles, cartons and containers.
- i. This section also does not cover:
- items that are second-hand, unless **you** can provide proof of purchase such as a printed or digital receipt;
 - items **you** received as a gift or as a prize, unless **you** can provide proof of your ownership and the value of the item;
 - items **you** have borrowed or hired, and any compensation or fees **you** have paid or have to pay;
 - property which is specifically insured by another policy;
 - expenses **you** can recover from other sources (for example, your tour operator or transport provider); or
 - loss of value.

3. Claim requirements

- a. If **you** are claiming for lost or stolen **personal belongings**, or **personal belongings** that have been damaged accidentally (or deliberately by a third party), **you** must do the following.
- Report the loss or theft to the police within 24 hours of discovering it and get a police report. All the items **you** are claiming for must be listed in the police report.
 - Get a property irregularity report from your airline provider, or a loss or damage report from any other transport operator, if the loss, theft or damage happened while the items were in their care. All the items **you** are claiming for must be listed on the property irregularity report or the loss or damage report.
 - Provide receipts showing the price **you** paid for each item and where and when **you** bought it. If **you** cannot provide a receipt, **you** will need to provide other satisfactory proof of ownership.
 - Provide any other documents or evidence that **we** reasonably ask for to support your claim. If **you** do not provide satisfactory documents or evidence, **we** will not accept your claim.
 - Keep your tickets.
- b. If your claim is successful, **we** will decide how to compensate **you**. This can include paying for the item to be repaired or replaced, or making a cash payment.
- c. If the item is less than one year old at the time of the incident, your claim will be considered on a 'new for old' basis, meaning that **we** will not make a deduction for wear and tear.

If the item is more than a year old:

- **we** will reduce the amount **we** pay to allow for wear and tear; and
- **we** will not pay more than the original purchase price.

Section 3: Personal belongings (cont.)

The amount of the deduction is based on the assumed loss of value (depreciation) over a year. So if, for example, **you** bought an item for £200 three years ago, and the rate of depreciation is considered to be 10% a year, the deduction would be calculated as 30% (10% x 3 years) of the original £200.

Your **excess** will be applied to the claim settlement remaining after **we** have made the deduction for wear and tear.

Please go to www.admiral.com/existing-customers/make-a-claim.php for more information on how deductions for wear and tear are applied.

- d. If **you** are claiming for delayed **personal belongings**, **you** must:
- get a property irregularity report from your airline provider, or a loss or damage report from any other transport operator, if your **personal belongings** went missing while they were in their care;
 - provide receipts for any essential replacement items **you** need to buy or hire; and
 - keep your tickets.
- e. If **you** are claiming for damaged **personal belongings**, **you** must provide a quote for repairs from a reputable provider.
- f. If **we** accept a claim for lost or stolen **personal belongings** or **personal belongings** that have been damaged accidentally (or deliberately by a third party), after **we** have already paid **you** for a delay to the same **personal belongings**, **we** will take the amount **we** have already paid from the value of your new claim.

4. Excess

- a. The **excess** for each **insured person** under this section is as shown in the policy schedule.
- b. **You** will not have to pay an **excess** if **you** are only claiming for delayed **personal belongings**.
- c. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- d. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 4: Missed departure, travel delay or abandoned trip

This section does not cover:

- **onward connecting transport** between two countries outside the UK (such as a connecting flight or train after the first leg of your outbound journey); or
- any connections after **you** have reached the port, airport or station at your **trip destination** or the port, airport or station in your **home country**; or
- **mid-trip connections**.

You can extend the cover under this section to include **onward connecting transport** by adding section 15 (Enhanced trip disruption cover) to your policy for an additional premium. If **you** add this cover, it will be shown as included in the policy schedule.

See the Definitions section for explanations of the words shown in bold.

1. Missed departure (outbound or return journey)

Key points

This sub-section covers **you**, up to the **policy limits**, for reasonable onward travel and accommodation costs to continue your **trip** if **you** miss:

- the pre-booked transport that leaves the UK on your outbound journey to your **trip destination** or enters the UK on your return journey to your **home country** (the **international departure point**); or
- the pre-booked **scheduled public transport** from the first two departure points on your outbound journey to your **trip destination** or your return journey **home** (for **trips** within the UK);

due to one of the reasons listed under 'What is covered'.

We will cover your share of the reasonable and irrecoverable costs **you** have paid, or must pay, for:

- unused accommodation (for every complete 24 hours); and
- alternative transport needed for **you** to reach the pre-booked accommodation at your **trip destination** or to return **you** to your **home**;
- additional accommodation (room only) needed for **you** to reach the pre-booked accommodation at your **trip destination** or to return **you** to your **home**.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

Key exclusions for missed departure

We won't pay a claim under this sub-section for the following.

- **You** missing the departure of **onward connecting transport** (such as a connecting flight) between two countries outside the UK.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- **You** missing a departure because of a disruption (for example, a delay or cancellation) of **onward connecting transport** between two countries outside the UK.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Disruption (for example, a missed departure or delay) of **mid-trip connections**.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Disruption (for example, a delay or cancellation) of any connecting transport after **you** have reached the port, airport or station at your **trip destination**.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Disruption (for example, a delay or cancellation) of any connecting transport after **you** have arrived back at a UK airport, port or international station.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- **You** abandoning a **trip**.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

✔ What is covered	✘ What is not covered
<p>We will cover you for a missed departure that is due to the following.</p> <p>1. Delay or cancellation</p> <p>The scheduled public transport you were due to travel to the airport, port or station in being delayed or cancelled for any reason that is not excluded.</p> <p>2. Vehicle journey delay</p> <p>Your journey in a private vehicle being unexpectedly delayed due to:</p> <ul style="list-style-type: none"> • strike or industrial action; • severe weather conditions; • mechanical breakdown; • being involved in an accident; or • being affected by a mechanical breakdown or an accident another vehicle has had on a motorway or dual carriageway. <p>We will only pay a claim if you still go on the trip.</p>	<p>a. We won't cover claims that arise due to:</p> <ul style="list-style-type: none"> • widescale technical issues (for example, an issue affecting computer systems at the station, port or terminal); • delayed departure or arrival of, or cancellation of, a booked motor vehicle such as a taxi; • operational issues (for example, staff shortages, security delays or delays at check in), unless they affected scheduled public transport; • you being reluctant to travel; or • you not making alternative travel arrangements to reach your trip destination when reasonable options were available. <p>b. We won't cover claims for the following.</p> <ul style="list-style-type: none"> • Unused costs which are not specified under 'Key points' above. • Additional costs which are not specified under 'Key points' above. • Both missed departure and travel delay. • Both missed departure and abandoning the same trip. • Costs associated with repairing or recovering a private vehicle, or for fuel. • Unused or additional costs as a result of a private vehicle breakdown or accident which happens after you have reached your trip destination or before your return journey. • A return journey, if you did not have a return ticket. <p>c. We won't pay a claim if any of the following apply.</p> <ul style="list-style-type: none"> • You abandoned your trip. • You did not leave enough time to arrive and check in at the international departure point (for international trips) or departure point (for trips within the UK), as recommended by your travel provider. • You received a refund from your travel or accommodation provider which has resulted in you no longer being at a financial loss, as the overall costs for your trip are not more than the amount you would normally have paid for the original trip you booked.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

	<ul style="list-style-type: none"> • The private vehicle you were travelling in broke down and it didn't have a valid MOT certificate. d. We won't cover claims for the following. <ul style="list-style-type: none"> • A missed departure of onward connecting transport (such as a connecting flight) between two countries outside the UK. • A missed departure caused by disruption on onward connecting transport between two countries outside the UK. • Disruption of connecting transport after you have reached the port, airport or station at your trip destination. • Disruption of mid-trip connections. • Disruption on connecting transport after you have arrived at an airport, port or international station in the UK.
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Examples

Example 1

My car broke down on the way to the airport so I missed my flight from the UK to France.

You can claim up to the **policy limits** for extra accommodation and travel costs **you** paid to reach your **trip destination** in France. There is no cover for costs associated with car repairs, fuel or recovery.

Example 2

I booked two trains to get to the Lake District. My first train was delayed, which caused me to miss my second train. I lost one day's stay in my accommodation.

You can claim up to the **policy limits** for extra accommodation and travel costs **you** paid to reach your **trip destination** in the Lake District. **You** can also claim for the portion of unused accommodation and any **excursions you** missed as a result of the disruption.

Example 3

I missed my return flight to the UK as my earlier connecting flight from New Zealand to the UAE was delayed due to a mechanical issue.

There is no cover under this sub-section for a missed departure as a result of a disruption on any **onward connecting transport** from New Zealand to the UAE.

Example 4

I booked a trip with more than one destination. After my stay in Italy, my train to France was delayed, causing me to miss one day's stay in my accommodation in France.

There is no cover for unused or additional costs arising because of transport delay, cancellation or missed departure after your stay in Italy ended.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

2. Travel delay (outbound or return journey)

Key points

This sub-section covers **you**, up to the **policy limits**, if there is a delayed departure on:

- the pre-booked transport which leaves the UK on your outbound journey to your **trip destination** or enters the UK on your return journey to your **home country**; or
- the first pre-booked **scheduled public transport** which **you** were due to travel in on your outbound journey to your **trip destination** or your return journey **home** (for **trips** within the UK);

due to one of the reasons listed under 'What is covered'.

Key exclusions for travel delay

We won't pay a claim under this sub-section for the following.

- Delays of less than 12 hours.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Delays on any **onward connecting transport** (such as a connecting flight) between two countries outside the UK.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Disruption (for example, a delay or cancellation) of **mid-trip connections**.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Disruption (for example, a delay or cancellation) of connecting transport after **you** have reached the port, airport or station at your **trip destination**.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Disruption (for example, a delay or cancellation) of any connecting transport after **you** have arrived back at a UK airport, port or international station.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

✔ What is covered	✘ What is not covered
<p>We will pay you a set amount for every complete 12-hour period that your pre-booked transport is delayed at the international departure point from the scheduled departure time shown in your travel itinerary (for international trips), or from the departure time shown in your travel itinerary (for trips within the UK), as a result of the following.</p> <ol style="list-style-type: none"> Strike or industrial action. Severe weather conditions. Mechanical breakdown of the transport (including a bird strike). <p>The set amount is to go towards any phone calls, meals and refreshments during the delay.</p> <p>We will only pay a claim if you still go on the trip.</p>	<ol style="list-style-type: none"> We won't cover claims that arise due to: <ul style="list-style-type: none"> operational issues (for example, staff shortages, security delays or delays at check in); technical issues (for example, an issue affecting computer systems at the station, port or terminal); or delayed departure or arrival of, or cancellation of, a motor vehicle such as a taxi. We won't cover claims for the following. <ul style="list-style-type: none"> Unused or additional costs (for example, for accommodation). For both travel delay and abandoning the same trip. Delays of less than 12 hours. A cruise departure being delayed, if you had access to cruise facilities during the delay. Delays to scheduled public transport, unless your trip is within the UK. Delays on a trip in a private vehicle. We also won't cover claims for the following. <ul style="list-style-type: none"> Delays on onward connecting transport (such as a connecting flight) between two countries outside the UK. Disruption of connecting transport after you have reached the port, airport or station at your trip destination. Disruption of mid-trip connections. Disruption on connecting transport after you have arrived at an airport, port or international station in the UK.

Examples

Example 1

My flight from the UK to France was delayed by 14 hours due a mechanical issue.

You can claim for 12 hours of the delay. **You** may also be entitled to compensation from your airline.

Example 2

On my return journey to the UK, my connecting flight from Australia to the UAE was delayed by 12 hours due to bad weather.

We will not pay a claim under this section for delay to the connecting flight. However, **you** may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy. **You** may also be entitled to compensation from your airline.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

3. Abandoned trip (outbound journey only)

Key points

This sub-section covers **you**, up to the **policy limits**, if, due to one of the reasons listed under 'What is covered':

- the pre-booked transport which leaves the UK on the outbound journey to your **trip destination** (for international **trips**); or
- the first pre-booked **scheduled public transport** which **you** were due to travel in on your outbound journey to your **trip destination** (for **trips** within the UK);

is cancelled and no suitable alternative transport which departs within 12 hours of the original departure is offered, or its departure is delayed by 12 hours or more from the original departure time shown in your travel itinerary.

We will cover your share of the reasonable and irrecoverable costs **you** have paid, or have to pay, for the following.

If **you** do not go on the **trip**:

- unused deposits;
- unused accommodation and travel;
- unused **excursions** and activities;
- unused car hire;
- unused kennel, cattery or professional pet-sitter services; and
- unused car parking.

If **you** continue with the **trip** using alternative transport:

- unused **excursions** and activities;
- unused accommodation (for every complete 24 hours);
- additional accommodation (room only) needed for **you** to reach the pre-booked accommodation at your **trip destination**; and
- alternative transport needed for **you** to reach the pre-booked accommodation at your **trip destination**.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

Key exclusions for abandoned trip

We won't pay a claim under this sub-section for the following.

- Delays of less than 12 hours.
- Delay or cancellation of pre-booked transport on a return journey.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Delay or cancellation of any **onward connecting transport** (such as a connecting flight) between two countries outside the UK.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Disruption (for example, a delay or cancellation) of connecting transport after **you** have reached the port, airport or station at your **trip destination**.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

- Disruption (for example, a delay or cancellation) of **mid-trip connections**.

You may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

✔ What is covered	✘ What is not covered
<p>We will cover you for your trip being abandoned due to the following.</p> <ol style="list-style-type: none"> Strike or industrial action. Severe weather conditions. Mechanical breakdown of the transport (including a bird strike). <p>If you do not go on the trip</p> <p>We will cover you for unused costs as specified under 'Key points' above.</p> <p>If you continue with your trip using alternative transport</p> <p>We will cover you for reasonable onward travel and accommodation costs as specified under 'Key points' above to reach your accommodation at your trip destination (unless this is more expensive than the amount we would pay if you didn't go on your trip).</p>	<ol style="list-style-type: none"> We won't cover claims that arise due to: <ul style="list-style-type: none"> operational issues (for example, staff shortages, security delays or delays at check in); technical issues (for example, an issue affecting computer systems at the station, port or terminal); delayed departure or arrival of, or cancellation of, a motor vehicle such as a taxi; or you being reluctant to travel when you were offered suitable alternative transport departing within 12 hours of the original departure time. We won't cover claims for the following. <ul style="list-style-type: none"> Delay or cancellation of pre-booked transport on a return journey. Unused costs which are not specified under 'Key points' above. Additional costs which are not specified under 'Key points' above. Unused or additional costs for a trip in a private vehicle, including costs for repairs, recovery, fuel, breakdowns or an accident. Travel delay and abandoning the same trip.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

✔ What is covered	✘ What is not covered
	<ul style="list-style-type: none"> • Additional costs and abandoning the same trip. • Delays of less than 12 hours. • Cancellation of or delays to scheduled public transport, unless your trip is within the UK. • In the case of a cruise departure being delayed, accommodation costs for the days you had access to your cruise accommodation during the delay. c. We also won't cover claims for the following. <ul style="list-style-type: none"> • Cancellation or delays of onward connecting transport (such as a connecting flight) between two countries outside the UK. • Disruption of connecting transport after you have reached the port, airport or station at your trip destination. • Disruption of mid-trip connections.

Examples

Example 1

I was due to fly from the UK to Australia via a connecting flight in South Africa. My connecting flight in South Africa was delayed by 24 hours due to severe weather conditions and I decided to abandon my trip.

There is no cover under this sub-section for abandoning your **trip** as a result of a disruption on any **onward connecting transport** from South Africa to Australia.

Example 2

My flight from the UK to USA was cancelled due to mechanical breakdown. No alternative was offered so I arranged alternative transport to continue with my trip.

We will cover, up to the **policy limits**, reasonable onward travel costs to continue your **trip** (unless this is more expensive than the amount **we** would pay if **you** didn't go on your **trip**) and any unused accommodation or missed **excursions**.

1. Exclusions that apply to section 4

- a. **We** won't cover claims for the following.
 - Costs that are already covered under other sections of your policy.
 - Refreshments and meals due to a missed departure or travel delay.
 - Costs paid with reward points or cryptocurrency.
 - Costs **you** can recover from elsewhere (for example, from your credit card provider), except when claiming for a travel delay under sub-section 2.
 - A strike, industrial action or event that had started or was known about when **you** bought or renewed this policy, or when **you** booked your **trip**, whichever is later.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

b. **We** won't cover claims if:

- a government has taken action to restrict travel (such as locking down a region, closing borders or making your travel illegal);
- **you** have not been allowed to board your transport, or to enter a country **you** planned to travel to or through for your **trip**, because of lost, stolen, incorrect or invalid documents (such as a passport or visa) or not meeting other entry requirements; or
- **you** do not have written confirmation from the transport company stating the length of the delay, the reason for it, and any alternative arrangements offered.

2. Special conditions that apply to section 4

- **You** must check in according to your itinerary, unless your tour operator or the public-transport operator has asked **you** not to travel to the departure point or has told **you** about any disruption in advance.
- Before making a claim, **you** must first try to get compensation, help or a refund:
 - from the transport operator or travel agent;
 - under EU Air Passenger Rights legislation, if your claim is for denied boarding, cancellation or long delays; and
 - from financial protection schemes such as the Air Travel Organisers' Licensing (ATOL) scheme or trade associations such as the Association of British Travel Agents (ABTA).

3. Claim requirements

For all claims, **you** will need to provide (at your own expense):

- a filled-in claim form;
- booking invoices for each part of the **trip**;
- your travel itinerary;
- any unused travel tickets;
- receipts, bills, bank statements, credit card statements or invoices showing the additional travel and accommodation costs **you** have paid; and
- any other documents or evidence **we** reasonably ask **you** for to support your claim.

You will also need to provide (at your own expense) the following evidence, if appropriate.

a. Claims for missed departure

In the case of a delay or cancellation of pre-booked transport

- Written confirmation from the transport provider showing your scheduled departure date and time, the length of the delay, the exact reason for the delay or cancellation of the pre-booked transport, and details of any alternative transport offered.
- If **you** are entitled to compensation or a refund from your travel agent or the transport or accommodation provider, evidence from them of what they paid **you**. If they refused to give **you** compensation or a refund, **you** must provide written evidence from them explaining why.

If the vehicle you were travelling in was affected by a strike, industrial action or severe weather conditions

- A report from the relevant highway agency, local authority, local radio station, Met Office or newspaper confirming:
 - details of the strike, industrial action or severe weather conditions; and
 - any road on your planned route that was closed or, in the case of severe weather, any red or amber severe weather warnings issued for the area concerned.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

In the case of a vehicle breakdown or accident

- A report from the emergency breakdown service or vehicle repairer of where and when the breakdown happened and what caused it.
- A report from the relevant highway authority or local authority to confirm the delay or accident.
- Details of any other insurance **you** could make a claim under or details of any third party responsible for the accident, as appropriate.
- A copy of the last MOT service certificate for the vehicle **you** were travelling in.

b. Claims for a travel delay

- Written confirmation from the transport provider showing your scheduled departure date and time, the length of the delay, the exact reason for the delay or cancellation of the pre-booked transport, and details of any alternative transport offered.

c. Claims for an abandoned trip

- Confirmation of the cancellation, including invoices showing any cancellation costs and charges.
- Written confirmation from the transport provider showing your scheduled departure date and time, the length of the delay, the exact reason for the delay or cancellation of the pre-booked transport, and details of any alternative transport offered.
- If **you** are entitled to compensation or a refund from your travel agent or the transport or accommodation provider, evidence from them of what they paid **you**. If they refused to give **you** compensation or a refund, **you** must provide written evidence from them explaining why.

4. Excess

- a. The **excess** under this section for each **insured person** is shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.
- d. **You** will not have to pay an **excess** if **you** are only claiming for a travel delay under sub-section 2.

5. Summary table

The following table summarises the reasons **we** accept for a claim for a missed departure, travel delay or abandoned **trip**.

Section 4: Missed departure, travel delay or abandoned trip (cont.)

Reason for the claim	Acceptable for missed departure	Acceptable for travel delay	Acceptable for abandoned trip
Scheduled public transport you were due to travel to the airport, port or train station in was delayed or cancelled	✓	✗	✗
The vehicle you were travelling in was involved in an accident or you were affected by a mechanical breakdown or an accident another vehicle had on a motorway or dual carriageway	✓	✗	✗
Strike or industrial action	✓	✓	✓
Severe weather conditions	✓	✓	✓
Mechanical breakdown	✓	✓	✓
Operational issues on scheduled public transport	✓	✗	✗
Widescale technical issues such as computer system failures	✗	✗	✗
Travel documents were lost, stolen or not acceptable, or entry requirements were not met	✗	✗	✗
Air traffic control restrictions	✗	✗	✗
Airspace closure	✗	✗	✗

See also

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 5: Money, passports and other travel documents

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if your **money**, passport or other travel documents are lost, stolen or damaged accidentally (or deliberately by a third party) during your **trip**. This section covers the reasonable costs of:

- additional travel and accommodation needed to get emergency travel documents while overseas;
- replacing travel documents; and
- additional accommodation and travel costs needed for **you** to return to the UK.

2. What is not covered

- a. **We** will not pay any claim resulting from **money**, passports or other travel documents being:
 - **unattended**, unless they were inside a locked safety deposit box in your accommodation or, if a safety deposit box is not available, stored safely and hidden from view;
 - left in a **motor vehicle**;
 - left in a tent;
 - left in a hotel's storage area or storage room; or
 - put in checked-in luggage.
- b. This section does not cover any loss resulting from changes in exchange rates or mistakes when converting currency.
- c. **We** will not accept a claim for travel that is missed, or accommodation that is not used, as a result of your passport or other travel documents being lost, damaged or stolen.
- d. If **we** accept a claim for replacing your passport after it is lost, damaged or stolen, **we** will not pay more than a proportion of the cost to reflect the remaining period of the passport. For example, if **you** have three years left on a 10-year passport, **we** will only pay an amount equivalent to the cost of three years.
- e. **We** will not pay the cost of replacing a driving licence or other items not considered essential for your **trip**.
- f. **We** will not pay the cost of additional meals.

3. Claim requirements

- a. To claim for loss or theft of your **money**, passport or other travel documents, **you** must report the loss or theft to the police within 24 hours of discovering it, and get a police report stating the travel documents that were lost or stolen and the amount of any **money** that was lost or stolen.
- b. If your **money**, passport or other travel documents were lost, stolen or damaged accidentally (or deliberately by a third party) while in the care of a transport or accommodation provider, **you** must report the loss, theft or damage to them as soon as reasonably possible. **You** must get written confirmation of the matter from them (at your own expense) stating the travel documents that were lost, stolen or damaged and the amount of any **money** that was lost, stolen or damaged.
- c. **You** must keep all travel tickets, as **we** may ask for these to support your claim.
- d. If **you** are claiming for **money**, **you** must show us proof of the withdrawal or, for foreign currency, the exchange.

4. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

Section 5: Money, passports and other travel documents (cont.)

See also

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 6: Personal accident

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if **you** suffer an **injury** during the **trip**, and this is the direct and only cause of any of the following.

- Death.
- **Loss of sight** – total and permanent loss of sight in one or both eyes, where **you** can only see at three feet or less what **you** should be able to see at 60 feet, as confirmed by a **medical professional**.
- **Loss of limb** – a hand or foot permanently severed at or above the wrist or ankle, or the permanent loss of use of an entire hand or foot.
- **Permanent total disability** – disability which lasts more than 12 months in a row, and which a **medical professional** confirms is unlikely to improve and will entirely prevent **you** from doing any paid work for the rest of your life.

2. What is not covered

- We** will not pay any claim for **injury** that is not:
 - directly caused by an accident that happens while **you** are on your **trip**; and
 - the only cause of your death, loss of limb, loss of sight or permanent total disability.
- We** will not pay any claim for disability resulting from mental or psychological trauma not caused by **injury**.
- We** will not pay any claim for death, loss of limb, loss of sight or permanent total disability that:
 - is caused by any disease, condition, disability or illness which existed before the start of your **trip**; or
 - happens more than one year after the date of the **injury**.
- We** will not pay a claim for permanent total disability if **you** had retired before your **trip** started.
- This section does not cover death, loss of limb, loss of sight or permanent total disability resulting from:
 - sports and leisure activities shown in appendix 1 as not being covered for claims for personal accident;
 - winter sports activities (unless **you** have taken out winter sport cover under section 13 and claims for personal accident are specified as covered); or
 - any **hazardous activity**.

3. Claim requirements

- For any **insured person we** will only pay a claim arising from a single incident.
- We** will not pay a claim for permanent total disability until one year from the date of the **injury**.
- If **you** die without making a will, **we** will not pay a claim until executors are appointed.
- Payments will be made to **you** or your legal representatives, as appropriate.

Section 6: Personal accident (cont.)

4. Excess

There is no **excess** for claims under this section.

See also

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 7: Legal liability

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if **you** become legally liable for an accident that happens during your **trip** and causes:

- death;
- **injury** to any person; or
- loss of or damage to property that **you** do not own.

This includes reasonable costs to repair or replace the property, and reasonable and necessary **legal costs** related to the accident.

2. What is not covered

- a. **We** will not pay any claim resulting from your profession, business or employment, including voluntary work of any kind.
- b. **We** will not pay any claim for:
 - the death of or **injury** to an employee of yours;
 - the death of or **injury** to a member of your family;
 - loss of or damage to property which is owned by, or under the control of, **you**, a member of your family, or an employee of yours; or
 - land or buildings that **you** own or occupy (other than temporary holiday accommodation).
- c. **We** will not pay any claim arising from or in connection with:
 - your deliberate actions or failure to act;
 - **you** owning or controlling any animal, other than a domestic pet; or
 - **you** owning or using any firearm, aircraft, **motor vehicle**, mechanically propelled or towed vehicle, drone, model aircraft or vessel (except water craft without engines, motors or sails).
- d. This section does not cover any fines or charges made to punish the person who caused the accident, such as a deposit not being returned.
- e. **We** will not pay any claim resulting from:
 - sports and leisure activities shown in appendix 1 as not being covered for claims for legal liability;
 - winter sports activities (unless **you** have taken out winter sport cover under section 13 and claims for legal liability are not shown as being excluded for the activity in appendix 2); or
 - any **hazardous activity**.

Section 7: Legal liability (cont.)

3. Claim requirements

To claim for legal liability, **you** must get our written agreement to any costs. **We** can take over, defend or settle any liability claims in your name.

4. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 8: Legal assistance

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule for **legal costs** to help **you** claim damages or compensation for **injury**, illness or death which happens during your **trip**.

We will only pay **legal costs** for claims relating to mental health if it resulted from an accident that also caused **injury** to **you**.

Special conditions for legal assistance claims

- a. **We** will only provide legal assistance if **we** and our **appointed representative** agree that your claim has a reasonable prospect of success (that is, a better than 50% chance of recovering your losses, getting damages or getting any other legal remedy **we** agree to).
- b. **We** will choose the **appointed representative** to handle your claim, including any barrister or expert witness if this is considered necessary.
- c. **You** must give us any help **we** need from **you**. **You** must also follow the advice of our **appointed representative** and provide any necessary information and help within a reasonable period of time.
- d. **You** must tell us about any offers made to settle your claim, and not accept any offers without our permission.
- e. **We** may include a claim for our **legal costs** and other related expenses in your claim for damages or compensation.
- f. **We** may take proceedings, at our own expense but in your name, to recover compensation for any **legal costs** that arise.
- g. Any **legal costs** recovered will belong to us.
- h. If **we** or our **appointed representative** consider the **legal costs** will be greater than the value of the claim, **we** can refuse to pay any further **legal costs**.
- i. If **you** choose to end the legal action after it has started, **you** must pay back any **legal costs we** have already paid, or are legally obliged to pay, as a result of your claim.

Section 8: Legal assistance (cont.)

2. What is not covered

- a. **We** will not pay **legal costs** which:
 - are likely to be greater than the amount of compensation expected; or
 - arise from any claim against a travel agent, tour operator or carrier (such as an airline).
- b. **We** will not accept or continue with a claim if, in our opinion, the amount of compensation is likely to be less than £1,000 for each **insured person**.
- c. **We** will not provide legal assistance for any action against us, another **insured person**, a **close relative**, a **travel companion**, or anyone outside your **home country** that **you** planned to stay with.
- d. **We** will not provide legal assistance for proceedings relating to your own unlawful action, or any criminal proceedings against **you**.
- e. **We** will not pay **legal costs**:
 - that arose before **we** accepted your claim;
 - to take legal action in more than one country for the same event;
 - for making an appeal; or
 - for claims of clinical negligence.
- f. **We** will not pay fines, penalties, compensation or damages which a court orders **you** to pay.
- g. **We** will not provide legal assistance for any claim related to sickness caused by food poisoning.

3. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 9: Catastrophe

This section of cover only applies if it is shown as included in the policy schedule.

1. What is covered

If a **catastrophe** means that **you**:

- cannot reach your pre-booked accommodation (on your outbound journey or during your **trip**);
- cannot return **home** as planned;
- have to move from your pre-booked accommodation to a safer location nearby because your accommodation or the immediate area is affected;

Section 9: Catastrophe (cont.)

- need to return **home** earlier than planned; or
- are delayed at your departure point by 12 hours or more from the scheduled departure time (if **you** still go on the **trip**);

we will pay the following, up to the **policy limits** shown in the policy schedule.

- Reasonable costs for any additional travel and accommodation that is necessary for **you** to reach your pre-booked accommodation, get to a safer location nearby, or return **home** (if **you** cannot use your return travel tickets).
- Non-refundable costs **you** have paid, or have to pay, for your prepaid accommodation if **you** have not been able to use it, or **you** have had to leave early to return **home**.
- Non-refundable payments **you** have made for **excursions** that **you** cannot go on or take part in.
- Reasonable transport costs to recover your **personal belongings** from the affected accommodation following a **catastrophe**.
- Every complete 12 hours that your pre-booked transport is delayed after the departure time shown in your travel itinerary. (**We** will only pay these costs if **you** still go on the **trip**.)

2. What is not covered

- We** will not pay any claim:
 - if the local or national authorities have confirmed it is safe to travel to or stay at your destination; or
 - resulting from **you** not enjoying your **trip** or not wanting to travel.
- We** will not pay the cost of both unused accommodation and additional accommodation for the same **trip**, or both unused and additional travel costs for the same **trip**.
- We** will not pay a claim for delayed departure if **we** have already paid a claim for travel delay under section 4 (Missed departure, travel delay or abandoned trip) or section 15 (Enhanced trip disruption).

3. Claim requirements

- To claim for costs after a **catastrophe**, **you** must provide:
 - written confirmation of the **catastrophe** from the local or national authority where it happened, if details are not publicly available; and
 - any other documents or evidence that **we** reasonably ask for to support your claim.
- If **you** cannot go on your **trip** because of a **catastrophe**, **you** must provide a cancellation invoice, your unused tickets and ticket receipts.
- If **you** have to leave your pre-booked accommodation to move to a safer location nearby, **you** must provide:
 - written confirmation from your accommodation provider that **you** were not able to stay in your accommodation and the date and time **you** left; or
 - evidence from the local or national authority that **you** were not able to stay in your accommodation;
 plus original receipts for additional accommodation and travel.
- If **you** need to return **home** early, **you** must provide evidence from the local or national authority that **you** were not able to stay in your accommodation or were advised to return **home** early, and original receipts for additional accommodation and travel.
- If **you** are delayed at your departure point by more than 12 hours from the scheduled departure time, but **you** still go on the **trip**, **you** must provide:

Section 9: Catastrophe (cont.)

- your booking invoice and travel itinerary showing your scheduled departure time; and
 - written confirmation from the transport provider of the length of the delay and the reason for it.
- f. If **you** have to return **home** early, claims for unused accommodation will be based on the number of complete days lost by your early return **home**.

4. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 10: Hijack

This section of cover only applies if it is shown as included in the policy schedule.

1. What is covered

We will pay **you** up to the **policy limits** shown in the policy schedule if **you** are prevented from reaching your destination on your pre-booked outbound or return journey because the aircraft, train or sea vessel **you** are travelling on, as a fare-paying passenger, is hijacked (unlawfully seized or taken control of).

If **you** cannot use your original pre-booked travel tickets for the return journey **we** will also pay the cost of additional travel and accommodation to get **you** to your **home**, up to an amount that brings the total claim payment under this section to no more than the **policy limits** shown in the policy schedule.

2. What is not covered

- a. **We** will not cover your claim if your journey was to a country or area which the Foreign & Commonwealth Development Office advised against 'all travel' or 'all but essential travel' to, unless that advice was issued after **you** reached that country or area.
- b. **We** will not pay any other costs that arise, such as a ransom payment or other costs for your release after the hijack.
- c. **We** will not pay any claim that results from **you** acting in a way which could cause a claim to arise under this section.

3. Claim requirements

You must provide us with a written statement, from an appropriate authority, confirming the hijack, your presence there, and how long it lasted.

Section 10: Hijack (cont.)

4. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. **You** will not have to pay an **excess** under this section if **you** are not claiming the cost of additional travel and accommodation.

See also:

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 11: Additional cover for a hazardous activity

You can add cover for a specific hazardous activity during the trip, from the list in the table below, except for claims under section 6 (Personal accident) and section 7 (Legal liability).

If your **trip** will include winter sports activities (see appendix 2), a **cruise**, or a **hazardous activity** not listed in appendix 1, **you** must add the relevant section of cover. Please contact us on **0333 234 9913** if **you** want to add any additional cover.

This section only applies if:

- **we** have agreed to cover **you** for the specific **hazardous activity**;
- **you** have paid the appropriate premium to cover the specific **hazardous activity**; and
- the policy schedule shows **you** have cover for that **hazardous activity**.

Special conditions for cover for a hazardous activity

- a. **You** must follow all appropriate and recommended safety precautions for the activity, such as wearing a safety helmet or life jacket.
- b. **We** will not cover any sport or activity undertaken professionally.
- c. Cover for a **hazardous activity** does not apply to any claim under section 6 (Personal accident) or section 7 (Legal liability). However, **you** would still be covered for emergency medical treatment under section 1.

Section 11: Additional cover for a hazardous activity (cont.)

Hazardous activities that can be covered

Assault course	Gorge walking	Rock climbing to less than 100m	Taking a helicopter ride
Bouldering to less than 100m	Hang gliding	Rugby	Tandem paragliding
Bungee jumping – no more than three jumps	Hiking – up to 4500m altitude	Sand yachting	Trekking - up to 4500m altitude
Canoeing – rivers over grade 2 (see note 1 below)	Horse riding	Scuba diving - over 30 m and under 50m (see note 2 below)	Via ferrata on routes graded A to C or K1 to K3 (see note 4 below)
Canyon swinging	Kayaking - rivers over grade 2 (see note 1 below)	Sea canoeing	White or black water rafting - rivers over grade 4 (see note 1 below)
Canyoning	Kite surfing over land	Segway riding	Wing foiling over water
Cascading	Motorcycling over 125cc (Europe only)	Shark cage diving	Yachting outside territorial waters (see note 3 below)
Coasteering	Paragliding	Sky diving – no more than three jumps	

Note 1 - Information on river grades is on the website at

www.ukriversguidebook.co.uk/reports/general/river-grades-on-ukrgb

Note 2 - **You** will only be covered for scuba diving if **you** hold a British Sub Aqua Club (BSAC) or equivalent certificate of proficiency for the dive. **You** must:

- use proper equipment; and
- keep to BSAC codes of good practice.

You must not:

- be diving for hire or reward (that is, not receiving any payment for it);
- be diving within 24 hours of flying;
- take a flight within 24 hours of diving; or
- be suffering from any **medical condition** that is likely to affect your fitness to dive.

Note 3 – If yachting outside territorial waters, section 7 (Legal liability) does not apply if the yacht has an engine, motor or sails.

Note 4 – **You** will only be covered for via ferrata (climbing steep mountain routes using a series of fixed cables, rungs, chains or ladders attached to the rock) on routes graded A to C or K1 to K3. Information on route grades can be found on the website at www.alpinetrek.co.uk/via-ferrata-grades-calculator/

Section 11: Additional cover for a hazardous activity (cont.)

If the activity you want to cover is not listed above, please contact us as we may still be able to arrange cover for you.

See also

- General exclusion 9 (Deliberate, harmful or reckless acts)
- General exclusion 26 (Professional activities and competitions)

Section 12: Cruise cover

This section of cover only applies if it is shown as included in the policy schedule.

Important

You must include this additional cover if any part of your **trip** will include a **cruise**, otherwise **you** will not have cover for your **trip** under any section of your policy (including section 1 'Emergency medical costs and repatriation', section 2 'Cancelling or cutting short your trip' and section 3 'Personal belongings'), even if your claim isn't related to the **cruise**.

1. Missed cruise departure (outbound journey only)

For international **trips**, **we** will only cover **you** missing the departure from a port in the UK or the port where **you** first board the cruise ship (if your **cruise** begins **abroad**) on the outbound journey.

If your **cruise** starts and ends **abroad**, **you** will not be covered under this section for missed departure:

- on a return journey (including when due to an event which happens after **you** get off your cruise ship or arrive back at a UK airport, port or station); or
- due to disruption on **onward connecting transport** (such as a connecting flight) between two countries outside the UK (that is, for outbound journeys where two or more connections are needed to reach your **cruise** departure point).

You may be able to claim for these under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

Section 12: Cruise cover (cont.)

✔ What is covered	✘ What is not covered
<p>We will cover reasonable onward travel and accommodation costs, to enable you to join your cruise ship at the next docking port, if you fail to arrive at the cruise departure port in time to board the ship at the start of your cruise for any of the following reasons.</p> <p>1. Delay or cancellation</p> <p>The scheduled public transport you were due to travel to the cruise departure port in being delayed or cancelled for any reason that is not excluded.</p> <p>If the cruise departure port is abroad, we will only cover delay or cancellation of the pre-booked transport leaving the UK.</p> <p>2. Vehicle journey delay</p> <p>Your journey in a private vehicle being unexpectedly delayed due to:</p> <ul style="list-style-type: none"> • strike or industrial action; • severe weather conditions; • mechanical breakdown; • being involved in an accident; or • being affected by a mechanical breakdown or an accident another vehicle had on a motorway or dual carriageway. <p>We will only pay a claim if you still go on the trip.</p>	<p>a. We won't cover claims that arise due to:</p> <ul style="list-style-type: none"> • widescale technical issues (for example, an issue affecting computer systems at the station, port or terminal); • operational issues (for example, staff shortages, security delays or delays at check in), unless they affected scheduled public transport; • delayed departure or arrival of, or cancellation of, a booked motor vehicle such as a taxi; • you being reluctant to travel; or • you not making alternative travel arrangements to reach your cruise ship when reasonable options were available. <p>b. We won't pay a claim if any of the following apply.</p> <ul style="list-style-type: none"> • You were not travelling as part of a cruise package. • You abandoned your trip. • You had planned to arrive at the port less than three hours before the scheduled departure time. • You did not leave enough time to arrive at the international departure point by the check-in time shown in your travel itinerary. • You received a refund from your travel or accommodation provider which has resulted in you no longer being at a financial loss, as the overall costs for your trip are not more than the amount you would normally have paid for the original trip you booked. • The private vehicle you were travelling in broke down and it didn't have a valid MOT certificate. <p>c. We won't cover claims for costs that:</p> <ul style="list-style-type: none"> • are covered under other sections of your policy; • you paid for refreshments and meals due to a missed departure; • you paid with reward points (such as Air Miles or Avios points) or cryptocurrency; or • you can recover from elsewhere (for example, from your credit-card provider). <p>d. We won't cover claims for the following.</p> <ul style="list-style-type: none"> • Costs associated with repairing or recovering a private vehicle, or for fuel.

Section 12: Cruise cover (cont.)

- Unused or additional costs resulting from a **private vehicle** breakdown or accident which happened after **you** had reached your **cruise** departure point.
- e. **We** won't pay any claim for a missed **cruise** departure that is due to the following.
 - Disruption on **onward connecting transport** (such as a connecting flight) between two countries outside the UK.
 - Disruption on a return journey (including after **you** get off your cruise ship or arrive back at an airport, port or station in the UK).
- f. **We** will not cover any claim for a missed **cruise** departure that is due to the following.
 - An aircraft or sea vessel being withdrawn from service (temporarily or permanently), if this was recommended by the Civil Aviation Authority, a port authority or any equivalent authority in a country **you** are visiting.
 - Any strike, industrial action or event that had started or was known about when **you** bought or renewed your policy, or booked your **trip**, whichever is later.
 - **You** not being allowed to board your transport, or to enter a country **you** planned to travel to or through for your **trip**, because of lost, stolen, incorrect or invalid documents (such as a passport or visa) or **you** not meeting other entry requirements.
 - A government taking action to restrict travel, such as locking down a region, closing borders, or making your travel illegal.

Section 12: Cruise cover (cont.)

Examples

Example 1

I was flying from the UK to my cruise departure port in Italy. My flight was delayed, which caused me to miss my cruise departure. Am I covered?

You will be covered for travel costs to join the **cruise** at the next docking port.

Example 2

I needed two international flights from the UK to reach my cruise departure port in Egypt. There was a delay on my second flight, so I missed my cruise departure.

There is no cover for onward travel needed due to disruption on the second flight. However, **you** may be able to claim for this under section 15, 'Enhanced trip disruption', if **you** have added that cover to your policy.

2. Cabin confinement	
✔ What is covered	✘ What is not covered
<p>We will pay up to the policy limits shown in the policy schedule for every 24 hours that you are confined to your cabin for medical reasons during your trip.</p>	<p>We will not pay any claim for you being confined to your cabin if this is not confirmed in writing by the ship's medical officer.</p>

3. Unused excursions	
✔ What is covered	✘ What is not covered
<p>We will pay up to the policy limits shown in the policy schedule for the cost of excursions which you could not go on or take part in as a direct result of:</p> <ul style="list-style-type: none"> • an accident or illness which is covered under section 1 (Emergency medical costs and repatriation); • a valid claim made under section 2 (Cancelling or cutting short your trip); or • a valid claim under this section for missed cruise departure, missed port or cruise interruption. 	<p>a. We will not pay any claim under this section if you do not have a valid claim under:</p> <ul style="list-style-type: none"> • section 1 (Emergency medical costs and repatriation); or • section 2 (Cancelling or cutting short your trip). <p>b. We will not pay any claim under this section if you do not have a valid claim under:</p> <ul style="list-style-type: none"> • 'Missed cruise departure'; • 'Missed port'; or • 'Cruise interruption'.

Section 12: Cruise cover (cont.)

4. Missed port	
✔ What is covered	✘ What is not covered
<p>We will pay up to the amount shown in the policy schedule if a scheduled call at a port is cancelled during your trip, and not replaced, due to severe weather, mechanical breakdown or a restricted timetable.</p>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> caused by technical issues rather than mechanical breakdown; if a port you were scheduled to stop at is replaced on any day with a port you have not already visited; or for port stops of less than three hours.

5. Cruise interruption	
✔ What is covered	✘ What is not covered
<p>We will pay up to the policy limits shown in the policy schedule for additional travel expenses that are reasonably necessary to rejoin the cruise after a temporary illness or injury that required hospital treatment.</p>	<p>a. We will not pay a claim if there is less than 25% of the planned duration of the trip remaining.</p> <p>b. We will not pay a claim arising directly or indirectly from a pre-existing condition affecting you, unless you told us about all pre-existing conditions we asked you about, we agreed to cover them, and you paid the appropriate additional premium.</p>

6. Claim requirements

For all claims, **you** will need to provide (at your own expense):

- a filled-in claim form;
- booking invoices for each part of the **trip**;
- your travel itinerary;
- any unused travel tickets;
- receipts, bills, bank statements, credit card statements or invoices showing the additional travel and accommodation costs **you** have paid; and
- any other documents or evidence that **we** reasonably ask for to support your claim.

You will also need to provide the following evidence (at your own expense) if appropriate.

a. Claims for missed cruise departure

In the case of a delay or cancellation of pre-booked transport

- Written confirmation from the transport provider showing your scheduled departure date and time, the length of the delay, the exact reason for the delay or cancellation of the pre-booked transport, and details of any alternative transport offered.
- If **you** are entitled to compensation or a refund from your travel agent or the transport or accommodation provider, evidence from them of what they paid **you**. If they refused to give **you** compensation or a refund, **you** must provide written evidence from them explaining why.

Section 12: Cruise cover (cont.)

If the vehicle you were travelling in was affected by a strike, industrial action or severe weather conditions

- A report from the relevant highway agency, local authority, local radio station, Met Office or newspaper confirming:
 - details of the strike, industrial action or severe weather conditions; and
 - any road on your planned route that was closed or, in the case of severe weather, any red or amber severe weather warnings issued for the area concerned.

In the case of a vehicle breakdown or accident

- A report from the emergency breakdown service or vehicle repairer of where and when the breakdown happened and what caused it.
- A report from the relevant highway authority or local authority to confirm the delay or accident.
- A copy of the last MOT service certificate for the vehicle **you** were travelling in.

b. Claims for cabin confinement

- Written confirmation from the ship's medical officer, confirming that **you** were confined to your cabin for medical reasons during your **trip**.

c. Claims for unused excursions

- The same evidence as **we** need for a valid claim under section 1 (Emergency medical costs and repatriation) or section 2 (Cancelling or cutting short your trip).
- The same evidence as **we** need for a valid claim under 'Missed cruise departure', 'Missed port' or 'Cruise interruption' (as set out in a, d and e).
- Written confirmation of the unused **excursion** from the **excursion** provider.

d. Claims for missed port

- Written confirmation from the **cruise** operator, confirming the duration of the port stops, the number of ports missed, and the exact reason why.

e. Claims for cruise interruptions

- A medical certificate from a **medical professional** to confirm your illness or **injury** during your **trip**. **We** do not accept medical certificates from an online **medical professional** or service.
- Medical certificates from the hospital where treatment was provided during your **trip**.

7. Excess

- a. The **excess** under this section for each **insured person** is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 13: Winter sports cover

This section of cover only applies if it is shown as included in the policy schedule.

Important

You must include this additional cover if **you** intend to take part in any winter sports activity listed in appendix 2, otherwise **you** will not have cover for your **trip** under any section of this policy (including section 1 'Emergency medical costs and repatriation', section 2 'Cancelling or cutting short your trip' and section 3 'Personal belongings'), even if your claim isn't related to winter sports.

If **you** have a single-trip policy, **you** are covered for the duration shown in the policy schedule. For annual multi-trip policies, **you** are covered for a maximum of 21 days per policy term.

1. What is covered

We will pay for the relevant losses or expenses described in this section if:

- **you** are injured or become ill during a winter sports **trip**;
- your **winter sports equipment** is lost, stolen or damaged accidentally (or deliberately by a third party); or
- your **trip** is affected by severe weather.

We will also pay the cost of emergency medical treatment, as described in section 1 (Emergency medical costs and repatriation).

Winter sports equipment

We will pay up to the **policy limits** shown in the policy schedule to repair or replace **winter sports equipment** (that **you** own or have hired) that is lost, stolen or damaged accidentally (or deliberately by a third party) during your **trip**. If **we** pay to replace **winter sports equipment** that **you** own, and the item is more than one year old, the most **we** will pay is the current purchase price less a deduction for wear and tear.

Winter sports equipment hire

We will pay up to the **policy limits** shown in the policy schedule for each day **you** have to hire replacement equipment, if yours:

- is delayed by more than 12 hours after **you** arrive at your destination; or
- is lost, stolen or damaged accidentally (or deliberately by a third party) during your **trip**.

Ski pack (hired ski equipment, ski school fees and lift passes)

We will pay up to the **policy limits** shown in the policy schedule if **you** cannot ski for a reason covered under section 1 or section 2, such as illness or **injury**. This is to cover the non-refundable cost of unused **winter sports equipment** hire, ski-school fees and lift passes.

Piste closure

We will pay up to the **policy limits** shown in the policy schedule for each day the pistes and ski lifts in your resort are closed for more than 24 hours due to a lack of snow or bad weather. This is to go towards the cost of transporting **you** to another site, or to compensate **you** if there are no other sites nearby.

Section 13: Winter sports cover (cont.)

Avalanche

We will pay up to the **policy limits** shown in the policy schedule for additional travel and accommodation expenses if your arrival at or departure from your pre-booked resort is delayed by more than 12 hours because of avalanche.

2. What is not covered

- a. **We** will not cover a claim for **you** being injured or becoming ill on a winter sports **trip** if **you** did not get medical attention while on the **trip**.
- b. **We** will not pay any claim for **winter sports equipment** that is:
 - damaged as a result of wear and tear, denting, scratching, moths or vermin;
 - damaged by any process of cleaning, repairing or restoring the equipment;
 - lost, stolen or damaged as a result of it being left **unattended** (except when in a ski rack between 10am and 8pm);
 - lost, stolen or damaged when precautions have not been taken to secure them (for example, secured with a padlock or locked in a ski locker); or
 - lost, stolen or damaged as a result of your deliberate malicious actions, carelessness or neglect.
- c. **We** will not pay any amount for replacing any part of a set that is not lost, stolen or damaged.
- d. **We** will not pay more than the proportionate value of a lost or stolen item which was part of a pair or set.
- e. **We** will not pay any claim arising from off-piste activities away from recognised paths or outside the resort boundaries.
- f. **We** will not pay for replacing a ski pack if **you** would not have had a valid claim under section 1 or 2 of this policy.

3. Claim requirements

- a. **We** will only accept a claim if **you** have taken reasonable steps to keep your **winter sports equipment** safe, and have tried to recover it if it has been lost or stolen.
- b. If **you** are claiming because of **injury** or illness, **you** must provide medical certificates from a **medical professional**. **We** do not accept medical certificates from an online **medical professional** or service.
- c. If **you** cut your **trip** short due to illness or **injury**, **you** must provide a medical certificate from the treating **medical professional**.
- d. **You** must report any loss or theft to the police or your transport operator within 24 hours of discovering it, and get a report from them confirming it.
- e. If the loss or theft happened while the items were in the care of your transport operator, **you** must get a property irregularity report from them.
- f. If **you** are claiming for avalanche, **you** must get a report from your transport or accommodation provider.
- g. If **you** are claiming for piste closure, **you** must get a report from your tour operator or local representative confirming that all the pistes were closed.
- h. If your claim is for **winter sports equipment** that **you** own, **you** must provide proof of ownership and the value of the equipment.
- i. If the **winter sports equipment** is less than one year old at the time of the incident, your claim will be considered on a 'new for old' basis, meaning that **we** will not make a deduction for wear and tear.

If the item is more than a year old:

- **we** will reduce the amount **we** pay to allow for wear and tear; and
- **we** will not pay more than the original purchase price.

Section 13: Winter sports cover (cont.)

The amount of the deduction is based on the assumed loss of value (depreciation) over a year. So if, for example, **you** bought an item for £200 three years ago, and the rate of depreciation is considered to be 10% a year, the deduction would be calculated as 30% (10% x 3 years) of the original £200.

Your **excess** will be applied to the claim settlement remaining after **we** have made the deduction for wear and tear.

Please go to www.admiral.com/existing-customers/make-a-claim.php for more information on how deductions for wear and tear are applied.

- j. **You** must provide any documents or evidence **we** reasonably ask for to support your claim.

4. Excess

- The **excess** under this section is as shown in the policy schedule.
- The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 14: Gadget cover

This section of cover only applies if it is shown as included in the policy schedule.

Important

This section only applies if **you** have added **gadget** cover to your policy and paid the appropriate additional premium.

1. What is covered

We will pay up to the **policy limits** shown in the policy schedule if any of your **gadgets** are lost, stolen or damaged accidentally (or deliberately by a third party) during your **trip**.

Refurbished **gadgets** must be bought directly from the manufacturer or a reputable retailer. For second-hand items, **you** must be able to provide proof of purchase such as a printed or digital receipt.

If your mobile phone is lost or stolen and is used fraudulently, **we** will pay up to the **policy limits** shown in the policy schedule to reimburse the cost of calls made, messages sent and data used within the 24 hours after the time the loss or theft was discovered.

2. What is not covered

- We** will not pay a claim for **gadgets** that were **unattended**, unless they were kept inside a locked safety deposit box in your accommodation. If a safety deposit box was not available, there is no cover for **gadgets** that are not stored safely and hidden from view.

Section 14: Gadget cover (cont.)

- b. **We** will not pay any claim for **gadgets** that were left in:
- checked-in baggage;
 - a **motor vehicle**;
 - a tent; or
 - a hotel's storage area or storage room.
- c. This section does not cover damage due to the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment.
- d. **We** will not pay:
- reconnection costs or subscription fees of any kind;
 - the cost of replacing personalised ringtones, graphics, downloaded material or software;
 - expenses arising as a result of not being able to use the **gadget**; or
 - any loss other than the cost of repairing or replacing the **gadget**.
- e. **We** will not cover a **gadget** if the serial number has been tampered with in any way.
- f. This section does not cover any loss arising from a manufacturer's defect or the **gadget** being recalled by the manufacturer.
- g. **We** will not pay the costs of:
- replacing or adjusting control knobs, buttons, batteries or aerials; or
 - repairs carried out by anyone not authorised by us.
- h. This section does not cover loss of value due to wear and tear or gradual reduction in performance.
- i. **We** will not pay claims arising as a result of abuse, misuse, neglect or **you** not taking reasonable precautions to prevent loss, theft or damage.
- j. This section does not cover damage to or partial loss of a **gadget** (for example, scratches or missing pieces), unless **you** cannot use the item.
- k. This section does not cover the following.
- **Gadgets** that are second-hand, unless **you** can provide proof of purchase such as a printed or digital receipt.
 - Refurbished **gadgets**, unless **you** bought them directly from the manufacturer or a reputable retailer.
 - **Gadgets you** received as a gift or a prize, unless **you** can provide proof that **you** own it and the value of the item.
 - **Gadgets you** have borrowed or hired, and any compensation or fees **you** have paid or have to pay.
 - **Gadgets** which are specifically insured by another policy.

3. Claim requirements

- a. If **you** are claiming for lost or stolen **gadgets**, or **gadgets** that have been damaged accidentally (or deliberately by a third party), **you** must do the following.
- Report the loss or theft to the police within 24 hours of discovering it and get a police report. All items **you** are claiming for must be listed on the police report.
 - Get a property irregularity report from your airline provider, or a loss or damage report from any other transport operator, if the loss, theft or damage happened while the **gadgets** were in their care. All the items **you** are claiming for must be listed in the property irregularity report or the loss or damage report.
 - Provide receipts for the **gadgets**, showing the price **you** paid for them, and when and where **you** bought them. If **you** cannot provide a receipt, **you** will need to provide other satisfactory proof of ownership.

Section 14: Gadget cover (cont.)

- Provide any other document or evidence **we** reasonably ask for to support your claim. If **you** do not provide satisfactory documents or evidence, **we** will not accept your claim.
- b. If **you** are claiming for a lost or stolen mobile phone, **you** must contact your network provider within 24 hours of discovering the loss or theft, to prevent it from being used. **You** must get an itemised bill as evidence of any unauthorised use.
- c. If **you** are claiming for damaged **gadgets**, **you** must provide a quote for repairs from a reputable provider.
- d. If your claim is successful, **we** will decide how to compensate **you**. This can include paying for the **gadget** to be repaired or replaced, or making a cash payment.

If **we** replace the item or make a cash payment, **we** will become the owner of the item. If **you** have the item, **you** must send it to a location **we** specify or allow us to collect it. **We** may use a supplier of our choice to dispose of the item.

If **we** repair the item, **you** must allow us to collect it. **We** will delete any data on the item. The item will be repaired by a specialist who will provide a limited warranty for the repairs. They will contact **you** directly.

- e. If the item is less than one year old at the time of the incident, your claim will be considered on a 'new for old' basis, meaning that **we** will not make a deduction for wear and tear.
- f. If the item is more than a year old:
 - **we** will reduce the amount **we** pay to allow for wear and tear; and
 - **we** will not pay more than the original purchase price.

The amount of the deduction is based on the assumed loss of value (depreciation) over a year. So if, for example, **you** bought an item for £200 three years ago, and the rate of depreciation is considered to be 10% a year, the deduction would be calculated as 30% (10% x 3 years) of the original £200.

Your **excess** will be applied to the claim settlement remaining after **we** have made the deduction for wear and tear.

Please go to www.admiral.com/existing-customers/make-a-claim.php for more information on how deductions for wear and tear are applied.

4. Excess

- a. The **excess** under this section is as shown in the policy schedule.
- b. The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- c. If a claim is being made under more than one section, **you** will need to pay the relevant **excess** for each section.

See also:

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Section 15: Enhanced trip disruption

Important

This section only applies if it is shown as included in the policy schedule.

See the Definitions section for explanations of the words shown in bold.

1. Missed departure - enhanced (Outbound and return journey)

Key points

This sub-section covers **you**, up to the **policy limits**, for reasonable onward travel and accommodation costs to continue your **trip**, if **you** miss your pre-booked transport due to one of the reasons listed under 'What is covered'.

We will cover your share of the reasonable and irrecoverable costs **you** have paid or must pay for:

- unused **excursions** and activities;
- unused accommodation (for every complete 24 hours);
- additional accommodation (room only) needed for **you** to reach the pre-booked accommodation at your destination or to return **you** to your **home**; and
- alternative transport needed for **you** to reach the pre-booked accommodation at your destination or to return **you** to your **home**.

Key exclusion for missed departure – enhanced

We won't pay a claim under this sub-section if **you** abandon your **trip**.

✔ What is covered	✘ What is not covered
<p>We will cover you under this sub-section if you miss your departure due to the following.</p> <p>1. Delay or cancellation</p> <p>The scheduled public transport you were due to travel to the airport, port or station in being delayed or cancelled for any reason that is not excluded.</p> <p>2. Vehicle journey delay</p> <p>The private vehicle you were travelling in being unexpectedly delayed due to:</p> <ul style="list-style-type: none"> • strike or industrial action; • severe weather conditions (including a catastrophe if you have Gold or Platinum cover); • mechanical breakdown; 	<p>a. We won't cover claims due to the following.</p> <ul style="list-style-type: none"> • Operational issues (for example, staff shortages, security delays or delays at check in), unless they affected scheduled public transport. • A delayed departure or arrival of, or cancellation of, a booked motor vehicle such as a taxi. • You not returning in time to board your pre-booked transport after you have left the airport, port or station. • You being reluctant to travel. • You not making alternative travel arrangements to reach your destination when reasonable options were available.

Section 15: Enhanced trip disruption (cont.)

- being involved in an accident; or
- being affected by a **mechanical breakdown** or an accident another vehicle had on a motorway or dual carriageway.

We will only pay a claim if **you** still go on the **trip**.

- b. **We** won't cover claims for the following.
- Unused costs which are not specified under 'Key points' above.
 - Additional costs which are not specified under 'Key points' above.
 - Both missed departure and abandoning the same **trip**.
 - Costs associated with repairing or recovering a **private vehicle**, or for fuel.
 - Unused or additional costs as a result of a **private vehicle** breaking down or being involved in an accident after **you** have reached your **trip destination** or before your return journey.
 - A return journey, if **you** did not have a return ticket.
- c. **We** won't pay a claim if any of the following apply.
- **You** abandoned your **trip**.
 - **You** did not leave enough time to arrive at the departure point by the check-in time shown in your travel itinerary.
 - There was not at least 90 minutes (for international connecting transport) or 30 minutes (for connecting transport within the UK) between each leg of your journey.
 - **You** received a refund from your travel or accommodation provider which has resulted in **you** no longer being at a financial loss, as the overall costs for your **trip** are not more than the amount **you** would normally have paid for the original **trip you** booked.
 - The **private vehicle you** were travelling in broke down and it didn't have a valid MOT certificate.

Section 15: Enhanced trip disruption (cont.)

Examples

Example 1

I left the UK on time. However the train to reach my next connection was delayed due to bad weather, so I missed my connecting flight from Italy to Jordan, which left on time.

You can claim up to the **policy limits** for the extra accommodation and travel costs **you** paid to reach your **trip destination** in Jordan, as long as there had been at least 90 minutes between the two flights **you** had booked.

You can also claim for the missed stay in your accommodation in Jordan, and **excursions you** could not go on as a result of the missed departure.

Example 2

I was stopped from boarding my flight from Cardiff to Edinburgh due to the flight being overbooked. I took the available alternative, but missed my two-day stay in South Africa. The next location on my itinerary is Morocco.

We will cover **you**, up to the **policy limits**, for any extra accommodation or travel costs to reach your next planned destination so that **you** can continue your **trip**, as well as covering the unused accommodation in South Africa.

Example 3

My trip has more than one trip destination. After my stay in Rome, my train was delayed so I missed my ferry to Sicily. I paid for a new ferry and lost one day of accommodation in Sicily

We will cover the unused or additional costs that arose because of the missed ferry to Sicily.

2. Travel delay – enhanced (Outbound and return journey)

Key points

This sub-section covers **you**, up to the **policy limits**, if there is a delayed departure of six hours or more on your prebooked transport due to one of the reasons listed under ‘What is covered’ below.

We will cover your share of the reasonable and irrecoverable costs **you** have paid or must pay for:

- unused **excursions** and activities;
- additional accommodation (room only) needed for **you** to reach the pre-booked accommodation at your destination or to return **you** to your **home**; and
- alternative transport needed for **you** to reach the pre-booked accommodation at your destination or to return **you** to your **home**.

Key exclusion for travel delay – enhanced

We won't pay a claim under this sub-section for a delay of less than six hours.

Section 15: Enhanced trip disruption (cont.)

✔ What is covered	✘ What is not covered
<p>We will pay you:</p> <ul style="list-style-type: none"> a set amount for every complete six-hour period that your pre-booked transport is delayed for from the scheduled departure time shown in your travel itinerary; and for reasonable onward travel and accommodation costs if your pre-booked departure is delayed by six hours or more (up to 12 hours maximum); <p>as a result of the following.</p> <ol style="list-style-type: none"> Strike or industrial action. Severe weather conditions (including a catastrophe if you have Gold or Platinum cover). Mechanical breakdown of the transport (including a bird strike). Technical issues of the transport or the computer systems at the station, port or terminal (unless caused by terrorism). A diversion caused by a mid-air emergency. Operational issues on pre-booked transport, such as the transport crew reaching their maximum working hours. Airspace closures. Air traffic control restrictions. You not being allowed to board your pre-booked transport due to it being overbooked. The station, port or airport being evacuated due to an emergency. <p>The set amount we pay you for every complete six-hour period of a delay is to go towards any phone calls, meals and refreshments during the delay.</p> <p>We will only pay a claim if you still go on the trip.</p> <p>In some cases, (such as if there is a mid-air emergency) the delay period will be considered to be the amount of time your expected arrival at your destination or in the UK (on your return journey) is delayed by.</p>	<ol style="list-style-type: none"> We won't cover claims due to: <ul style="list-style-type: none"> operational issues at a port, station or airport (for example, staff shortages, security delays or delays at check in); delayed departure or arrival of, or cancellation of, a motor vehicle such as a taxi; you being reluctant to travel; or you not making alternative travel arrangements to reach your destination when reasonable options were available. We won't cover claims for: <ul style="list-style-type: none"> unused costs which are not specified under 'Key points' above; additional costs which are not specified under 'Key points' above; both travel delay and abandoning the same trip; or delays of less than six hours. We won't cover claims for the following. <ul style="list-style-type: none"> Additional costs due to delayed scheduled public transport (if it is covered under 'Missed departure – enhanced'). Delays on a trip in a private vehicle. Additional costs on a trip in a private vehicle, including costs for repairs, recovery, fuel, breakdowns or an accident. A return journey, if you did not have a return ticket. A cruise departure being delayed, if you had access to cruise facilities during the delay. We won't pay a claim for onward travel costs if any of the following apply. <ul style="list-style-type: none"> There was not at least 90 minutes (for international connecting transport) or 30 minutes (for connecting transport within the UK) between each leg of your journey so you miss your onward connecting transport (following a delay to your pre-booked transport).

Section 15: Enhanced trip disruption (cont.)

- **You** received a refund from your travel or accommodation provider which has resulted in **you** no longer being at a financial loss, as your overall costs for your **trip** are not more than the amount **you** would normally have paid for the original **trip you** booked.

Examples

Example 1

My flight from the UK to France was delayed by seven hours due to air traffic control restrictions.

You can claim up to the **policy limits** for every six hours **you** were delayed by. **You** may also be entitled to compensation from your airline.

Example 2

On my return to the UK, my connecting flight from Australia to the UAE was delayed by 12 hours due to bad weather. I also missed my connection from the UAE to the UK because of the delay.

You can claim up to the **policy limits** for every six hours **you** were delayed by, so **we** will pay **you** for the full 12-hour delay. **You** may also be entitled to compensation from your airline.

We will also cover your onward travel and accommodation costs to reach your **home** as long as there was at least 90 minutes between each of the flights originally booked.

Section 15: Enhanced trip disruption (cont.)

3. Abandoned trip - enhanced

Key points

This sub-section covers **you**, up to the **policy limits**, if, due to one of the reasons listed under 'What is covered' below your pre-booked transport is cancelled and no suitable alternative which departs within 12 hours of the original departure time is offered, or its departure is delayed by 12 hours or more from the original departure time shown in your travel itinerary.

We will cover your share of the reasonable and irrecoverable costs **you** have paid, or have to pay, for the following.

If **you** do not go on the **trip**:

- unused deposits;
- unused accommodation and travel;
- unused **excursions** and activities;
- unused car hire;
- unused kennel, cattery or professional pet-sitter services; and
- unused car parking.

If **you** continue with the **trip** using alternative transport:

- unused **excursions** and activities;
- unused accommodation (for every complete 24 hours);
- additional accommodation (room only) needed for **you** to reach the pre-booked accommodation at your destination, or to return **you** to your **home** at the end of your **trip**; and
- alternative transport needed for **you** to reach the pre-booked accommodation at your destination, or to return **you** to your **home** at the end of your **trip**.

Key exclusion for abandoned trip – enhanced

We won't pay a claim under this sub-section for a delay of less than 12 hours.

✔ What is covered	✘ What is not covered
<p>We will cover you under this sub-section if your trip is abandoned due to the following.</p> <ol style="list-style-type: none"> a. Strike or industrial action. b. Severe weather conditions (including a catastrophe if you have Gold or Platinum cover). c. Mechanical breakdown of the transport (including a bird strike). 	<ol style="list-style-type: none"> a. We won't cover claims due to: <ul style="list-style-type: none"> • operational issues at a port, station or terminal (for example, staff shortages, security delays or delays at check in); • delayed departure or arrival of, or cancellation of, a motor vehicle such as a taxi; or • you being reluctant to travel when you have been offered a suitable alternative that departs within 12 hours of the original departure time.

Section 15: Enhanced trip disruption (cont.)

<p>d. Technical issues of the transport or the computer systems at the station, port or terminal (unless caused by terrorism).</p> <p>e. A diversion caused by a mid-air emergency.</p> <p>f. Operational issues on pre-booked transport, such as the transport crew reaching their maximum working hours.</p> <p>g. Airspace closures.</p> <p>h. Air traffic control restrictions.</p> <p>i. You not being allowed to board the transport due to it being overbooked.</p> <p>j. The station, port or airport being evacuated due to an emergency.</p> <p>Cover provided if you do not go on the trip (outbound journey only)</p> <p>We will cover you for unused costs as specified under ‘Key points’ above.</p> <p>Cover provided if you continue with your trip using alternative transport (outbound and return journey)</p> <p>We will cover you for reasonable onward travel and accommodation costs as specified under ‘Key points’ above to get you to your pre-booked accommodation at your destination, (unless this is more expensive than the amount we would pay if you didn’t go on your trip), or to your home at the end of your trip.</p> <p>In some cases, (such as if there is a mid-air emergency) the delay period will be considered to be the amount of time your expected arrival at your destination or in the UK (on your return journey) is delayed by.</p>	<p>b. We won’t cover claims for:</p> <ul style="list-style-type: none"> • delays of less than 12 hours; • unused costs which are not specified under ‘Key points’ above; • additional costs which are not specified under ‘Key points’ above; • unused or additional costs for a trip in a private vehicle, including costs for repairs, recovery, fuel, breakdowns or an accident; • both abandoning the same trip and travel delay; and • both additional costs and abandoning the same trip. <p>c. We won’t cover claims for the following.</p> <ul style="list-style-type: none"> • Additional costs due to delayed or cancelled scheduled public transport (if it is covered under ‘Missed departure – enhanced’). • If a cruise departure is delayed, accommodation costs for the days you had access to your cruise ship’s accommodation during the delay. <p>d. We won’t pay a claim for onward travel costs if any of the following apply.</p> <ul style="list-style-type: none"> • There was not at least 90 minutes (for international connecting transport) or 30 minutes (for connecting transport within the UK) between each leg of your journey so you miss your onward connecting transport (following a delay to your pre-booked transport). • You received a refund from your travel or accommodation provider which has resulted in you no longer being at a financial loss, as your overall costs for your trip are not more than the amount you would normally have paid for the original trip you booked.
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Examples

Example 1

I was due to fly from the UK to Australia via South Africa. My connecting flight from South Africa was cancelled due to severe weather conditions. I was not offered a suitable alternative within 12 hours and decided to abandon my trip and return home.

You can claim up to the **policy limits** for your unused travel and accommodation in Australia. **We** will also cover the additional cost to return **you** to the UK.

Section 15: Enhanced trip disruption (cont.)

Example 2

My flight from the UK to USA was cancelled due to the flight crew being over their maximum working hours. No alternative was offered so I arranged alternative transport to continue with my trip.

We will cover **you** up to the **policy limits** for reasonable onward travel and accommodation costs to continue your **trip** (unless this is more expensive than the amount **we** would pay if **you** didn't go on your **trip**) and any full day of unused accommodation or missed **excursions**.

1. Exclusions that apply to section 15

- a. **We** won't cover claims for the following.
 - Costs already covered under other sections of your policy.
 - A mid-air emergency, if **you** acted in a way which led to it.
 - Refreshments and meals due to a missed departure or travel delay.
 - Costs paid with reward points or cryptocurrency.
 - Costs **you** can recover from elsewhere (for example, from your credit card provider), except when claiming the set amount for travel delay under sub-section 2.
 - A strike, industrial action or event that had started or was known about when **you** bought or renewed this policy, or when **you** booked your **trip**, whichever is later.
- b. **We** won't cover claims if:
 - a government has taken action to restrict travel (such as locking down a region, closing borders or making your travel illegal), except for airspace closures;
 - **you** have not been allowed to board your transport, or to enter a country **you** planned to travel to or through for your **trip**, because of lost, stolen, incorrect or invalid documents (such as a passport or visa) or not meeting other entry requirements; or
 - **you** do not have written confirmation from the transport company stating the length of the delay, the reason for it, and any alternative arrangements offered.

2. Special conditions that apply to section 15

- a. **You** must check in according to your itinerary, unless your tour operator or the public transport operator has asked **you** not to travel to the departure point or previously told **you** about any disruption.
- b. Before making a claim, **you** must first try to get financial compensation, help or a refund:
 - from the transport operator or travel agent;
 - under EU Air Passenger Rights legislation, if your claim is for denied boarding, cancellation or long delays (as appropriate); and
 - from financial protection schemes like the Air Travel Organisers' Licensing (ATOL) scheme or trade associations like the Association of British Travel Agents (ABTA)

3. Claim requirements

For all claims **you** will need to provide (at your own expense):

- a filled-in claim form;
- booking invoices for each part of the **trip**;
- your travel itinerary;
- any unused travel tickets;

Section 15: Enhanced trip disruption (cont.)

- receipts, bills, bank statements, credit card statements or invoices showing the additional travel and accommodation costs **you** have paid; and
- any other documents or evidence that **we** reasonably ask **you** for to support your claim.

You will also need to provide (at your own expense) the following evidence, if appropriate.

a. **Claims for a missed departure**

In the case of a delay or cancellation of pre-booked transport

- Written confirmation from the transport operator showing your scheduled departure date and time, the length of the delay, the exact reason for the delay or cancellation of the pre-booked transport, and details of any alternative transport offered.
- If **you** are entitled to compensation or a refund from your travel agent or the transport or accommodation provider, evidence from them of what they paid **you**. If they refused to give **you** compensation or a refund, **you** must provide written evidence from them confirming why.

If the vehicle you were travelling in was affected by strike, industrial action or severe weather conditions

- A report from the relevant highway agency, local authority, local radio station, Met Office or newspaper confirming:
 - details of the strike, industrial action or severe weather conditions; and
 - any road on your planned route that was closed or, in the case of severe weather, any red or amber severe weather warnings issued for the area concerned.

In the case of a vehicle breakdown or an accident

- A report from the emergency breakdown service provider or vehicle repairer of where and when the breakdown happened and what caused it.
- A report from the relevant highway authority or local authority to confirm the delay or accident.
- Details of any other insurance **you** could make a claim under or details of any third party responsible for the accident.
- A copy of the last MOT certificate for the vehicle **you** were travelling in.

b. **Claims for a travel delay**

- Written confirmation from the transport provider showing your scheduled departure date and time, the length of the delay, the exact reason for the delay or cancellation of the pre-booked transport, and details of any alternative transport offered.

c. **Claims for an abandoned trip**

- Confirmation of the cancellation, and invoices showing any cancellation costs and charges.
- Written confirmation from the transport provider showing your scheduled departure date and time, the length of the delay, the exact reason for the delay or cancellation of the pre-booked transport, and details of any alternative transport offered.
- If **you** are entitled to compensation or a refund from your travel agent or the transport or accommodation provider, evidence from them of what they paid **you**. If they refused to pay **you** compensation or a refund, **you** must provide written evidence from them explaining why.

Section 15: Enhanced trip disruption (cont.)

4. Excess

- The **excess** for this section applies to each **insured person** and each event that leads to a claim.
- The **excess** for each **insured person** is as shown in the policy schedule.
- If **you** are making a claim under more than one section, **you** will need to pay the relevant **excess** for each section.
- You** will not have to pay an **excess** if **you** are only claiming the set amount for travel delay under sub-section 2.

5. Summary table

The following table summarises the reasons **we** accept for a missed departure, travel delay or abandoned **trip**.

Reason for the claim	Acceptable for missed departure	Acceptable for travel delay	Acceptable for abandoned trip
The pre-booked transport you were due to travel in was delayed or cancelled due to:			
Strike or industrial action	✓	✓	✓
Severe weather conditions	✓	✓	✓
Mechanical breakdown (including a bird strike)	✓	✓	✓
Technical issues of the transport or computer systems at the station, port or terminal (unless caused by terrorism)	✓	✓	✓
A diversion caused by a mid-air emergency	✓	✓	✓
Operational issues on your pre-booked transport	✓	✓	✓
Air traffic control restrictions	✓	✓	✓
Airspace closure	✓	✓	✓
You not being able to board due to oversold seats	✓	✓	✓
The vehicle you were travelling in being involved in an accident, or you being affected by another vehicle that had an accident on a motorway or dual carriageway	✓	✗	✗
Mechanical breakdown of your vehicle, or you being affected by the mechanical breakdown of another vehicle on a motorway or dual carriageway	✓	✗	✗

See also

- General conditions (pages 12 to 15)
- General exclusions (pages 16 to 20)

Privacy and Security Statement

Our full privacy statement, which is available at www.admiral.com/your-privacy-and-security, will help **you** understand how **we** collect, use and protect your personal information.

If **you** have any questions about how **we** may use your personal information, or would like a written copy of our privacy statement, please phone our customer service department on **0333 234 9913**, or write to us at:

Admiral Travel
Ty Admiral
David Street
Cardiff
CF10 2EH.

If **you** provide false or inaccurate information, and **we** identify or suspect fraud, **we** will give details to fraud prevention agencies. Law enforcement agencies may see and use those details.

The role and responsibilities of the policy administrator

All policies must have a policy administrator. The policy administrator must be a policyholder named in the policy schedule and will be our main point of contact in connection with your policy.

The policy administrator is responsible for all payments relating to your policy, including payment of the premium for the whole policy, the costs relating to any changes made to your policy, and any other costs in connection with managing this policy.

The policy administrator is also responsible for checking your policy documents after any changes and at renewal.

The policy administrator:

- will have access to all documents, information and personal information relating to each **insured person**;
- can make any change to your policy; and
- can cancel the whole policy in line with general condition 8.

The role and responsibilities of the policy administrator (cont.)

Summary table

The following table shows who can take certain actions in connection with your policy.

What you need to do	Make a change	Cancel the policy	Update payment details
Policyholder	✓	✓	✓
Insured person	✓	✗	✓
Third party making payments to us	✗	✗	✓
The policyholder's parent, guardian, or husband, wife or partner or adult child	✓	✗	✓
Executor or legal representative	✓	✓	✓
A secretary or PA you have given us details of	✓	✗	✓

Accessibility and support

We want to make sure it's as easy as possible for everyone to use our products and services. If **you** need extra support, please visit www.admiral.com/contact-us/travel or call us on **0333 234 9913**.

Comments and Complaints

How to make a complaint

To make a complaint, contact the Complaint Manager at:

Admiral
Ty Admiral
David Street
Cardiff
CF10 2AA.

Phone: **0330 333 5888**

Email: customerassurance@admiral.com

Online claim form: secure.admiral.com/eforms/customer-assurance

Comments and Complaints (cont.)

What we will do

We will do everything **we** can to answer your complaint quickly. If **you** do not agree with our final response, or eight weeks have passed and **we** have not provided our final response, **you** can contact the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Phone: 0800 0234 567
0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Referring a complaint to the FOS will not affect your other legal rights.

If your complaint is about legal assistance (section 8)

You can refer complaints about legal assistance claims to arbitration instead, where an independent arbitrator (a solicitor, barrister or other suitably qualified person that **you** and **we** agree on) makes a decision to settle the dispute. If **you** and **we** cannot agree on an arbitrator, **we** will ask the Chartered Institute of Arbitrators to choose one.

The arbitrator's decision will be final, and whoever does not win will have to pay all costs and expenses.

Appendix 1

Sports and leisure activities covered as standard during a trip

We will not cover any activity that is considered to be dangerous unless it is listed in this appendix or specifically agreed with us.

If an activity **you** want to take part in is not listed below, please see section 11 (Additional cover for a **hazardous activity**).

If an activity **you** want to take part in is listed in this appendix, **we** will cover **you** for emergency medical treatment under section 1. Some activities are not covered under section 6 (Personal accident) or section 7 (Legal liability), as shown in the table below.

You must follow all appropriate and recommended safety precautions for an activity, such as wearing a safety helmet or life jacket. **We** will not cover any sport or activity performed professionally.

See general exclusion 9 (Deliberate, harmful or reckless acts) and general exclusion 26 (Professional activities and competitions).

Appendix 1 (cont.)

Abseiling (rappelling) (no cover for personal accident or legal liability)	Fencing (no cover for personal accident or legal liability)	Paddle boarding	Squash
Archery	Fishing	Paintballing	Surfing
Badminton	Football	Parasailing over water	Swimming
Banana boating	Go-karting (no cover for personal accident or legal liability)	Pony trekking	Table tennis
Baseball	Golf	Racquet ball	Tennis
Basketball	Gymnastics	Rambling	Trekking - up to 4000m altitude
Beach games	Hiking - up to 4000m altitude	River tubing	Volleyball
Body boarding or boogie boarding	Hockey (no cover for personal accident or legal liability)	Rollerblading or inline skating	Wake boarding
Bowls	Hot-air ballooning	Rounders	Water polo
Bungee jumping - no more than one jump (no cover for personal accident or legal liability)	Ice skating	Rowing	Water skiing
Camel riding or trekking (no cover for personal accident or legal liability)	Jet boating (no cover for personal accident or legal liability)	Safari - guided	White or black-water rafting - rivers up to grade 4 (see note 1 below)
Canoeing - rivers up to grade 2 (see note 1 below)	Jet skiing (no cover for personal accident or legal liability)	Sand boarding	Windsurfing

Appendix 1 (cont.)

Clay-pigeon shooting (no cover for personal accident or legal liability)	Jogging or running (except for marathons)	Sail boarding	Yachting inside territorial waters (see note 3 below)
Cricket	Kayaking - rivers up to grade 2 (see note 1 below)	Scuba diving - to 30m or less (see note 2 below)	Yoga
Curling	Kite surfing over water (no cover for personal accident or legal liability)	Sea Kayaking	Zip lining
Cycling (no cover for racing, BMX or mountain biking while not on the road, or cycling on uneven ground)	Motorcycling- up to 125cc or 11 kwh continuous power (no cover for personal accident or legal liability)	Skateboarding	Zorbing
Dinghy sailing (no cover for personal accident or legal liability)	Netball	Snorkelling	
Fell walking	Orienteering	Softball	

Note 1 – Information on river grades is on the website at

www.ukriversguidebook.co.uk/reports/general/river-grades-on-ukrgb

Note 2 – **You** will only be covered for scuba diving if **you** hold a British Sub Aqua Club (BSAC) or equivalent certificate of proficiency for the dive or **you** will be directly supervised by a qualified instructor. **You** must:

- use proper equipment; and
- keep to BSAC codes of good practice.

You must not:

- be diving for hire or reward (that is, not receiving any payment for it);
- be diving within 24 hours of flying;
- take a flight within 24 hours of diving; or
- be suffering from any **medical condition** that is likely to affect your fitness to dive.

Note 3 – If yachting, section 7 (Legal liability) does not apply if the yacht has an engine, motor or sails.

Appendix 2

Winter sports activities

Included with additional winter sports cover only.

If **you** have winter sports cover under section 13, that cover applies to the following activities.

If an activity is listed in this appendix, **we** will cover **you** for emergency medical treatment under section 1. Some activities are not covered under section 6 (Personal accident) or section 7 (Legal liability), as shown in the table below.

You must follow all appropriate and recommended safety precautions for the activity, such as wearing a safety helmet or life jacket. **We** will not cover any sport or activity performed professionally.

See general exclusion 26 (Professional activities and competitions) and general exclusion 9 (Deliberate, harmful or reckless acts).

Cross-country skiing	Mono-skiing
Dry-slope skiing	Reindeer sleigh ride
Dry-slope snowboarding	Riding skidoos or snowmobiles (no cover for personal accident or legal liability)
Glacier walking or trekking	Skiing
Husky-sledge driving	Sledging
Ice hockey	Snowboarding
Off-piste skiing or snowboarding – on recognised paths, within resort boundaries and accompanied by a qualified guide or instructor	Snow shoeing
	Tobogganing

