

Travel Insurance Policy ref:VOY/BH/2010



Valid for travel completed by 31st March 2011. Provided you have paid the appropriate premium as shown in your documentation, you are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person. The excesses apply for each person and each section of each claim.

Benefits Schedule	Per Adult	Excess
1. Cancellation & Curtailment	Invoice cost	£50 (£20 for loss of deposit)
2. Emergency medical expenses including Emergency repatriation including Relative's additional expenses <i>Including Emergency dental treatment</i>	£5,000,000	£50
3. Hospital stay benefit (amount per day)	£300 (£15)	Nil
4. Personal accident <i>Maximum payable in the event of death</i>	£15,000 £5,000	Nil
5. Travel delay (£ after 12hrs delay/ £ each 12 hours thereafter/max) Abandonment	£20/£10/£100	Nil
6. Missed departure	£500	£50
7. Baggage - overall limit (£500 for under 18s) <i>Maximum per item, pair or set</i> <i>Total limit for all valuables</i> <i>Emergency purchases</i>	£1,000 £200 £200 £100	£50 Nil
8. Money <i>Cash limit (£50 for under 18s)</i>	£200 £100	£50
9. Passport indemnity	£200	Nil
10. Personal liability	£1,000,000	£100
11. Legal expenses	£10,000	£100
Cover under Sections 12,13 & 14 only applies if the appropriate additional wintersports premium has been paid		
12. Ski equipment – overall limit <i>Maximum per item, pair or set</i> <i>Maximum per item, pair or set hired</i>	£400 £250 £150	£50
13. Ski pack	£250	£50
14. Piste closure (amount per day)	£200 (£20)	Nil
Single Trip policy Features		
Maximum age at start date of cover		79
Maximum period per trip		64 days

Medical conditions

Please answer these questions in relation to yourself and your travelling companions and contact the pre-screening service if necessary.

Have any of you ever suffered from or been investigated or treated for or diagnosed with :
i. any cancer or malignant condition
ii. any lung- or heart related condition (including angina)

Yes

No

Do any of you suffer from any other Pre-Existing Medical Condition as defined (please see Definitions below)?

Yes

No

Your medical conditions (if any) will be covered.

There is **No** cover for claims related directly or indirectly to these conditions. However, cover may be available by contacting our Medical Pre-Screening Service on **08712 085 506** (9am-5.00pm Mon - Sat). You must quote reference **VOY/BH/2010**. In most cases cover is provided at no extra cost. If special terms are necessary we will explain them to you and confirm them in writing.

Non travelling relatives

Serious medical conditions suffered by people who are not insured on this policy but on whom your travel plans depend should be declared to us as Material Facts. Please see section headed Material Facts. Please note calls may be recorded.

Please note

You are not covered for any related claims if you

- are planning to travel against the advice of your doctor or with a view to obtaining medical treatment.
- have been given a terminal prognosis.
- are on a waiting list for treatment or investigation.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Breakdown means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business Colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailment means cutting your planned journey short by early return to the United Kingdom or admission to hospital as an in-patient so that you lose the benefit of accommodation you have paid for.

Illness means any disease, infection, bodily disorder which is unexpectedly contracted by you whilst on your trip or unexpectedly manifests itself for the first time during your trip.

Personal Effects means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you on your trip.

Personal Money means cash, being banknotes and coins, Travellers' Cheques, Postal Orders, travel tickets and accommodation vouchers carried by you for your personal use.

Public Transport means any aeroplane, ship, train or coach on which you are booked to travel.

Pre-Existing Medical Condition means any condition(s) that requires continuing medication (unless both the condition and dosage levels are normally stable and well-controlled) or that has required medical treatment, investigation or surgery within the last 6 months.

Relative means husband or wife (or partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Ski Equipment means skis, snowboards, ski-poles, bindings and ski-boots.

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, Us and Our means White Horse Insurance Ireland Ltd.

You and Your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the Benefits Schedule. You must be resident in the United Kingdom. Each person is separately insured.

24 hour emergency service and medical treatment instructions

Our nominated emergency services is provided by:

AXA Assistance

They may be contacted 24 hours a day on:

Tel: +44 (0) 845 601 7943

Please quote policy reference: VOY/BH/2010

For the attention of all insured persons and medical attendants.

If you or a member of your party have to go to hospital as an in-patient during your trip, and require medical treatment that will cost more than £500 or need to travel home differently to your original plans, our nominated emergency service **MUST** be contacted **BEFORE** making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, our nominated emergency service must be contacted as soon as possible thereafter (See Condition (a) of Section 2 - Emergency Medical and Other Expenses). Failure to obtain proper authorisation will mean the insurers are not liable for the expenses.

How to make a claim

For all claims other than medical emergencies please request an appropriate Claim Form by telephoning:

White Horse Insurance Claims Department
PO Box 173
Bradford
BD11 2WS
UK
Tel: 0871 664 7995 (between 8.00am and 6.00pm)

Please do not send in any documentation until you have a completed Claim Form to go with it. The Claim Form lists the additional documentation necessary to support your claim.

Always make sure that any loss or theft of valuables or any items worth more than £100 are reported to the police within 24 hours and a written report obtained. If your baggage is damaged or lost in transit whilst "checked-in" you must report it to the handling agents or airline immediately on collection and obtain a Property Irregularity Report. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted with your Claim Form.

Material facts

You **MUST** tell us all material facts. A material fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. This requirement also applies to any changes in these things prior to departure. Please refer to General Condition 2. If you are in any doubt as to whether a fact is 'material', you should tell us by calling 01483 562662. If you do not tell us this may result in your claim being invalid. Please note calls may be recorded.

Territorial limits

You are covered for trips to countries within the following Area provided that you have paid the appropriate premium, as shown in your documentation
Area 1 The continent of Europe west of Ural mountains, any country with a Mediterranean coastline, the Canary Islands, Madeira and Iceland

Governing Law

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

1 Cancellation and curtailment

(Cover under this section starts from the date shown on your certificate or the date travel is booked, whichever is the later.)

You are covered up to the amount shown in the Benefits Schedule in respect of irrecoverable costs for unused travel and accommodation (including unused pre-booked excursions up to a value of £100) that you have paid or that you are contractually liable for if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:-

- a the accidental bodily injury, unexpected illness or death of you, your travelling companion, your business colleague or person with whom you intended to stay.
- b the accidental bodily injury, unexpected illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
- c receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- d unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- f your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours of departure, or whilst you are away.
- g your car becoming unusable as a result of theft, fire or accident within 7 days of your departure. This only applies if you are planning to go on a self-drive trip in the car.

You are not covered for

- a. the amount of the Excess shown in the Benefits Schedule.
- b. anything not included in **You are covered** above.
- c. any directly or indirectly related claims if you or your travelling companions have:
 - i. any Pre-Existing Medical Condition as defined, or
 - ii. ever suffered from or been investigated or treated for or diagnosed with
 - any cancer or malignant condition
 - any lung- or heart-related condition (including angina)
- d. any claim directly or indirectly arising out of any medical condition which, at the time this Insurance is arranged and each time you make arrangements for a trip or extend the original period of your insurance, affects you or any of your travelling companions or, as far as you are aware, anyone else on whom your travel plans may depend and:
 - i. you are aware is likely to result in a claim under this insurance, or
 - ii. requires any of you to take continuing medication (unless both the condition and dosage levels are normally stable and well-controlled), or
 - iii. has required treatment or surgery in the previous 6 months, or
 - iv. has resulted in any of you being on a hospital waiting list for treatment or investigation.

We may agree not to apply (c) and (d) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact the medical pre-screening service on **08712 084 595** quoting **VOY/BH/2010**.

- e. any claim arising if any of you made arrangements for a trip:
 - i. against the advice of your doctors, or
 - ii. with a view to obtaining medical treatment, or
 - iii. after you have been given a terminal prognosis, or
 - iv. when you were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- f. any cost incurred in respect of visas obtained in connection with the trip.
- g. disinclination to travel.

Please Note that Curtailment claims will be calculated from the day you return to the United Kingdom or you are hospitalised as an in-patient. Your claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

Conditions

It is a requirement of this Insurance that if you

- a. (for Cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. (for Curtailment) wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements.

Failure to do so will affect the assessment of your claim.

Please also refer to the general exclusions and conditions.

2 Emergency medical, repatriation and associated expenses

You are covered up to the amount shown in the Benefits Schedule for either the necessary and reasonable costs incurred as a result of you sustaining accidental bodily injury, unexpected illness or death during your trip in respect of:-

- a emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to the United Kingdom, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the Benefits Schedule provided that it is for the immediate relief of pain only.
- b additional travel and accommodation expenses (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c additional travel and accommodation expenses (on a bed and breakfast basis) for
 - i. a travelling companion to stay with you and accompany you home, or
 - ii. a relative or friend to travel from the United Kingdom to stay with you and accompany you home.
- d returning your remains to your home or of a funeral in the country where you died, up to the equivalent cost of returning your remains to the United Kingdom, or
- e your necessary additional travel expenses to return home following the death, serious injury or serious illness of a travelling companion insured by us or of your relative or business colleague in the United Kingdom.

You are not covered for

- a. the amount of the Excess shown in the Benefits Schedule in respect of each claim unless a recovery can be made under the terms of the EHIC or any other reciprocal agreement.
- b. any directly or indirectly related claims if you or your travelling companions have:
 - i. any Pre-Existing Medical Condition as defined or
 - ii. ever suffered from or been investigated or treated for or diagnosed with
 - any cancer or malignant condition
 - any lung- or heart-related condition (including angina)
- c. any claim directly or indirectly arising out of any medical condition which, at the time this insurance is arranged and each time you make arrangements for a trip or extend the original period of your insurance:
 - i. you are aware is likely to result in a claim under this insurance, or
 - ii. requires you to take continuing medication (unless both the condition for which you are taking it and your dosage levels are normally stable and well-controlled), or
 - iii. has required treatment or surgery in the previous 6 months, or
 - iv. has resulted in you being on a hospital waiting list for investigation, or treatment.

We may agree not to apply (b) and (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact the medical pre-screening service on **08712 084 595** quoting **VOY/BH/2010**.

- d. any claim arising if you made arrangements to travel
 - i. against the advice of your doctors, or
 - ii. with a view to obtaining medical treatment, or
 - iii. after you have been given a terminal prognosis, or
 - iv. when you were aware of any other circumstances that could reasonably be expected to give rise to a claim.

- e. any treatment or surgery
 - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
 - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.
 - iii. carried out in the United Kingdom or more than 12 months after the expiry of this insurance.
 - iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.
- f. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- g. claims related to manual labour unless declared to and accepted by Us.
- h. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- i. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- j. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Conditions Please note that it is essential under the terms of this insurance that:

- a. Our nominated emergency service are contacted immediately and their prior authority obtained if it appears likely that you require admission to hospital as an inpatient, you require medical treatment which will cost more than £500 (or its equivalent in local currency) or if you wish to return home differently to your original plans. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb our nominated emergency service must be notified as soon as possible. Failure to do so will affect the assessment of your claim.
- b. wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements, such as the EHIC in Europe.
- c. we reserve the right to repatriate you to the United Kingdom or your usual country of residence when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.

Please also refer to the general exclusions and conditions.

3 Hospital benefit

You are covered for the amount shown in the Benefits Schedule for each night spent receiving in-patient hospital treatment that is covered under section 2.

Please also refer to the exclusions and conditions relating to section 2 - Medical Expenses and the general exclusions and conditions.

4 Personal accident

You are covered for the amount shown in the Benefits Schedule if you have an accident whilst you are on your trip which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the Benefits Schedule. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

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

"Permanent Total Disablement" means that for the twelve months following your accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

"Loss of Limb(s)" means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

"Loss of Sight" means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. claims resulting from motorcycling or quad biking.
- b. claims arising out of manual labour.

- c. a "Permanent Total Disablement" claim if at the date of the accident you are over 65 and are not in full time paid employment.
- d. the contracting of any disease, illness and/or medical condition.
- e. the injection or ingestion of any substance.
- f. any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Please also refer to the general exclusions and conditions

5 Travel delay and abandonment

You are covered up to the amounts (a), (b) and (c) shown in the Benefits Schedule if the departure of the public transport on which you are booked to travel is delayed by at least 12 hours. (a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c). However, if your departure from the United Kingdom is delayed for more than 24 hours and you choose to abandon your trip instead of a payment for delay, you are covered for the cost of the trip, up to the maximum claimable under Section 1.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. if you fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the Excess shown in the Benefits Schedule in respect of each claim for Abandonment.
- e. to claim under this section if you have also claimed under Section 6 from the same cause.

Please also refer to the general exclusions and conditions.

6 Missed departure

You are covered up to the amount shown in the Benefits Schedule for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a** the failure of public transport, or
- b** a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. to claim under this section if you have also claimed under Section 5 from the same cause.
- c. for any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:-

- a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the general exclusions and conditions.

7 Baggage

You are covered up to the amounts shown in the Benefits Schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to,

- a** your Personal Effects.
- b** your Valuables.

You are also covered up to the amount shown in the Benefits Schedule in respect of Emergency Purchases for the reasonable cost of buying necessary requirements if you are deprived of your baggage for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases will be deducted from the total claim.

You are not covered for

- a. the amount of the Excess shown in the Benefits Schedule in respect of each claim, except for Emergency Purchases.
- b. more than the amount shown in the Benefits Schedule for any one item, pair or set in respect of Personal Effects and Valuables.

- c. any additional value an item may have because it forms part of a pair or set.
- d. more than £100 in total for Personal Effects stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- e. loss or theft of or damage to Valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage
 - i. to household goods, bicycles, waterborne craft and their fittings of any kind,
 - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon,
 - iii. to watersports and ski equipment,
 - iv. to contact lenses, dentures and hearing aids,
 - v. to Personal Effects or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained,
 - vi. to Personal Effects sent by post, freight or any other form of unaccompanied transit.
 - vii. to sports clothes and equipment whilst in use,
 - viii. caused by moth or vermin or by gradual wear and tear in normal use,
 - ix. caused by any process of cleaning, repairing or restoring,
 - x. caused by leakage of powder or fluid from containers carried in your baggage.
- h. mechanical or electrical breakdown.
- i. more than £50 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt pre-dating the loss.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

8 Personal money

(Cover under this section starts at the time of collection from the Bank, or 72 hours prior to departure, whichever is the later.)

You are covered up to the amount shown in the Benefits Schedule for loss or theft of Personal Money.

You are not covered for

- a. the amount of the Excess shown in the Benefits Schedule in respect of each claim.
- b. loss or theft from an unattended motor vehicle at any time.
- c. more than the amount shown in the Benefits Schedule in respect of all cash carried by you whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value.
- e. loss or theft of Personal Money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

9 Loss of passport

You are covered up to the amount shown in the Benefits Schedule following loss or theft of your Passport for any reasonable additional necessary costs incurred in obtaining a replacement to enable you to continue your trip or return to the United Kingdom.

You are not covered for loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Special exclusions applicable to Sections 7, 8 and 9

You are not covered for

- a. more than £100 in total under these sections in respect of loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of Valuables, Personal Money, Passport and any item valued over £100 unless reported to the police within 24 hours of discovering the loss, and a written report obtained.
- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to Sections 7, 8 and 9

It is a requirement of this insurance that you must:

- a. in the event of a claim,
 - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100 and,
 - ii. retain any damaged items for our inspection.
- b. take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the general exclusions and conditions.

10 Personal Liability

You are covered up to the amount shown in the Benefits Schedule, plus legal costs incurred with our written consent, if you are held legally liable for causing

- a** accidental bodily injury to someone else, or
- b** accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. the amount of the Excess shown in the Benefits Schedule in respect of each claim.
- b. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companions, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companions.
- c. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companions or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings.
 - iv. arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including attached trailers or caravans, any aircraft (whatsoever) any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment.
 - v. arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
 - vi. arising directly or indirectly from or due to any animals belonging to you or in your care, custody or control.
 - vii. arising out of your criminal, malicious or deliberate acts.
 - viii. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by Us.

Condition

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers.

Please also refer to the general exclusions and conditions.

11 Legal expenses

You are covered up to the amount shown in the Benefits Schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. the amount of the Excess shown in the Benefits Schedule in respect of each claim.
- b. any costs and expenses
 - i. to pursue a claim against any member of your family or any of your travelling companions.
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against your Tour Operator, Travel Agent, or us or our agents.

vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. We will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. We will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement
- c. We will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the general exclusions and conditions.

Wintersports Sections 12, 13 and 14.

Cover only applies if you have paid the appropriate premium for Wintersports.

12 Ski equipment and other expenses

- You are covered** up to the amounts shown in the Benefits Schedule, after making reasonable allowance for wear, tear and depreciation and subject to the Special Condition shown below, for
- a. loss or theft of, or damage to Ski Equipment owned or borrowed by you,
 - b. loss or theft of, or damage to Ski Equipment hired by you,
 - c. the cost of necessary hire of Ski Equipment following:
 - i. loss or theft of, or damage to, your Ski Equipment insured by us, or
 - ii. the delayed arrival of your Ski Equipment, subject to you being deprived of their use for not less than 12 hours.

You are not covered for

- a. the amount of the Excess shown in the Benefits Schedule for each claim other than claims for hire costs.
- b. Ski Equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.
- c. damage to Ski Equipment whilst in use for race training or racing.
- d. your damaged Ski Equipment unless returned to the United Kingdom for our inspection.
- e. loss or theft of Ski Equipment not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.
- f. loss or theft of, or damage to, Ski Equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- g. loss or theft of, or damage to, Ski Equipment over 5 years old.

Special condition applicable to Section 12

In respect of loss or damage to Ski Equipment, we will not pay more than the proportion shown below depending on the age of the equipment. Up to 1 year old - 85%; up to 2 years old - 65%; up to 3 years old - 45%; up to 4 years old - 30%; up to 5 years old - 20%; over 5 years - NIL.

Please also refer to the general exclusions and conditions.

13 Ski pack

You are covered up to the amounts shown in the Benefits Schedule for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following

- a. accidental injury or sickness that prevents you from skiing, as medically certified, or
- b. loss or theft of your ski pass.

You are not covered for

- a. the amount of the Excess shown in the Benefits Schedule in respect of each claim.
- b. loss or theft of ski pass not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.

Please also refer to the general exclusions and conditions.

14 Piste closure

(Valid for the period 1st December to 31st March only.)

You are covered for the daily amount shown in your Benefits Schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse conditions or avalanche danger in your pre-booked holiday resort, up to the total amount shown either

- a. for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- b. a compensation payment to you after you return where no alternative is available.

You are not covered if you arranged this insurance or booked your trip within 14 days of departure and at that time conditions in your planned resort were such that it was likely to be not possible to ski.

Conditions

- a. you must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- b. you must submit receipts for the travel and ski pass costs that you wish to claim.

Please also refer to the general exclusions and conditions.

General exclusions

You are not covered for claims arising out of:

- 1 loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However, cover is provided in respect of claims under section 2 of the policy arising through terrorism other than losses arising from nuclear, chemical or biological exposures unless you planned to travel to areas that were publicly known to be affected or threatened by such risks (Please see general condition 3).
- 2 loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU Countries) have advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
- 3 loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
- 4 loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
- 5 any loss, damage, expense, indemnity or benefit under any section other than sections 2, 3, & 4 that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
- 6 you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
- 7 your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
- 8 your anxiety, stress or related disorder or any previously diagnosed psychiatric or psychological disorder.
- 9 sexually transmitted diseases or the influence of alcohol or drugs.
- 10 your participation that was planned or intended at the time of arranging this insurance in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, white-water rafting/canoeing, parachuting, hang-gliding or any other aerial activities, sports involving intentional bodily contact, motor-sports and sailing outside territorial waters, unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them.
- 11 wintersports, other than curling, tobogganing and recreational ice-skating, except when this insurance is taken in connection with a wintersports trip and the appropriate premium paid. In no event, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bob-sleighs.
- 12 scuba diving if you are
 - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 30 metres
 - iii. diving alone
 - iv. diving on or in wrecks or at night.
- 13 racing of any kind (other than on foot).
- 14 you taking part in civil commotions or riots of any kind.
- 15 any consequential loss of any kind, except as may be specifically provided for in this insurance.
- 16 you breaking or failing to comply with any law whatsoever.
- 17 any financial incapacity, whether directly or indirectly related to the claim.
- 18 the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
- 19 a tour operator failing to supply advertised facilities.
- 20 any Government regulation or Act.
- 21 you travelling against the advice of a medical practitioner.

General conditions

- 1** You must tell us all material facts. A material fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. If you are in any doubt as to whether a fact is 'material', you should tell us. If you do not tell us this may result in your claim being invalid.
- 2** You must tell us as soon as possible about any change in risk or material fact which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any material fact. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
- 3** You must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. We reserve the right not to cover such trips or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such trips shall attach unless you accept such terms, including any additional premium, before you depart.
- 4** You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
- 5** You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
- 6** You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
- 7** You must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.
- 8** You must pay us back within 31 days of demand any amounts that we have paid on your behalf that are not covered by this insurance.
- 9** You must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
- 10** You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
- 11** Except for claims under sections 3, 4 & for Travel Delay under section 5, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
- 12** We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
- 13** We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a Credit Voucher.
- 14** This insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
- 15** If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

Customer services and complaints procedure

Our aim at all times is to provide a first class standard of service. However, there may be times when you feel that this objective has not been achieved. Should you have any query or complaints regarding this insurance or the way a claim has been dealt with, in the first instance please write to the

**Customer Services Department
Voyager Insurance Services Ltd.
13-21 High Street, Guildford,
Surrey GU1 3DG**

If you are not satisfied with the way we have dealt with your complaint, please write to:

**The Claims Manager
White Horse Insurance Ireland Ltd
PO Box 173
Bradford
BD11 2WS**

If you are still not satisfied, they have the right to ask the Insurance Ombudsman to review your case. This will not affect your right to take action against us. The address is:

**Financial Services
Ombudsman Bureau
Third Floor
Lincoln House
Lincoln Place
Dublin 2
The Republic of Ireland**

Please always quote your insurance reference and claim number and enclose copies of relevant documentation. This procedure is intended to provide you with prompt and practical assistance in dealing with any complaints but does not affect your legal rights.

Period of insurance

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in the United Kingdom at the start of your trip, and finishes immediately when you return to your home or place of business in the United Kingdom for any reason.

You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the period shown in the Benefits Schedule.

For Cancellation only (Section 1), cover starts from the date shown in your documentation or the date you book your trip, whichever is the later. Personal Money (Section 8) will be covered from the time of collection but not more than 72 hours before travel.

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

Special notice

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment.

In the event of any medical treatment becoming necessary which results in a claim under this insurance, the insured person will be expected to allow insurers or their representatives unrestricted reasonable access to all their medical records and information.

Data protection act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Important notice

We would like to draw your attention to some important features of your insurance including

Insurance Document - You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

Conditions and Exclusions - Specific Conditions and Exclusions apply to individual sections of your insurance, whilst General Exclusions and Conditions will apply to the whole of your insurance.

Health - This insurance contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.

Pregnancy - As is consistent with the treatment of all pre-existing medical conditions under the Policy, the Policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The Policy does, however, cover you should complications arise with your pregnancy due to accidental injury or unexpected illness which occurs while on Your trip.

Property Claims - These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

Limits - This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

Excesses - Under some Sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of the claim under each applicable section.

Reasonable Care - You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

Dangerous Sports & Pastimes - You may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask your agent.

Insurers

Arranged by Voyager Insurance Services Ltd on behalf of Balkan Holidays:
The Insurer for this policy is:
White Horse Insurance Ireland Ltd Registered Office: 14 Clyde Road, Ballsbridge, Dublin 4

Compensation Scheme

White Horse Insurance Ireland Limited, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS, or visit www.fscs.org.uk.

Cancellation Rights

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

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance. In addition, we reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation.

