OTIS Standard Travel Insurance Policy

ref: VOY/OTIS/Standard/2013

Valid for issue no later than 31st March 2014

Provided you have paid the appropriate premium as shown on your certificate of insurance, you are covered in accordance with the full wording shown herein up to the limits indicated below. The limits shown apply per person per trip. The excesses apply per person for each section of each claim.

Benefits schedule

<table>
<thead>
<tr>
<th>Benefits schedule</th>
<th>Standard</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cancellation or curtailment</td>
<td>£1,000</td>
<td>£120 (£20)</td>
</tr>
<tr>
<td>2. Emergency medical expenses including emergency repatriation including relative’s additional expenses including emergency dental treatment</td>
<td>£10,000,000</td>
<td>£120</td>
</tr>
<tr>
<td>3. Hospital stay benefit (amount per day)</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>4. Personal accident - loss of sight, limb(s) or permanent total disablement maximum payable in the event of death</td>
<td>£10,000</td>
<td>£5,000</td>
</tr>
<tr>
<td>5. Travel delay (a) £ after 12 hrs (b) £ each 12 hrs thereafter (c) £ max abandonment (after 12 hours)</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>6. Missed departure &amp; journey disruption</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>7. Baggage - overall limit maximum per item, pair or set total limit for all valuables emergency purchases (after 12 hours)</td>
<td>£750</td>
<td>£120</td>
</tr>
<tr>
<td>8. Personal money cash limit (£30 for under 18s)</td>
<td>£200</td>
<td>£120</td>
</tr>
<tr>
<td>9. Loss of passport</td>
<td>£200</td>
<td>£120</td>
</tr>
<tr>
<td>10. Personal liability</td>
<td>£20,000,000</td>
<td>£120</td>
</tr>
<tr>
<td>11. Legal expenses</td>
<td>£10,000</td>
<td>£120</td>
</tr>
<tr>
<td>12. Hijack (amount per day)</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>13. Pet care (amount per day)</td>
<td>Not available</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Wintersports sections 14, 15 & 16 only apply if you have paid the appropriate additional premium

<table>
<thead>
<tr>
<th>Benefits schedule</th>
<th>Standard</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>14. Ski equipment - overall limit maximum per item, pair or set owned or borrowed maximum per item, pair or set hired</td>
<td>£350</td>
<td>£120</td>
</tr>
<tr>
<td>15. Ski pack</td>
<td>£300</td>
<td>£120</td>
</tr>
<tr>
<td>16. Piste closure (amount per day)</td>
<td>£200 (£20)</td>
<td>£120</td>
</tr>
</tbody>
</table>

Optional golf cover

<table>
<thead>
<tr>
<th>Benefits schedule</th>
<th>Standard</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>17. Golf equipment - overall limit maximum per item, pair or set</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>18. Golf equipment hire (amount per day)</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>19. Green fees (amount per day)</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>20. Hole in one</td>
<td>Not available</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Optional business cover

<table>
<thead>
<tr>
<th>Benefits schedule</th>
<th>Standard</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>21. Business equipment maximum per item, pair or set business samples computer equipment limit business equipment hire (amount per day)</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>22. Business money cash limit</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>23. Emergency courier expenses</td>
<td>Not available</td>
<td>N/A</td>
</tr>
<tr>
<td>24. Business personnel replacement</td>
<td>Not available</td>
<td>N/A</td>
</tr>
</tbody>
</table>

* Loss of deposit claims only

Medical and other emergencies

The emergency assistance provided for you by this insurance is operated by ONE Assist Ltd and Healthwatch S.A. In the event of any illness, injury, accident or hospitalisation which requires

Inpatient treatment anywhere in the world you must contact ONE Assist Ltd.
Tel: +44 (0) 113 316 8015
Fax: +44 (0) 113 316 8016
Email: ops@oneassist.com

Outpatient treatment anywhere in the world, excluding North America and the United Kingdom, you must contact Healthwatch S.A.
Tel: +44 (0) 113 316 024
Fax: +44 (0) 113 316 025
Email: newcase@healthwatch.gr

Outpatient treatment in North America and the United Kingdom, you must contact ONE Assist Ltd.
Tel: +44 (0) 113 316 8015
Fax: +44 (0) 113 316 8016
Email: ops@oneassist.com

ONE Assist Ltd or Healthwatch S.A. may be able to guarantee costs on your behalf. When contacting ONE Assist Ltd or Healthwatch S.A. please state that your insurance is provided by UK General Insurance Ltd and quote;

Scheme name: OTIS Standard
Reference number: 05096A

Please note you must retain receipts for medical and additional costs incurred and you are responsible for any policy excess, unless the excess waiver premium has been paid, and this should be paid by you at the time of treatment.

Hospital treatment abroad

If you or a member of your party have to go to hospital as an in-patient during your trip, require medical treatment that will cost more than £250 (or its equivalent in local currency) or need to travel home differently to your original plans, ONE Assist Ltd must be contacted BEFORE making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, ONE Assist Ltd must be contacted as soon as possible thereafter. Failure to obtain proper authorisation will mean the insurers are not liable for the expenses. If you receive medical treatment abroad as an outpatient, you should ensure the treating doctor or clinic is aware of the following instructions.

Instructions to outpatient clinics

Please send details of the treatment provided, costs after the excess deductions and a copy of the patients certificate of insurance to Healthwatch S.A;
Email: ops@oneassist.com

Outpatient department tel: 0030 2310 254160. Outpatient department fax: 0030 2310 808052. You must include your bank account details, IBAN no’s and/or Swift code for payment to be processed electronically.

Returning early to your home country

If you have to return to your home country under section 1 - cancellation and curtailment or section 2 - emergency medical expenses, ONE Assist Ltd must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home to your country. ONE Assist Ltd reserves the right to repatriate you should our medical advisors consider you fit to travel.

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 you will be expected to allow insurers or their representatives unrestricted reasonable access to all your medical records and information.

Annual multi-trip policy features

<table>
<thead>
<tr>
<th>Benefits schedule</th>
<th>Maximum age at start/renewal of cover</th>
<th>Maximum period per trip</th>
<th>Business travel</th>
<th>Business travel</th>
<th>Wintersports</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum age at start/renewal of cover</td>
<td>64 years</td>
<td>31 days</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Maximum period per trip</td>
<td>31 days</td>
<td>365 days</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

* Wintersports cover only applies where the appropriate additional premium has been paid.
Insurers
This insurance is arranged by Voyager Insurance Services Ltd with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.
Voyager Insurance Services Ltd, Online Travel Insurance Services Ltd, UK General Insurance Ltd and Ageas Insurance Limited are registered as funds and regulated by the Financial Services Authority. This can be checked on the FSA’s register by visiting the FSA’s website at www.fsa.gov.uk or by contacting them on 0845 606 1234.

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.

Compensation scheme
Ageas Insurance 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.

How to make a claim
For all claims other than medical emergencies, you should contact the claims handlers as soon as you become aware of any circumstances likely to give rise to a claim. Please request an appropriate claim form by telephoning:

Direct Group Claims Services
Direct House, 4 Slingsby Court, Doncaster, South Yorkshire, DN4 5NU
Tel: 0844 412 4296 (8.00am - 6.00pm Mon - Fri)

On contacting Direct Group Claims Services please state that your insurance is provided by UK General Insurance Ltd and quote the following:

Scheme name: OTIS Standard Reference number: 05000A

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 valuable property, passport and any items worth more than £100 are reported to the police within 24 hours of discovering the loss and a written report or reference obtained in the country where the incident occurred. If your baggage is damaged or lost in transit whilst ‘checked-in’ you must report it to the handling agents or airline as soon as possible on collection and a receipt and any other requested documentation, must be presented with your claim form.

Please note that UK General Insurance Ltd are an Insurers agent and in the matters of a claim act on behalf of the insurer.

Territorial limits
You are covered for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your certificate;

Area 1
The United Kingdom and Northern Ireland.

Area 2
The continent of Europe West of the Ural mountains, any country with a Mediterranean coastline (excluding Algeria, Libya, Syria and Israel), the Channel Islands, the Canary Islands, the Isle of Man, Madeira and Iceland.

Area 3
Worldwide excluding North America & Caribbean.

Area 4
Australia & New Zealand.

If you have bought the annual multi-trip option, trips wholly within your home country are also insured but only if they include a minimum of 2 nights away from home using pre-booked and pre-paid accommodation.

Period of insurance
If you have paid the appropriate annual multi-trip travel insurance premium and you are under 65 years old, the overall period of insurance shall be for 12 months starting from the date shown in your documentation. This insurance then covers an unlimited number of holiday, leisure or business trips starting within that period, provided that no single trip is intended to be for longer than the maximum number of days shown for the cover you have bought. Wintersports are covered up to a maximum of 17 days in each period of insurance (subject to payment of the appropriate additional premium).

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in your home country, whichever is the later at the start of your trip, and finishes as soon as you return to your home or place of business in your home country, whichever is the earlier for any reason.

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 date shown in your documentation or the date you book your trip, whichever is the later.

Existing health conditions
In respect of travel to all destinations you are not covered for any directly or indirectly related claims if you or any of your travelling companions or anyone upon whose health your travel plans depend;

1. have been given a terminal prognosis.
2. are suffering from any existing medical condition (as defined on page 3) other than those conditions listed in the waived conditions list below and the condition has been resolved and you have been fully discharged.
3. are travelling against the advice of your doctor or with a view to obtaining medical treatment.
4. are on a waiting list for treatment or investigation or are awaiting the results of any tests or investigations.
5. are aware of any medical condition which you/they have but for which a diagnosis has not yet been received.

Existing health conditions (cont)

• Abnormal smear test
• Achilles tendon injury
• Acne
• Adenoids
• ADHD
• Allergic rhinitis
• Alopexia
• Anal fissure/fistula
• Appendectomy
• Astigmatism
• Athlete's foot (Tinea pedis)
• Bell's Palsy
• Benign prostatic enlargement
• Bladder infection (no hospital admissions)
• Blepharitis
• Blindness
• Blocked tear ducts
• Broken bones (other than head or spine)
• Bunion (Hallux Valgus)
• Bursectis
• Caesarean section
• Candidiasis (oral or vaginal)
• Carpal Tunnel Syndrome
• Cartilage injury
• Catarracts
• Cervical erosion
• Cervicitis
• Chalazion
• Chicken Pox
• Cholecystectomy
• Chronic fatigue syndrome (if only symptom is fatigue)
• Coeliac disease
• Cold(s)
• Cold sore
• Colitis
• Conjunctivitis
• Constipation
• Corn pair graft
• Cosmetic surgery
• Cyst - breast & testicular
• Cystitis (no hospital admissions)
• Cystocele (no hospital admissions)
• Deaf Mutism
• Deafness
• Dental surgery
• Dermatitis (no hospital admissions or consultations)
• Deviated nasal septum
• Diphtheria and/or whooping cough
• Dilatation and curettage
• Dislocations
• Dry eye syndrome
• Dysmenorrhea
• Ear infections
• Eczema (no hospital admissions or consultations)
• Endocardial polyp
• Endocarditis
• Endometrial polyp
• Epipharynitis
• Epiphirosis
• Epiphora (watery eye)
• Epipadias
• Erythema nodosum
• Essential tremor
• Facial neuritis (Trigeminal neuralgia)
• Facial paralysis
• Fibrocystic
• Fibroid - uterine
• Fibromyalgia
• Fibrosis
• Frozen shoulder
• Gall bladder removal
• Glandular fever
• Glaucoma
• Glue ear
• Gonfle
• Gout
• Grave’s disease
• Gynaecomastra
• Haemorrhoidectomy
• Haemorrhoids (piles)
• Hammer toe
• Hay fever
• Hernia (not hiatus)
• Hip replacement (no subsequent arthritus)
• Hives (nettle rash)
• HRT (Hormone Replacement Therapy)
• Hysterectomy (no malignancy)
• Impetigo
• Infection
• Infusion
• Ingrowing toe-nail
• Inguinal hernia
• Intestinal neuritis
• Intertingo
• Irritable bowel syndrome (IBS)
• Keratoconus
• Knee injury - collateral/ lateral ligaments
• Knee replacement (no subsequent arthritus)
• Kohlers disease
• Labirynthitis
• Laryngitis
• Learning difficulties
• Leptotrihi
• Leucodema
• Lichen planus
• Ligament injury
• Lipoma
• Macular degeneration
• Mastitis
• Mastoidectomy
• Menopause
• Menorrhagia
• Migraine (provided this is a definite diagnosis)
• Miconia
• Mole(s)
• Molluscum contagiosum
• Myalgia (muscular rheumatism)
• Myalig Encephalomyelitis (ME) (if the only symptom is fatigue)
• Myoedema
• Nasal infection
• Nasal polyp(s)
• Neurogia, neuritis
• Nosedbleed(s)
• Nystagmus
• Obstructive sleep apnoea
• Osgood-schlatler’s disease
• Osteochondritis
• Otosclerosis
• Overactive thyroid
• Ovarectomy
• Pediculosis
• Pelvic inflammatory disease
• Pericarditis
• Pharyngitis rosea
• Post viral fatigue syndrome (if the only symptom is fatigue)
• Prickly heat
• Prolapsed uterus (womb)
• Pruritis
• Psoriasis (no hospital admissions or consultations)
• Pyoderma
• Ringworm
• Ruptured tendons
• Salpingo-oophoritis
• Scabies
• Scalp ringworm
• Scheuermann’s disease
• Scoliosis
• Shingles
• Shoulder injury
• Sinusitis
• Skin ringworm
• Sleep apnoea
• Sore throat
• Sprains
• Stigmation
• Stomach bug
• Strabismus (Squint)
• Stress incontinence
• Studioitits
• Talipes (club foot)
• Tendon injury
• Testicular torsion
• Throat infection(s)
• Thrush
• Thyroid deficiency
• Tinnitus
• Tonsillitis
• Tooth extraction
• Toothache
• Trichomyiasis
• Trigeminal Neuralgia
• Turner’s syndrome
• Umbilical hernia
• Underactive thyroid
• Undescended testicle
• Urinary infection(s)
• Urethritis (no hospital admissions)
• Upper respiratory tract infection
• Urticaria
• Uterine polyp(s)
• Varicose veins
• Varicose veins (legs only, never any ulcers or cellulitis)
• Vasectomy
• Venua
• Vertigo (provided no disabling episodes)
• Vitiligo
• Warts (benign, non-genital)
• Wry neck (Torticollis)
Definitions
Baggage means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you on your trip.
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, or oil or water.
Business colleague means any person that you work closely with whose absence for a period of one or more days necessitates the cancellation or curtailment of the trip as certified by a director of the business.
Curtailment/curtail means cutting your planned trip short by early return to your home country or admission to hospital as an inpatient so that you lose the benefit of accommodation you have paid for.
Existing medical condition means:
   a. any past or current condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 12 months prior to the commencement of cover under this policy and/or prior to any trip, and
   b. any heart or circulatory condition (including angina & hypertension) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip.
Family means two adults and all of their children (including foster children) aged 17 and under (20 and under if in full time education). All persons must live at the same address.
Home country means your usual place of residence in the United Kingdom, Channel Islands or Isle of Man.
Illness means any disease, infection or bodily disorder which is unexpectedly contracted by you whilst on your trip or unexpectedly manifests itself for the first time during your trip.
North America means the United States of America, Canada, Mexico and the Caribbean islands including Bahamas & Bermuda.
Personal money means cash, being banknotes and coins, travellers' cheques, travel tickets and accepted bank or post office vouchers carried by you for your personal use.
Public transport means any aeroplane, ship, train or coach on which you are booked to travel.
Relatives 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).
Resident means a person who permanently resides in the United Kingdom, Channel Islands or Isle of Man and is registered with a medical practitioner in their home country.
Ski equipment means skis, snowboards, ski-poles, bindings, ski-boots and snowboard boots.
Trip means any holiday, leisure or business trip which begins and ends in your home country and for which you have paid the appropriate premium.
Unattended means out of your immediate control and supervision such that you are unable to prevent loss, theft or damage occurring.
Valuables means cameras and other photographic equipment, audio and video equipment, computers, all discs, CDs, tapes and cassettes, other electronic or electrical equipment of any kind, spectacles and/or sunglasses, telescopes and binoculars, jewellery, watches, furs and items made of or containing precious or semi-precious stones or metals.
We, us and our means the insurers.
You and your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the policy features table. You must be resident in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in your home country. Each person is separately insured.

Section 1 Cancellation or 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 for your part of the unused travel and accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from any other source.

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 have paid the appropriate premium,
   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 unscheduled medical treatment and, in the case of Vista Marine, contact with the prior agreement 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 your home country, by whatever means deemed medically necessary. The cost of emergency medical 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.
   e. additional travel and accommodation expenses (on a bed & breakfast basis) for:
      i. a travelling companion to stay with you and accompany you home, or
      ii. a relative or friend to travel from your home country to stay with you and accompany you home.
   f. return home if you are unable to travel as originally planned.
   g. additional travel and accommodation expenses (on a bed & breakfast basis) for:
      i. a travelling companion to stay with you and accompany you home, or
      ii. a relative or friend to travel from your home country to stay with you and accompany you home.
   h. removing your remains to your home country or to a funeral in the country where you intended to stay.
   i. a member of your party to travel from your home country to stay with you and accompany you home.
   j. costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Section 2 Emergency medical expenses
If you or a member of your party have to go to hospital as an in-patient during your trip, require medical treatment that will cost more than £225 (or its equivalent in your local currency) or need to travel home differently to your original plans, ONE Assist Ltd must be contacted BEFORE making any arrangements. If this is not possible because the condition requires you to save life or limb, ONE Assist Ltd must be contacted as soon as possible thereafter. Failure to obtain proper authorisation will mean the insurers are not liable for the expenses.
You are covered up to the amount shown in the benefits schedule for the costs necessarily 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 your home country, by whatever means deemed medically necessary.
   b. additional travel and accommodation expenses (on a bed & breakfast basis) for:
      i. a travelling companion to stay with you and accompany you home, or
      ii. a relative or friend to travel from your home country to stay with you and accompany you home.
   c. additional travel and accommodation expenses (on a bed & breakfast basis) for:
      i. a travelling companion to stay with you and accompany you home, or
      ii. a relative or friend to travel from your home country to stay with you and accompany you home.
   d. removing your remains to your home country or to a funeral in the country where you intended to stay.
   e. with the prior agreement of our nominated emergency service, your necessary additional travel expenses to return home following the death, injury or illness of a travelling companion insured by us or of your (or your travelling companion’s) relative or business colleague in your home country.
You are not covered for:

a. the amount of the excess shown in the benefits schedule,
   b. anything not listed above in the items you are covered for above,
   c. any directly or indirectly related claims if you or any of your travelling companions or anyone upon whose health your travel plans depend-
      i. have been given a terminal prognosis,
      ii. are suffering from any existing medical condition (as defined) other than those conditions listed in the waived conditions list and the condition has been resolved and you have been fully discharged,
      iii. are travelling against the advice of your doctor or with a view to obtaining medical treatment,
      iv. are on a waiting list for treatment or investigation or are awaiting the results of any tests or investigations,
      v. are aware of any medical condition which you/they have but for which a diagnosis has not yet been received,
   d. any costs incurred in respect of visas obtained in connection with the trip,
   e. disinclination to travel,
   f. failure to obtain the necessary passport, visa or permit for your trip,
   g. the cost of this policy.

Please note that curtailment claims will be calculated from the day you return to your home country or are admitted to hospital as an inpatient. Your claim will be based solely on the number of complete nights’ accommodation lost. In the case of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.
Please also refer to the general exclusions and conditions.

Definitions
k. 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.

Conditions
Please note that it is essential under the terms of this insurance that:
a. our nominated emergency service is contacted immediately and their prior authority obtained if it appears likely that you require admission to hospital, you require medical treatment which will cost more than £250 (or its equivalent in local currency) or if you wish to return home earlier than your original plans. It is not possible to notify them in advance because the condition requires immediate treatment to save your 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 EHO in Europe and MEDICARE in Australia.

Please also refer to the general exclusions and conditions.

Reciprocal health agreements
EU, EEA or Switzerland
If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC either on line at www.ehic.org.uk or by telephoning 0845 606 2030. This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card we will not apply the deduction of excess under section 2 - emergency medical expenses.

Australia
If you require medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment provided by the public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au or by emailing medicalcare@medicareaustralia.gov.au. Alternatively please call our nominated emergency service for guidance. If you are admitted to hospital contact must be made with our nominated emergency service as soon as possible and their authority in obtained in respect of any treatment NOT available under MEDICARE.

Section 3
Hospital stay benefit
NOT AVAILABLE

Section 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 18 at the date of the accident, the amount you are covered for in the event of your death is shown in the benefits schedule.

‘Accident’ means that you suffer bodily injury as a result of an identifiable and unexpected external cause.

‘Personal accident’ is a term that means that for the 12 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 total and permanent loss of sight which shall be considered as having occurred:
a. in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

You are not covered for:
a. claims resulting from motorcycling.
b. claims arising out of manual labour.
c. a ‘permanent total disablement’ claim if at the date of the accident you are over the statutory retirement age and are not in full time paid employment.

Please also refer to the general exclusions and conditions.

Section 5
Travel delay & abandonment
NOT AVAILABLE

Section 6
Missed departure & journey disruption
NOT AVAILABLE

Section 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, damage to:
a. your baggage,
b. your valuables.

We may at our option replace, reinstate or repair the lost or damaged baggage.

You are also covered up to the amount shown in the benefits schedule for the 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 these costs. 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, except for emergency purchases.
b. more than the amount shown in the benefits schedule for any one item, pair or set in respect of baggage and valuables.
c. any additional value name may have because it forms part of a pair or set.
d. more than £100 in total for baggage stolen from an unattended motor vehicle between the hours of 8p.m. and 6a.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 unattended unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
f. brokage 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 to:
   i. 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 baggage in transit reported to the carrier immediately and a written Property Irregularity Report is obtained.
   vi. to baggage 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. by any process of cleaning, repairing or restoring.
   x. caused by leakage of powder or fluid from containers carried in your baggage.
   y. mechanical or electrical breakdown.
   z. more than the amount of sunglasses unless unsubstantiated 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.

Section 8
Personal money
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.
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 cash carried by you whether it may belong to.
d. any loss resulting from shortages due to error, omission or depreciation in value.
e. loss of personal money whilst unattended 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.

Section 9
Loss of passport
You are covered up to the amount shown in the benefits table following loss or theft of your passport for any additional necessary travel and accommodation costs, including the cost of any emergency passports, visas or permits incurred to enable you to continue your trip or return to your home country.
You are not covered for:
a. the amount of the excess shown in the benefits schedule.
b. loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.
c. the cost of a permanent replacement for the passport itself.

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 & 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. any loss or theft unless reported to the police within 24 hours of discovering the loss and a written report or reference obtained in the country where the incident occurred.
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 & 9
You are required to:
   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,
   ii. retain any damaged items for our inspection.
   iii. Failure to exercise all reasonable care may result in your claim being reduced or declined.
   iv. take care of your property at all times and take all practical steps to recover any item lost or stolen.
Please also refer to the general exclusions and conditions.

Section 10
Personality 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 trip 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 trip accommodation and its contents, not owned by you or a member of your family or your travelling companions.
Section 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.
- 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 legal action relating directly or indirectly to medical negligence or any allegation thereof.

Section 12 Hijack
NOT AVAILABLE

Section 13 Pet care
NOT AVAILABLE

Wintersports sections 14, 15 & 16
The following sections only apply if you have paid the appropriate additional wintersports premium.

Section 14 Ski equipment & 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 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 and whilst out of sight wherever possible 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 in the country where the incident occurred.
- 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.
- h. loss or theft of ski equipment left unattended in a public place.

Special conditions applicable to section 14
- a. the maximum we will pay for any one item, pair or set of articles is the proportion of original purchase price shown below or the "maximum per item" limit shown in the benefits schedule, whichever is the less.
- b. in the event of a claim you must:
  i. provide receipts or other documentation to prove ownership and value, especially in respect of valuable and any items for which you are claiming more than £100, and
  ii. retain any damaged items for our inspection.
- c. take care of your property at all times and take all practical steps to recover any item lost or stolen.
- d. failure to exercise all reasonable care may result in your claim being reduced or declined.

Age of equipment Proportion of original purchase price
Up to 1 year 85%
Up to 2 years 65%
Up to 3 years 45%
Up to 4 years 30%
Up to 5 years 20%
Over 5 years NIL

Please also refer to the general exclusions and conditions.

Section 15 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.
- b. any claim not substantiated by a police and/or a medical report.

Please also refer to the general exclusions and conditions.

Section 16 Piste closure
(Valid for the period 1st December to 31st March only)
You are covered for the daily amount shown in the 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 trip 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.

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.

Optional golf cover
NOT AVAILABLE

Section 17 Golf equipment
NOT AVAILABLE

Section 18 Golf equipment hire
NOT AVAILABLE

Section 19 Green fees
NOT AVAILABLE

Section 20 Hole in one cover
NOT AVAILABLE

Section 21 Business equipment
NOT AVAILABLE

Section 22 Business money
NOT AVAILABLE

Section 23 Emergency courier expenses
NOT AVAILABLE

Section 24 Business personnel replacement
NOT AVAILABLE
Important

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, invasion, acts of foreign enemies, terrorism, 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. This is not applicable, however, in respect of claims under section 2 - emergency medical expenses arising through terrorism other than losses arising from nuclear, chemical and 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 2.)

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 resulting from or attributable to radioactive contamination of any nature.

3. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.

4. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.

5. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).

6. sexually transmitted diseases or the influence of alcohol or drugs.

7. your participation that was planned or intended at the time of arranging this insurance in activities of a hazardous nature except as listed on page 6 under the activities levels 1, 2 & 3, (where the appropriate additional premium has been paid), 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.

9. wintertosports, other than curling, tobogganing and recreational ice-skating, except when this insurance is taken in connection with a wintertosports trip and the appropriate premium paid as provided for under the activities levels 1, 2 & 3. In an event, however, is cover granted for wintertosports if you are aged over 74 or for ski or skilift racing in major events, ski jumping or the use of skeletons or bob-sleighs.

10. 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 30m, or
   iii. diving alone, or
   iv. diving in wrecks or at night.

11. racing or race training of any kind (other than on foot or sailing) except as provided for under the activities levels 1, 2 & 3.

12. you taking part in civil commotions or riots of any kind.

13. any consequential loss of any kind, except as may be specifically provided for in this insurance.

14. you breaking or failing to comply with any law whatsoever.

15. manual labour of any kind unless declared to and accepted by us.

16. your financial incapacity, whether directly or indirectly related to the claim except as provided for under section 1 - cancellation or curtailment (e).

17. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.

18. a tour operator failing to supply advertised facilities.

19. any government regulation or act.

20. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

21. you travelling against the advice of a medical practitioner.

General conditions
1. there is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. You must, to the best of your knowledge, give answers to the questions we ask when you buy your travel insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid. If you think you may have given us any incorrect answers or if you want any help, please contact Voyager Insurance Services Ltd on 0844 249 9280 as soon as possible and we will be able to tell you if we can still offer you cover.

2. You must notify Online Travel Insurance Services on 0844 249 9280 as soon as possible about any change in circumstances 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 persons(s) to be insured under this policy. We have the right to reassess your coverage, policy terms and/or premium after you have advised us of any such change this may include accepting a claim for the cancellation charges applicable at that time if no suitable or alternative cover for your changed circumstances can be provided. 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 notify Online Travel Insurance Services on 0844 249 9280 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, conditions and charges.

4. You must advise the claims handlers of any possible claim as soon as possible. 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 agree to have a post mortem examination. All such examinations will be at our expense.

8. You must pay back within 1 month 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 section 3 - hospital stay benefit, section 4 - personal accident, section 5 - travel delay, section 12 - hijack & section 13 - pet care, 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. No refund of premium will be allowed after the cooling off period following the date of purchase of this insurance nor after any travel has begun.

15. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 - cancellation or curtailment then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.

16. 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.
Complaints procedure
It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below.

Complaints regarding:
A. The sale of your policy, please contact;

Voyager Insurance Services Ltd, 13-21 High Street Guildford, Surrey, GU1 3DG
Tel: 01483 562662
Fax: 01483 569676
Email: enquiries@voyagerins.com

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Customer Relations Department
UK General Insurance Group Limited
Old Mill Business Park
Gibraltar Island Road
Leeds, LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

Complaints regarding:
B. Your claim, please contact:

Direct Group Claims Services
Direct House, 4 Sidings Court, Doncaster, South Yorkshire, DN4 5NU
Tel: 0845 412 4296 (6.00am-6.00pm Mon-Fri)

In all correspondence please state that your insurance is provided by UK General Insurance Group Limited and quote the following:
Scheme name: OTIS Standard
Scheme reference: 05098A

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

Financial Ombudsman Service, South Quay Plaza, 100 Marsh Wall, London, E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 0207 964 1001
Email: complaint.info@financial-ombudsman.org.uk

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. 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.

Your statutory rights are not affected if you do not follow the complaints procedure above. For further information about your statutory rights contact your local authority, Trading Standards Service or Citizens Advice Bureau.

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

1. 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.

2. 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.

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

4. 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. Deductions will be made in respect of wear, tear and depreciation.

5. 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.

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

7. 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 not pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

8. Sports & activities
   You may not be insured if you are going to take part in sports & activities where there is a generally recognised risk of injury. Please check that this insurance covers you by asking us.

9. Customer service
   We always try to provide a high level of service. However, if you think we have not lived up to your expectations, please refer to the wording which outlines our complaints procedure.

10. Cancellation rights
    This insurance contains a 14 day ‘cooling off’ period during which you can return it and get a full refund, providing you have not travelled and there are no claims.

11. Fraudulent claims
    It is a criminal offence to make a fraudulent claim.

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 Online Travel Insurance Services Ltd, within 14 days of receipt and we will refund your premium providing you have not travelled, made a claim or intend to make a claim.

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. Thereafter you may cancel the policy at any time by writing to the Online Travel Insurance Services Ltd, however no refund of premium is payable.

Information you need to tell us
There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your travel insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid. If you think you may have given us any incorrect answers if it you want any help, please contact Voyager Insurance Services Ltd on 01483 562662 as soon as possible and we will be able to tell you if we can still offer you cover.

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. We may also send the information, in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area.
Activities - Cover options
Level 1
This policy automatically covers you to undertake the activities listed below on an amateur basis:

- Abseiling;
- Aerobics;
- Angling;
- Archery;
- Athletics;
- Badminton;
- Ballooning;
- Banana boating;
- Baseball;
- Basketball;
- Biathlon;
- Big foot skiing (W/S premium must be paid);
- Black water rafting (grades 1-4);
- Boating (inside 12 mile limit);
- Board sailing;
- Bowls;
- Bowling;
- Bungee jumping (incidental 1-3 jumps);
- Camel riding;
- Canoeing (grades 1-3);
- Canoeing (grades 4-5);
- Cat skiing (W/S premium must be paid);
- Clay pigeon shooting;
- Climbing (indoor only);
- Cricket;
- Croquet;
- Cross country skiing (W/S premium must be paid);
- Curling;
- Cycling (not BMX, competition or stunting);
- Cycling (recreational including mountain bikes);
- Dance;
- Deep sea fishing (recreational inside 12 mile limit);
- Dinghy sailing (inside 12 mile limit);
- Diving (recreational);
- Dog sledging (W/S premium must be paid);
- Dry slope skiing (W/S premium must be paid);
- Elephant trekking;
- Fell running;
- Fell walking;
- Fencing;
- Flying (in light aircraft as a passenger, not piloting);
- Fishing (angling);
- Football (recreational or incidental soccer);
- Glacier walking (under 2000m, W/S premium must be paid);
- Gliding (as a passenger, not piloting);
- Go karting below 250cc (no liability);
- Golf;
- Handball;
- Hiking/trekking/walking below 4000m;
- Hill walking;
- Hockey;
- Horse riding (NOT competitions, racing, jumping & hunting);
- Hot air ballooning (as a passenger only);
- Ice skating (on rink, W/S premium must be paid);
- Indoor climbing (on climbing wall only);
- Jet skiing (no liability);
- Kayaking (grades 1-3 rivers/sea);
- Kayaking (grades 4-5);
- Kite buggying (single seat);
- Kite flying (friction);
- Kite surfing (over water);
- Lacrosse;
- Marathon running;
- Mono-skiing (W/S premium must be paid);
- Motorcycling (on road, provided you hold an appropriate full licence and are wearing a helmet);
- Mountain biking (not competition);
- Netball;
- Off-piste skiing (W/S premium must be paid);
- Orienteering;
- Paintballing;
- Paragliding;
- Parascending (towed by boat);
- Pistol shooting;
- Pony trekking;
- Raquet ball;
- Rafting (grades 1-4);
- Rambling;
- Rifle range shooting;
- Roller blading;
- Roller skating;
- Rounders;
- Rowing;
- Safari (organised trips only);
- Sail boarding;
- Sailing (inside 12 mile limit);
- Scuba diving (maximum depth 30m);
- Skateboarding (recreational);
- Skiing (W/S premium must be paid);

Sledging (W/S premium must be paid);
- Snooker;
- Snorkelling;
- Snow-boarding (W/S premium must be paid);
- Snow-mobiling (W/S premium must be paid);
- Softball;
- Squash;
- Surfing;
- Table tennis;
- Tai chi (non-contact);
- Ten pin bowling;
- Tennis;
- Tobogganing (W/S premium must be paid);
- Trampolining (recreational);
- Volleyball;
- Water polo;
- Water skiing;
- Water tubing;
- White water canoeing/rafting (up to grade 3 rivers only);
- Windsurfing (inside 12 mile limit);
- Zip wiring;

Level 2
In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to an additional premium.
- Black water rafting (grades 5-6);
- Bungee jumping (more than 3 jumps);
- Cycling (on road, including event training);
- Flying (piloting of light aircraft as PPL holder);
- Football (amateur competition/tour);
- Glacier walking (2000-4000m, W/S premium must be paid);
- Gliding (as pilot with necessary licence);
- Gymnastics;
- Kite surfing (over land);
- Parachuting (static line & sky diving, tandem only - max 3 jumps);
- Paragliding;
- Rafting (above grade 4);
- Scuba diving (maximum depth 40m);
- Skateboarding (demonstration or competitive);
- White water canoeing/rafting (grade 4 and over);

Level 3
In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to an additional premium.
- American football;
- Bouldering (with crash pad; max height 7m);
- Canyoning;
- Cycling (on road, including competition but not BMX or stunting);
- Diving (high diving);
- Flying (piloting of light aircraft under instruction);
- Gaelic football;
- Glacier walking (4000-6000m, W/S premium must be paid);
- Gliding (as pilot under instruction);
- Hang gliding;
- Helki skiing (with a qualified guide, W/S premium must be paid);
- High diving;
- Hiking/trekking/walking 4000-6000m;
- Horse riding (including jumping but not racing/hunting);
- Hurling;
- Ice hockey (W/S premium must be paid);
- Judo (training only);
- Karate (training only);
- Kendo (training only);
- Kick boxing (training only);
- Martial arts (training only, excluding mixed martial arts);
- Motorcycling (off road, excluding competition/jumping/stunting, provided you hold an appropriate full licence and are wearing a helmet);
- Mountain biking (including amateur competitions);
- Parachuting (sky diving - solo, maximum 3 jumps);
- Polo;
- Rugby union & league;
- Sailing (outside 12 mile limit);

W/S = Wintersports

Special conditions and exclusions applicable to Level 2 and Level 3 activities.

Please note
Whilst participating in any of the activities listed under Level 2 or Level 3, the following will apply:

a. no cover will be provided under section 4 - personal accident;

b. no cover will be provided under section 10 - personal liability.

c. the policy excess will be increased to £200 per person per claim.

d. you must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

Please note the normal policy terms and conditions will still apply.

Please also refer to the general exclusions and conditions.

If the activity in which you are participating is not listed or you need to pay an additional premium for those activities listed in Level 2 or Level 3, please contact Online Travel Insurance Services on 0844 249 9280.