

Online Ski Cover Longstay travel insurance policy 2016

ref: VOY/OTISSC/2016 05622C

Valid for issue no later than 31st March 2017.

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	Limits	Excess
1. Cancellation or curtailment	£2,000	£120 (£20)*
2. Emergency medical expenses <i>including emergency repatriation including relative's additional expenses including emergency dental treatment</i>	£10,000,000 £350	£120
3. Hospital stay benefit (amount per day)	£100 (£25)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death maximum payable in the event of death if under 16</i>	£25,000 £5,000 £1,000	Nil
5. Travel delay (a) £ after 12 hrs (b) £ each 12 hrs thereafter (c) £ max abandonment (after 12 hours)	(a)£20 (b)£10 (c)£300 £2,000	Nil £120 (£20)*
6. Missed departure & journey disruption	£800	£120
7. Baggage - overall limit <i>maximum per item, pair or set total limit for all valuables emergency purchases (after 12 hours)</i>	£1,500 £150 £150 £150	£120 Nil
8. Personal money (cash limit [£50 for under 18's])	£350 (£100)	£120
9. Loss of passport	£350	£120
10. Personal liability	£2,000,000	£120
11. Legal expenses	£15,000	£120
12. Hijack (amount per day)	£200 (£20)	Nil
13. Pet care (amount per day)	£350 (£50)	Nil
Sections 14 & 15 only apply if you have paid the appropriate additional wintersports premium.		
14. Ski equipment - overall limit <i>maximum per item, pair or set owned or borrowed maximum per item, pair or set hired</i>	£350 £350 £200	£95
15. Ski pack	£300	£95
Longstay policy features		
Maximum age at date of departure	45 years	
Maximum period per trip	12 months	

* Loss of deposit claims only.

24 hour medical emergency and repatriation service

The nominated emergency service referred to in this policy is operated by Global Response.

The emergency assistance provided for you by this insurance is operated by Global Response 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:

Global Response
Tel: +44 (0) 113 3180 197
Fax: +44 (0) 113 3180 198
Email: operations@global-response.co.uk

Outpatient treatment, in North America and the United Kingdom you must contact:

Global Response
Tel: +44 (0) 113 3180 197
Fax: +44 (0) 113 3180 198
Email: operations@global-response.co.uk

Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, you must contact:

Healthwatch S.A.
Tel: +44 (0) 113 3180 124
Fax: +44 (0) 113 3180 125
Email: newcase@healthwatch.gr



When contacting Global Response or Healthwatch S.A. please state that your insurance is provided by UK General Insurance Ltd and quote;

Scheme name: Online Ski Cover insurance 2016
Reference number: 05622C

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: newcase@healthwatch.gr. Outpatient department fax: 0030 2310 256455 or 0030 2310 254160. Outpatient department tel: 0030 2310 808052. You must include your bank account details, IBAN no's and/or Swift code for payment to be processed electronically.

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

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 online at www.ehic.org.uk or by telephoning 0300 330 1350. 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 and make use of the treatment offered to you. 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 at a 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.humanservices.gov.au/medicare or by emailing medicare@humanservices.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 obtained in respect of any treatment NOT available under MEDICARE.

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
PO Box 1188, Doncaster, DN1 9PQ
Tel: 0344 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: Online Ski Cover insurance 2016
Reference number: 05622C

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, personal money, passport and any items worth more than £100 are reported to the police within 24 hours of discovering the loss, or as soon as possible after that, 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 Property Irregularity Report is obtained. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted 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.

Important information

Under European Union (EU) travel regulations, you are entitled to claim compensation from your carrier if any of the following happen;

- 1. Denied boarding and cancelled flights** - If you check in on time but you are denied boarding because there are not enough seats available or if your flight is cancelled, the airline operating the flight must offer you financial compensation.
- 2. Long delays** - If you are delayed for two hours or more, the airline must offer you meals and refreshments, hotel accommodation and communication facilities. If you are delayed for more than five hours, the airline must also offer to refund your ticket.
- 3. Luggage** - If your checked-in luggage is damaged or lost by an EU airline, you must claim compensation from the airline within 7 days. If your checked-in luggage is delayed, you must claim compensation from the airline within 21 days of its return.
- 4. Death or injury** - If you are injured in an accident on a flight by an EU airline, you may claim damages from the airline. If you die as a result of these injuries your family may claim damages from the airline.

Full details are available at <http://ec.europa.eu/transport/passenger-rights/en/index.html>

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.
- Area 4** Australia & New Zealand.
- Area 5** Worldwide including North America.

For longstay policies, rating is determined by where the majority of time will be spent.

Important conditions relating to health & activities

Please consider these questions very carefully in relation to yourself and your travelling companions insured under this policy.

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 or if 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.

1. Have you or your travelling companions been given a terminal diagnosis?	Yes	There is no cover for claims related directly or indirectly to these conditions.
No		
2. Are you or your travelling companions planning to travel against the advice of a medical practitioner or travelling specifically to seek, or you know you will need, medical treatment while you are away?	Yes	
No		There is no cover for claims related directly or indirectly to these conditions, however cover may be available by contacting Online Travel Insurance Services on 0330 880 5049 . To avoid unnecessary extra cost, you should only contact us if the answer to any of questions 4, 5 or 6 is YES . If all the appropriate answers are NO then there is no need to contact us and your condition(s) will be covered. Any special terms that are necessary will be explained to you and confirmed in writing. Please note calls may be recorded.
3. Are you or your travelling companions on a waiting list for treatment, tests or investigation or awaiting the results of any tests or investigations?	Yes	
No		
4. Within the last 12 months, have you or your travelling companions suffered from, been investigated for, diagnosed with, received treatment or taken any medication for; a. any cancer or malignant condition. b. any lung related condition (other than stable, well controlled asthma that requires not more than 2 inhalers). c. any heart related condition (including angina)? NB – You must contact us if you take any medication for any of these conditions.	Yes	
No		There is no cover for claims related directly or indirectly to these conditions, however cover may be available by contacting Online Travel Insurance Services on 0330 880 5049 . To avoid unnecessary extra cost, you should only contact us if the answer to any of questions 4, 5 or 6 is YES . If all the appropriate answers are NO then there is no need to contact us and your condition(s) will be covered. Any special terms that are necessary will be explained to you and confirmed in writing. Please note calls may be recorded.
5. Do you or your travelling companions suffer from any other medical condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 6 months prior to the date this insurance was arranged or the date that you subsequently made arrangements for a trip? NB – Continuing regular medication that is taken at home for a stable, well-controlled condition does not amount to “treatment” in this context and so does not need to be screened. If you or your travelling companions have stable conditions that require no more than two routine check-ups/reviews per year each then you do not need to be screened.	Yes	
No		
6. Has your or your travelling companions’ doctor changed any regular prescribed medication in the last three months?	Yes	There is no cover for claims related directly or indirectly to these conditions, however cover may be available by contacting Online Travel Insurance Services on 0330 880 5049 . To avoid unnecessary extra cost, you should only contact us if the answer to any of questions 4, 5 or 6 is YES . If all the appropriate answers are NO then there is no need to contact us and your condition(s) will be covered. Any special terms that are necessary will be explained to you and confirmed in writing. Please note calls may be recorded.
No		
Your medical conditions (if any) will be covered *		

7. Are you aware of any existing medical conditions suffered by non-travellers whose state of health is likely to cause you to cancel or amend your travel plans? If so, please contact Voyager Insurance Services on 01483 562662 to see what cover may be available.
8. Are you planning to take part in any hazardous activities (see general exclusions 8-11 in the policy wording)? If so, please contact Online Travel Insurance Services Ltd on 0330 880 5049 .

* Please also refer to the general exclusions and conditions on page 6.

Important

You must tell us if, at any time during the period of insurance and each time you make arrangements to travel, there is a change in circumstances and you answer ‘yes’ to any of the important conditions relating to health and activities by contacting us, as shown, as soon as possible so that we may reassess your coverage relating to any trips you have booked or may wish to book in the future.

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 the health 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. Claims arising from alcohol** - We do not expect you to avoid alcohol during your trip, but will not cover any claim arising from excessive alcohol consumption, by which we mean where you have drunk so much alcohol that you have notably impaired your faculties and/or judgement and you need to make a claim. Please refer to general exclusions 8-10.
- 8. 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.
- 9. 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.
- 10. 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.
- 11. 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. We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation.
- 12. Fraudulent claims** - It is a criminal offence to make a fraudulent claim.

Insurers

This insurance is arranged by Voyager Insurance Services Ltd. It is underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Voyager Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 500 8082

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portoken Street, London E1 8BN) by phone on 020 7892 7300 and on their website at www.fscs.org.uk.

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.

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.

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.

Period of insurance

Except as stated below, cover 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 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.

Definitions

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

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, 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.

Consequential Loss means unless we provide cover under this insurance, any other loss, damage or additional expenses following on from the event for which you are claiming is not covered. Examples of which would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

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 or you are confined to your accommodation.

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, the Caribbean islands, Bahamas & Bermuda.

Non-traveller means your relatives or business colleagues who are not travelling with you and people with whom you have arranged to stay.

Off Piste means skiing and snowboarding (within ski area boundaries providing local safety guidelines and warnings are observed).

Personal money means cash, being bank notes and coins, travellers' cheques, 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.

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).

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 the United Kingdom.

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.

Wintersports means cross country (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off-piste skiing or snowboarding (provided local safety guidelines and warnings are observed), on-piste skiing, on-piste snowboarding, snow blading and sledging.

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 anywhere else 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 damage at your home within 48 hours prior to your departure, or whilst you are away.
- g. your car becoming unusable as a result of theft, fire or accident within 7 days prior to 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 at the time this insurance was arranged and each time you make arrangements for a trip;
 - i. you or your travelling companions have been given a terminal diagnosis, or
 - ii. you or your travelling companions are planning to travel against the advice of a medical practitioner or travelling specifically to seek, or you know you will need, medical treatment while you are away, or
 - iii. you or your travelling companions are on a waiting list for treatment, tests or investigation or awaiting the results of any tests of investigation.
- d. any directly or indirectly related claims if, within the last 12 months, you or your travelling companions have suffered from, been investigated, treated for or diagnosed with;
 - i. any cancer or malignant condition.
 - ii. any lung related condition (other than stable, well controlled asthma that requires no more than 2 inhalers).
 - iii. any heart related condition (including angina).
 - iv. any existing medical condition, as defined.

We may agree not to apply (d) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **Online Travel Insurance Services Ltd** on **0330 880 5049**.

- e. any claim related to the health of a non-traveller if you made arrangements for your trip in the knowledge that their state of health is likely to cause you to cancel or amend your travel plans, unless agreed by us and confirmed in writing. If you are in any doubt, please call **Voyager Insurance Services Ltd** on **01483 562662**.
- f. any costs incurred in respect of visas obtained in connection with the trip.
- g. disinclination to travel.
- h. failure to obtain the necessary passport, visa or permit for your trip.
- i. 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 so that you lose the benefit of accommodation you have paid for, or being confined to your accommodation. 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.

Please also refer to the general exclusions and conditions.

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 £250 (or its equivalent in local currency) or need to travel home differently to your original plans, Global Response must be contacted BEFORE making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, Global Response 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. 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 & 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 & 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. 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 your home country.
- 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 unless a recovery can be made under the terms of the EHIC or any other reciprocal arrangement.
- b. any directly or indirectly related claims if at the time this insurance was arranged and each time you make arrangements for a trip;
 - i. you or your travelling companions have been given a terminal diagnosis, or
 - ii. you or your travelling companions are planning to travel against the advice of a medical practitioner or travelling specifically to seek, or you know you will need, medical treatment while you are away, or
 - iii. you or your travelling companions are on a waiting list for treatment, tests or investigation or awaiting the results of any tests of investigation.
- c. any directly or indirectly related claims if, within the last 12 months, you or your travelling companions have suffered from, been investigated, treated for or diagnosed with;
 - i. any cancer or malignant condition.
 - ii. any lung related condition (other than stable, well controlled asthma that requires no more than 2 inhalers).
 - iii. any heart related condition (including angina).
 - iv. any existing medical condition, as defined.

We may agree not to apply (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **Online Travel Insurance Services Ltd** on **0330 880 5049**.

- d. any claim related to the health of a non-traveller if you made arrangements for your trip in the knowledge that their state of health is likely to cause you to cancel or amend your travel plans, unless agreed by us and confirmed in writing. If you are in any doubt, please call **Voyager Insurance Services Ltd** on **01483 562662**.
- 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 your home country 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.
- 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.

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. 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 and MEDICARE in Australia.

Please also refer to the general exclusions and conditions.

Section 3

Hospital stay benefit

You are covered for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment whilst outside of your home country that is covered under section 2 - emergency medical expenses.

Please also refer to the exclusions and conditions relating to section 2 - emergency medical expenses and the general exclusions and conditions.

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

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

'Permanent total disablement' 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

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 your home country is delayed for more than 12 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 - cancellation or curtailment.

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 for abandonment.
- e. any claims arising from a volcanic ash cloud.
- f. to claim under this section if you have claimed under section 6 - missed departure from the same cause.

Please also refer to the general exclusions and conditions.

Section 6

Missed departure & journey disruption

You are covered up to the amount shown in total in the benefits schedule for necessary additional accommodation and travel expenses that you incur;

Missed departure

to get you to your journey destination if you arrive at any departure point shown in 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.

Catastrophe

because you are forced to move from pre-booked accommodation to continue your trip or, if the trip cannot be continued, to return home as a result of;

- a. fire, lightning or explosion rendering the pre-booked accommodation uninhabitable.
- b. local medical epidemic or directive from a competent national or local authority directly affecting the area where the pre-booked accommodation is.
- c. hurricane, storm or other natural disaster that threatens your safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable, or
- d. civil unrest, rebellion or war directly affecting the area where you are.

Alternative transport arrangements

to get you to your journey destination if the transport arrangements that you originally booked are cancelled or will be delayed by more than 24 hours beyond the departure time shown in your itinerary because of;

- a. a serious fire, storm or flood damage to the departure point.
- b. industrial action or strike.
- c. bad weather.
- d. mechanical breakdown of the international train or sea vessel.
- e. grounding of the aircraft due to a mechanical or structural defect.
- f. withdrawal of public transport services or closure of any airport, sea port or railway station from which you are booked to travel on the instructions of a competent national or local authority.
- g. the financial failure of the transport provider.

You are not covered

- a. for the amount of the excess shown in the benefits schedule in respect of each claim.
- b. 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.
- c. to claim under this section if you have claimed under section 5 - travel delay, from the same cause.
- d. your own decision not to stay in your pre-booked accommodation when the official directives from national or local authorities state is safe and acceptable to do so, unless the Foreign and Commonwealth Office deem otherwise.
- e. any costs, expenses or compensation recoverable from a tour operator, airline, hotel or other service

provider or that they are legally liable to pay.

- f. any amounts recoverable from any other insurance policy, bond or from any other source.
- g. any extra costs incurred for accommodation or transport of a higher standard or fare category than that which you originally booked.
- h. any expenses that would normally have been incurred during your trip.
- i. any claim where you were travelling against the advice of the Foreign and Commonwealth Office or other national or local authorities.
- j. any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to your departure for that area.
- k. any claims arising from a volcanic ash cloud.
- l. any claim unless (where relevant);
 - i. you had 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.
 - ii. you provide a report from the repairers if your claim is because of breakdown or accident to your car.
 - iii. you provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.
 - iv. you contacted our nominated emergency service and obtained their prior authority before you made any arrangements to return home by any means other than your original pre-booked transport.

Please also refer to the general exclusions and conditions.

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, or 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 in respect of emergency purchases 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 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, 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 an item 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 8a.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. 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 baggage in transit unless 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. 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 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.

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 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 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 necessary additional 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, or as soon as possible after that, 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

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. Failure to exercise all reasonable care may result in your claim being reduced or declined.
- b. 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 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 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.
- 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 out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - v. arising out of your criminal, malicious or deliberate acts.
 - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.

Conditions

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.

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 a claim against us, our agent or any insurer acting on this policy.
 - 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 all sections of 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.

Section 12 Hijack

You are covered up to the amount shown in the benefits schedule for each complete 24 hour period and in total if you are prevented from reaching your scheduled destination as a result of the aircraft or sea vessel in which you are travelling being hijacked.

You are not covered for

- a. any claim relating to the payment of ransom.
- b. any claim where the hijack has not been reported to or investigated by the police or local authority and a written report provided to us confirming that you were involved and the duration of the hijack during which you were unlawfully detained.

Please also refer to the general exclusions and conditions.

Section 13 Pet care

You are covered up to the amount shown in the benefits schedule for each complete 24 hour period and in total for extra kennel and/or cattery costs for your dog or cat if you are delayed in returning from your trip because of death, injury or illness or there is a delay to the public transport system that cannot be avoided.

You are not covered for any claim unless you can provide written confirmation of either the cause and duration of the delay from the public transport provider or, where appropriate, medical evidence to confirm the death, illness or injury.

Please also refer to the general exclusions and conditions.

Wintersports sections 14 & 15

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, or as soon as possible after that, 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 valuables 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. 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.

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 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. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
6. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. sexually transmitted diseases.
8. your excessive consumption of alcohol or use of drugs.
9. your alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
10. any claim which is as a result of you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
11. 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 9 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.
12. winter sporting activities, except wintersports as defined and the appropriate premium paid as provided for under the activities levels 1, 2 & 3. In no event, however, is cover granted for wintersports if you are aged over 74.
13. 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 40m under the level 2 activity option, subject to payment of the appropriate additional premium as shown on your

certificate), or
iii. diving alone.

14. racing or race training of any kind (other than on foot or sailing) except as provided for under the activities levels 1, 2 & 3.
15. you taking part in civil commotions or riots of any kind.
16. any consequential loss of any kind, except as may be specifically provided for in this insurance.
17. you breaking or failing to comply with any law whatsoever.
18. manual labour of any kind unless declared to and accepted by us.
19. your financial incapacity, whether directly or indirectly related to the claim except as provided for under section 1 - cancellation or curtailment (e).
20. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
21. a tour operator failing to supply advertised facilities.
22. any government regulation or act.
23. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
24. you travelling against the advice of a medical practitioner.

General conditions

You must comply with the following conditions to have the full protection of your policy. If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. you must answer the questions relating to health and activities shown on page 3 of this policy truthfully and to the best of your knowledge and contact us, as shown, if required. If you do not do so then any related claim may be reduced or rejected or your policy may become invalid.
2. you must notify **Online Travel Insurance Services on 0330 880 5049** as soon as possible about any change in circumstances which affects your policy, including you, a travelling companion, a business colleague 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 us 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 0330 880 5049** 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 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 assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.
8. you must pay us 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;

Online Travel Insurance Services Ltd
5300 Lakeside, Cheadle Royal Business Park,
Cheadle, Cheshire, SK8 3GP
Tel: 0330 880 5049

Email: support@online-travelinsurance.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,
Cast House, Old Mill Business Park,
Gibraltar Island Road, Leeds, LS10 1RJ.
Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

Complaints regarding:

B. Your claim, please contact:

Direct Group Customer Relations Team

Direct Group
PO Box 1193
Doncaster
DN1 9PW

Tel: 0344 854 2072

Email: Customer.relations@directgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Group Limited and quote the following:

Scheme name: Online Ski Cover insurance 2016
Reference number: 05622C

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:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
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.

Activities - Cover options

Please note any involvement in the following sports and/or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads).

Please note the policy terms and conditions will still apply in all other respects.

Please also refer to the general exclusions and conditions.

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);
Boardsailing;
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 county 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 (traction);
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;
Parascending (towed by boat);
Pistol shooting;
Pony trekking;
Racquet 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 (excluding Big Air, Boarder Cross, racing, competitions or training, W/S premium must be paid);
Sledging (W/S premium must be paid);
Snooker;
Snorkelling;
Snowboarding (excluding Big Air, Boarder Cross, racing, competitions or training, W/S premium must be paid);
Snowmobiling (W/S premium must be paid);
Softball;
Squash;
Surfing;
Table tennis;
Tai chi (non-contact);
Ten pin bowling;
Tennis;
Terrain parks (excluding Big Air, Boarder Cross, racing, competitions or training, W/S premium must be paid);
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;

Special conditions and exclusions applicable to level 2 & 3 activities.

Please note whilst participating in any of the activities listed under level 2 & 3, the following will apply;

- no cover will be provided under section 4 - personal accident.
- no cover will be provided under section 10 - personal liability.
- the policy excess under section 2 - emergency medical expenses will be increased to £200 per person per claim.
- any involvement in these sports and/or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads).

Please note the policy terms and conditions will still apply in all other respects.

Please also refer to the general exclusions and conditions.

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);
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;
Heli skiing (with a qualified guide, W/S premium must be paid);
High diving;
Hiking/trekking/walking (Kilimanjaro only);
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);
Triathlon (not exceeding Olympic distance);

W/S = Wintersports

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 0330 880 5049