

NETCOVERDIRECT
travelcoverdirect.co.uk/ annualcoverdirect.co.uk
WORLDWIDE TRAVEL INSURANCE FOR UK & EIRE RESIDENTS



This is to certify that in accordance with the authorisation granted under Contract Number PM0616509 to the undersigned by the Association of Underwriters known Lloyd's led by Syndicate 5000 whose names and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Certificate Signing Office, (all of whom are hereinafter referred to as "the Underwriter"), and in consideration of the appropriate premium, the said Underwriters are hereby bound, each for his own part and not one for another, their Heirs, Executors and Administrators and in respect of his due proportionally, to insure in accordance with the terms and conditions contained herein or endorsed hereon. This document only constitutes a valid **single trip** certificate when issued in conjunction with a validation certificate issued between 01.01.2009 and 31.12.2009 for travel to be completed by 31.12.2010 or in the case of **annual certificates** issued and commenced before 31.12.2009

SCHEDULE OF COVER

The Association of
Underwriters known as
LLOYD'S
Led by Syndicate 5000

<u>Description</u>	<u>Max Cover (per insured)</u>	<u>Excess</u>	<u>Description</u>	<u>Max Cover (per Insured)</u>	<u>Excess</u>
A Cancellation & Curtailment	£3,000	£ 100	Wintersport Cover (available upon payment of additional Premium or when Annual Multi-Trip cover is effected)		
B Medical Expenses	£ 5,000,000	£ 100			
C Hospital Benefit	£ 20 per day up to £ 600	N/A			
D Personal Effects & Baggage	£3,000	£ 100	L Ski Equipment Owned	£ 500	£ 100
- Single item Limit	£200		- Single item limit	£ 200	
- Valuables Limit	£200		M Ski Hire	£ 20 per day up to £ 400	N/A
- Travel Documents	£200		N Ski Pack	£ 30 per day up to £ 300	N/A
- Delayed baggage	£200		O Piste Closure	£ 30 per day up to £ 300	N/A
E Personal Money	£300	£ 100	P Avalanche Closure	£ 500	£ 100
- Cash Limit (aged 18 and above)	£150				
- Cash Limit (aged under 18)	£100		Golf Cover (available upon payment of additional Premium)		
F1 Travel Delay	£ 20 for the first 12 hour period, £ 10 each additional 12 hour period up to £ 200	N/A	Q Golf Equipment	£ 1,000	£ 100
F2 Holiday Abandonment	£3,000	£ 100	- Single Item Limit	£ 500	
G Hijack	£ 50 per day up to £ 3,000	N/A	R Hired Golf Equipment	£ 500	£ 100
H Missed Departure	£500	£ 100	- Single Item Limit	£ 250	
I Personal Accident			S Green Fees	£ 300	N/A
- Loss of Limbs or Sight (aged 18 – 64)	Maximum Benefit £25,000	N/A			
- Permanent Total Disablement (aged 18 – 64)	£25,000		Business Cover (available upon payment of additional Premium)		
- Death Benefit (aged 18-64)	£15,000		T Business Equipment	£ 2,000	£ 100
- Death Benefit (aged under 18)	£2,500		- Single Item Limit	£ 500	
- Persons aged 65 and over (all benefits).	£1,000		U Additional Personal Accident Benefit	Normal Benefit x 2	N/A
J Personal Liability	£ 2,000,000	£ 250			
K Legal Expenses	£10,000	£ 250			

TERRITORIAL LIMITS

Area 1 The Continent of Europe West of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European

countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya)

Area 2. Worldwide (excluding USA/Canada) Areas 2 and 3 are combined under Worldwide for Netcoverdirect

Area 3 Worldwide (including USA/Canada) Areas 2 and 3 are combined under Worldwide for Netcoverdirect

IMPORTANT

The Underwriter hereby draws your attention to some important features of your travel insurance certificate. If **You** would like more information, please contact the issuing broker/agent, particularly if **You** feel the insurance may not meet **Your** needs.

HEALTH CONDITIONS

Your certificate excludes Pre-existing Medical Conditions concerning the health of **You, Your Relatives, Your** travelling companions, or anyone whose ill health would force **You** to cancel or cut short your trip. For the definition of what constitutes a Pre-existing Medical Condition, please refer to the Certificate Definitions section overleaf.

RECIPROCAL HEALTH AGREEMENT

Travellers to European Union countries should obtain an EHC card from their local Post Office. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHC card, or Private Health Insurance, the deduction of the Excess under Section B will not apply.

PROPERTY CLAIMS

These claims are paid based on the value of goods at the time **You** lose them and not on a 'new for old' or replacement cost basis. Wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, each as an Airline Property Irregularity Report, a Hotel Management report, etc.

CERTIFICATE DOCUMENT

You should read this document carefully. It gives **You** full details of what is and is not covered and the condition of the cover. Cover will vary from certificate to certificate and Underwriter to Underwriter.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of Your certificate, while general exclusions and conditions will apply to the whole of Conditions and exclusions will apply to individual sections of Your certificate, while general exclusions and conditions will apply to the whole of Your Certificate. It is a condition of this certificate that all material facts must be disclosed to the Underwriter at the time of taking out this insurance. Failure to do so may result in the Underwriters non-liability for claims.

YEAR 2000 EXCLUSION

There is limited cover under the certificate for claims arising from the failure of computers and other data processing systems to correctly recognise the year 2000 on it's true calendar date. The exact extent of this exclusion can be ascertained by reading Exclusion 1 of Exclusions Applicable to all Sections of the insurance contained herein.

DANGEROUS SPORTS OR PASTIMES

There is no cover under the certificate for claims arising from any Hazardous Activity.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance.

MEDICAL EXPENSES COVER

There is no cover for medical expenses incurred as a result of medical treatment of any kind received with **Your Country of Residence**.

CERTIFICATE LIMITS

All sections of Your certificate have limits on the amount the Underwriter will pay under that section. There are also specific limits under the Personal Effects and Baggage section for Single items, Valuables, items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied, loss, theft or damage occurring on a beach or in or around a swimming pool.

CERTIFICATE EXCESS

Under most sections of the certificate claims will be subject to an Excess. The Excess will be applied per person, per section and per incident under which a claim is made. This means that You will be responsible for the first part of the claim. The amount You have to pay is the Excess.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury or loss or damage to Your property, as if uninsured. There is no cover for loss of money which was not carried on Your person unless placed in a safety deposit box or similar locked, fixed receptacle.

COOLING OFF PERIOD

If, after reading this certificate, You are not satisfied with it for any reason, You must notify Netcoverdirect within 14 days of issue in order to receive a full refund of premium, providing that a claim does not exist and that travel has not taken place. If you wish to cancel this Insurance after the 14 day cooling off period, there will be no refund of Premium.

GOVERNING LAW

You are free to choose the law applicable to this insurance Unless specifically agreed to the contrary, this insurance shall be subject to English Law. This does not affect your statutory rights under the laws of Your Country of Residence.

COMPLAINTS PROCEDURE

If You have any cause for complaint regarding this insurance, please refer to the Complaints Procedure within this document.

24 HOUR EMERGENCY SERVICE – ONE ASSIST

Through One Assist We provide immediate help in the event of a Person Insured's illness or injury arising outside the United Kingdom.

You must notify One Assist immediately of any serious illness or accident abroad where You are admitted to hospital or You are anticipating having to return home early or extend Your stay because of any illness or injury . We provide a 24 hour multi-lingual emergency service, 365 days per year and can be contacted by telephone or fax.

Tel - +44 (0) 1992 444 337

Fax - +44 (0) 1992 708 721

e mail - ops@oneassist.com

When a Person Insured calls upon our 24 hour emergency assistance service it is a condition of that service that One Assist shall be solely responsible for all decisions on the most suitable and reasonable solution to any problem.

The service includes, where necessary:

- * **Multi-lingual assistance with hospitals and doctors**
- * **Repatriation arrangements and necessary escorts by a medical attendant**
- * **Travel arrangements for other members of Your party or next-of-kin**
- * **On arrival in the United Kingdom, appropriate transport to hospital or home.**

(Note To Treating Doctor - In the event of in-patient hospitalisation or a serious medical condition One Assist must be advised immediately with full medical details. Failure to do this will mean medical expenses incurred can not be guaranteed.)

CERTIFICATE PERIODS

Certificate Type – Single Trip

A single return trip, beginning in **Your Country of Residence**. A single return trip within **Your Country of Residence** must involve the pre-booking of overnight accommodation and the intended destination must be over 150 kilometres from **Your Home** to qualify as an insurable trip.

Certificate Type – One-way Trip

A single outward trip, beginning in **Your Country of Residence**. The Period of Insurance shall expire normally or in any event no later than 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

Certificate Type – Annual Multi-Trip

Any number of single return trips, subject to the following:

- * A maximum duration of 32 days any one trip (no cover applies to any part of the trip that at inception is expected to exceed 32 days) Where the additional premium has been paid to extend the duration to a maximum 45 days.
- * **Wintersports** cover is limited to 21 days per certificate per year (upon payment of the appropriate premium)

Period of Insurance – Single Trip / One-Way Trip

Under Section A (for Cancellation), insurance is effective from the Date of Issue of the **Certificate** and terminates on commencement of the trip. In respect of all other sections, insurance commences when **You** leave **Your Home** or place of business in **Your Country of Residence** (whichever is the latter) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

The expiry of the Certificate Period as shown on the **Certificate**

Your return to **Your** Home or place of business as planned at the end of a trip.

You first return to **Your Home** or place of business prior to the planned return as at the end of a trip.

The Period of Insurance will be extended day by day up to a maximum of 30 days after the expiry of the period stated on the **Certificate** when the return is necessarily delayed as a result of

You ill health or failure of Public Transport provided that Travel Assistance Services have been notified.

In respect of one-way trips only, the Period of Insurance shall cease whichever occurs first of the following the expiry of the certificate Period or 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

Period of Insurance – Annual Multi-trip only

Under Section A (for Cancellation), insurance is effective from the latter of either the Date of Issue of the Certificate or the time at which a trip is booked and terminates with whichever occurs first of the following:

1. The commencement of the trip, or
2. The expiry of the Certificate period (being the expiry of 365 days from the date of issue)

In respect of all other sections, insurance commences when **You** leave **Your Home** or place of business in **Your Country of Residence** (whichever is the latter) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

1. The expiry of the Certificate Period (being the expiry of 365 days from the date of issue)
2. **You** return to **Your Home** or place of business as planned, at the end of the trip.
3. **You** first return to **Your Country of Residence** prior to the planned return at the end of the trip, or
4. **Your** period of travel exceeding the period stated on the **Certificate**, (if **Your** period of travel exceeds or was intended to exceed 32 days, then the entire period of travel, including the first 32 days, will not be covered hereunder).

The Period of Insurance will be extended day by day up to a maximum of 30 days when the return is necessarily delayed as a result of **You** ill health or failure of Public Transport provided that One Assist Assistance Services have been notified.

Cover extends to each and every Period of Insurance up to the maximum duration stated herein for any one trip.

CERTIFICATE DEFINITIONS

Wherever the following words or phrases appear within this certificate they will always have the same meaning and will appear in bold.

Accident

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical bodily injury which results in a Loss. In no event shall the contracting of any disease and/or illness (including, but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an **Accident**. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an **Accident**.

Cancellation Costs

Travel and accommodation expenses paid or contracted to be paid by **You** in respect of **Your** trip.

Cash

Currency notes and coins

Certificate/Certificate

An Insurance Validation **Certificate**. Schedule of Benefits or Tour Operators Booking Invoice used by the issuing broker/agent to validate and activate this insurance wording. Wherever the word **Certificate** is shown this shall be deemed to read '**Certificate**' and vice versa.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as **You** prevents the effective continuation of that business.

Common-Law Partner(s)

Any couple (including same sex) in a common law relationship or who have cohabited for at least 6 months.

Country of Residence

Country in which **You** habitually reside for the majority of the year (as confirmed on the Insurance Validation Certificate).

Curtailed Costs

Travel costs necessarily incurred to return **You** to **Your Home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions, attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

Where applicable, the **Excess** is the first amount of the claim for each person, each section and each incident which is payable by **You**. **Excess** amounts are shown in the Schedule of Cover or Excesses.

Hazardous Activities

An activity where if it recognised there is an increased risk of injury or can be reasonably expected to exacerbate an existing medical condition.

You are covered under the Personal Accident and Medical Expenses Sections for the following activities automatically, provided that the activity is on an **Incidental Basis**:

- *Archery
- *Cycling
- *Rambling/Trekking on foot (under 2,000 metres altitude)
- *Motor Cycling under 50cc
- *Scuba Diving (to depths not exceeding 9 metres – quotes are available to depths of 30 metres)
- *Tour Operator Safaris (not involving the use of firearms)
- * Jet Skiing
- *Parascending (over water)
- *Water Skiing/WindSurfing/Snorkelling
- *Yachting (inside territorial waters)
- *Hot Air Ballooning

Please note: Diving Equipment is not covered under this certificate.

You are not covered for non-incident participation in the above or any other **Hazardous Activities**.

Home

Your usual place of residence within **Your Country of Residence**

Incidental Basis

Your participation in a **Hazardous Activity** on a casual, fortuitous, occasional or minor basis. Sports tours and/or activity holidays would be considered to include participation in **Hazardous Activities** on a non-incident basis.

Loss of Sight

The complete and irrecoverable loss of sight of one or both eyes.

Loss of Limb(s)

Loss by physical severance of a hand at or above the wrist or a foot at or above the ankle.

Permanent Total Disablement

Disablement which, from the moment of **Accident**, entirely prevents **You** from attending to any business or occupation of any and every kind and which lasts 12 calendar months and, at the expiry of that period, is, in the opinion of the Underwriter's Medical Advisors, beyond expectation of improvement.

Pre-existing Medical Condition

There is no cover for claims relating directly or indirectly to any pre-existing medical condition.

Public Transport

The use of train, bus, coach or ferry services, or scheduled flights, running to a published timetable to join the booked travel itinerary.

Relative

Spouse, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, fiancé(e) or **Common-Law Partner**.

Single Item

Any one article, pair, set or collection

Ski Equipment

Skis, ski sticks, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity.

Valuables

Items made of precious metals or precious stones, jewellery, watches, furs, brochures, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax, films, tapes, cassettes, compact or computer discs and cartridges

Wintersports

Skiing, off-piste skiing (except in areas designated as unsafe by resort management), snowboarding with a leash, recreational racing, mono skiing, guided cross country skiing, snow mobiling, tobogganing and ice skating.

You

Any person who is included on the **Certificate** having paid the appropriate premium. **Your** shall be held to mean that which relates to **You**.

THE INSURANCE

The Underwriter hereby agrees to the extent and in the manner hereinafter provided, to indemnify **You** against loss or damage sustained or legal liability for accidents happening during the period stated in the Certificate, after such loss, damage or liability are proved.

PROVIDED always that:

1. each Underwriter's liability under this Certificate shall not exceed that percentage of the risk shown against that Underwriter's name;
2. the liability of the Underwriter shall not exceed the limits of liability as expressed in the attached terms and conditions or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed on behalf of the Underwriter.

SECTION A – CANCELLATION AND CURTAILMENT CHARGES

What You Are Covered For:

If **Your** trip is cancelled or curtailed due to any one of the reasons listed below occurring to **You** or **Your** travelling companion, and **Your** travelling companion cancels or curtails their trip, during the Period of insurance, the Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover.

*Cancellation

for **Cancellation Costs** (prior to any occurrence giving rise to a claim under this section) which are not recoverable.

*Curtailment

for **Curtailment costs** which are foregone and which are not recoverable Reasons for Cancellation and Curtailment

- (a) death, serious injury or serious illness, occurring during the Period of Insurance, of **You**, **Your** travelling companion, a **Relative or Close Business Associate of Yours**, or **Your** Travelling companion, or the person with whom **You** have arranged to stay whilst on the trip.
- (b) jury service, witness call or compulsory quarantine
- (c) accident to **Your** vehicle within 7 days prior to the intended date of departure (applicable to self-drive holidays only).
- (d) the posting overseas or emergency and unavoidable requirements of duty of Armed Forces, Police, Fire Nursing or Ambulance Services.
- (e) redundancy, notified during the Period of insurance, which qualifies for payment under the Redundancy Payments legislation in **Your Country of Residence**.
- (f) accidental damage to **Your Home** rendering it uninhabitable or the Police requiring **Your** presence following a burglary at **Your Home** within 7 days prior to the commencement of **Your** journey or holiday.
- (g) pregnancy, occurring during the Period of Insurance.
 1. where complications of pregnancy occur prior to the sixth month, if there have not been complications in any previous pregnancy.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses.
2. claims arising directly or indirectly as a result of a **Pre-existing Medical Condition** of **You**, **Your** travelling companion, a **Relative or Close Business Associate of Yours** or **Your** travelling companion, or the person with whom **You** have agreed to stay whilst on the trip;
3. claims arising if the person whose medical condition giving rise to the claim;
 - i) is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment, or
 - (ii) is on a hospital waiting list or awaiting the results of medical investigations; or
 - (iii) has received a terminal prognosis at the date of application;
4. claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation and Curtailment;
5. claims for any costs associated with unused timeshare property, air miles or other like promotions.
6. claims arising where **You** have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas.
7. claims for travel expenses for **You** to return to **Your Country of Residence** (or final destination country), when **You** did not possess travel tickets necessary for the completion of **Your** intended original journey.

SPECIAL NOTE:

It is a condition of the section that any claim for Cancellation be advised immediately to **One Claims** and a claim form requested. Curtailment for any reason must be authorised by **One Assist** Assistance, following written confirmation from the treating doctor if IT IS MEDICALLY NECESSARY THAT YOU CURTAIL YOUR TRIP.

In the event that **You** forego the use of pre-paid travel tickets, as a result of the Underwriter paying travel expenses on **Your** behalf for a replacement journey, the said relevant pre-paid travel tickets become the property of the Underwriter

SECTION B – MEDICAL EXPENSES AND

EMERGENCY REPATRIATION

What You Are Covered For

The Underwriter will reimburse **You** up to the amount shown in the Schedule of Cover in respect of the following expenses, necessarily incurred as a result of **You** sustaining accidental bodily injury or becoming ill.

1. Medical Expenses

- (a) cost of medical, surgical or hospital treatment (including emergency dental treatment up to £200 for the immediate relief of pain only). The Underwriter reserves the right to repatriate when, in the opinion of the doctor in attendance and the Underwriter's Medical Advisors, **You** are fit to travel.
- (b) cost of transporting **Your** remains to **Your Country of Residence** or Country of Nationality or the reasonable cost of funeral in the Country where death occurs, up to £3,000.
- (c) reasonable additional transportation and accommodation costs (up to £1,000 per person for accommodation) incurred by **You** and any one person travelling with **You** as a result of **You** receiving medical advice from the doctor in attendance and the Underwriter's Medical Advisors that **Your** originally planned return journey to **Your Country of Residence** is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date)

2. Emergency Repatriation

- (a) the cost of **Your** return to **Your Country of Residence** by medically appropriate means where, in the opinion of the Underwriter's Medical Advisors, such return is medically necessary

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** (unless **You** use a Form E111, or equivalent reciprocal health agreement form which successfully reduces the amount of the claim) as shown in the Schedule of Cover or Excesses.
2. claims arising directly or indirectly as a result of **Your Pre existing Medical Condition**: and includes any claims attributable to any set of circumstances known to you at the time of effecting this Insurance or booking a trip, whichever is the later, where such set of circumstances could reasonably have been expected to give rise to a claim.

In addition to the above, in respect of Annual Travel policies all claims arising from any health condition that you have, where such condition has already been the subject of a claim under this certificate in respect of any previous period of travel.

3. claims arising if **You**:

(i) engage on any trip that is booked contrary to medical advice or contrary to health and safety restriction(s) from an airline/carrier with whom you booked to travel or after receipt of a terminal prognosis at the date of the application or wholly or partly for the purpose of obtaining medical treatment or convalescent care.

(ii) are on a hospital waiting list or awaiting the results of medical investigations.

4. Claims arising for treatment or surgery which, in the opinion of the Underwriter's Medical Advisors, is not essential or can reasonably be delayed until **Your** return to **Your Country of Residence**.
5. claims arising from the additional costs of single or private hospital accommodation.
6. claims arising from medical treatment of any kind received after **You** have returned to **Your** usual **Country of Residence**;
7. claims arising from medical treatment of any kind not authorised at the time by a recognised registered medical practitioner.
8. claims arising from medical treatment of any kind occurring after **You** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the Underwriter's Medical Advisors, **You** are fit to travel;
9. claims arising in respect of physiotherapy treatment and other associated treatments, except as part of an ongoing treatment programme for a serious injury which, in the opinion of the Underwriter's Medical Advisors, cannot reasonably be delayed until **Your** return **Home**.
10. claims arising from medical treatment of any kind received in **Your Country of Residence**.
11. any expenses for treatment or surgery carried out more than 12 months after the date of the incident which **You** are claiming for.

SPECIAL NOTE;

In the event of You dying, incurring medical expenses in excess of £500, being involved in an accident, being admitted to hospital, or curtailing for medical reasons, One Assist must be advised immediately and liability shall only attach for expenses agreed by them. Failure to notify One Assist will prejudice the Underwriter and will result in the Underwriter's non-acceptance of liability of such claims.

SECTION C – HOSPITALISATION BENEFIT

What You Are Covered For:

The Underwriter will pay **You** the amount shown in the Schedule of Cover for each and every completed period of 24 hours for which **You** are an in-patient in a hospital, as a direct result of an accidental injury or illness which is covered under Section B.

SECTION D – PERSONAL EFFECTS AND BAGGAGE

What You Are Covered For:

***Lost, Stolen or Damaged**

The Underwriter will reimburse **You** up to the amount as shown in the Schedule of Cover, for the value of personal property taken or purchased on the trip by **You** which is accidentally lost, stolen or damaged.

The maximum payment for any **Single Item** is shown in the Schedule of Cover

The maximum payment for **Valuables** is shown in the Schedule of Cover. The maximum payment for any **Single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £200 for all such items.

***Travel Documents**

The Underwriter will reimburse **You** up to the maximum as shown in the Schedule of Cover for the value of Travel Documents (passport, green card, travel tickets, visas, accommodation vouchers and petrol coupons) held by **You** which are lost or stolen (and reasonable expenses directly consequential upon any such loss).

***Baggage Delay**

The Underwriter will reimburse **You** for the cost of purchase of necessities, up to the maximum as shown in the Schedule of Cover should baggage be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of claim arising if the baggage is permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses.
2. wear, tear and depreciation of the article(s)
3. claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle.
4. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards or related equipment or fittings of any kind.
5. claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
6. Claims arising for Cash, cheques, travellers cheques, stamps, spectacles, contact lenses, antiques, mobile phones and computer equipment of any kind.
7. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
8. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official report obtained.) In the case of an airline, a Property Irregularity Report will be required.
9. claims arising for breakage of Sports Equipment whilst in use
10. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
11. claims, arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading.
12. claims arising for loss or damage of dentures or bridgework, artificial limbs or hearing aids of any kind.
13. claims arising from property left unattended in a place to which the general public, has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
14. claims arising from loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report.
15. claims arising from loss or damage to items carried on a vehicle roof rack.
16. claims arising from loss, theft or damage to **Valuables** which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle;
17. claims arising from loss, theft or damage in excess of £100 occurring on a beach or in or around a swimming pool (including claims under Section E).
18. Claims in respect of business goods or samples or merchandise, or hired equipment.
19. Claims in respect of normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement

SECTION E – PERSONAL MONEY

What You Are Covered For:

The Underwriter will indemnify **You** up to the amount as shown in the Schedule of Cover in respect of Cash which is **Your** property and carried on **Your** person (a reduced limit applies as shown in the Schedule of Cover for children under 18 unless an adult premium has been paid) unless placed in a safety deposit box or similar locked, fixed receptacle. Cover for Cash is limited to the Cash limit as shown in the Schedule of Cover.

What You Are Not Covered for:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excess
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims for loss which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
5. claims arising from shortages due to error, omission or depreciation in value
6. claims arising from loss or theft to **CASH** which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle.
7. claims for loss or theft in excess of £100 occurring on a beach or in or around a swimming pool (including claims under Section D

SECTION F – TRAVEL DELAY & HOLIDAY ABANDONMENT

What You Are Covered For:

In the event of a delay of **Your** planned first outward flight, rail or sea trip from **Your Country of Residence** or planned final inbound flight, rail or sea trip to **Your Country of Residence**, the Underwriter will indemnify **You** as follows:

1.Travel Delay

The amount shown in the Schedule of Cover for the first 12 hour period of delay and an additional amount for each full 12 hour period of delay thereafter, up to the maximum amount shown in the Schedule of Cover, providing always that **You** obtain from the carrier a statement confirming the length and exact nature of the delay.

2.Abandonment

If the holiday or journey is necessarily cancelled following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover for travel and accommodation expenses paid or contracted to be paid by **You** in respect of **Your** own trip (prior to any occurrence giving rise to a claim under this section) and which are not recoverable. No claim shall be made under both Travel Delay and Abandonment.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses for Section F2 (Abandonment)
2. claims arising from delay caused by strike, industrial action or public knowledge if already notified at the time the insurance was purchased.

SECTION G - HIJACK

What You Are Covered For:

The Underwriter will pay **You** the amount shown in the Schedule of Cover for each and every completed period of 24 hours in the event of hijack of the transport on which **You** are travelling.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. claims not substantiated by a police report confirming the length and exact nature of the incident

SECTION H – MISSED DEPARTURE

What You Are Covered For:

The Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover, in respect of reasonable additional costs of travel and accommodation necessarily incurred if **You** are unable to reach the International point of departure of the booked travel itinerary on the initial outward or final return journey as a consequence of the failure of **Public Transport** services or the accident/ breakdown of a private motor car in which **You** are travelling.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses
2. claims arising as a result of **You** not having taken reasonable steps to complete the journey to the departure point on time.
3. claims arising from the failure of **Public Transport** services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point.
4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown.
5. claims arising from vehicle breakdown that are not substantiated by a written report from a rescue service or garage.

SECTION I – PERSONAL ACCIDENT

What You Are Covered For:

The Underwriter will indemnify **You** or **Your** estate the sum insured as shown in the Schedule of Cover for one of the following Losses resulting from an **Accident** sustained by **Your** Death, **Loss of Limb(s)**, **Loss of Sight** or **Permanent Total Disablement**. Loss must occur within 180 days of the date of **Accident**. No benefits shall be paid for more than one Loss suffered.

SECTION J – PERSONAL LIABILITY

What You Are Covered For:

The Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover for **Your** legal liability for accidental injury to third parties and/or accidental damage to their property. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under English law.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** for each claim for damage to property as shown in the Schedule of Cover or Excesses.
2. claims arising directly or indirectly from, happening through or in consequence of:
 - (i) employer's liability, contractual liability, or liability to a member of **Your** family, **Your** travelling companion's family or to **Your** travelling companion;
 - (ii) animals belonging to **You**, or in **Your** care, custody or control.
 - (iii) wilful, malicious or unlawful acts or the use of firearms;
 - (iv) the pursuit of trade, business or profession;
 - (v) ownership or occupation of land or buildings, or
 - (vi) the influence of intoxicating liquor or drugs
3. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft.
4. claims, for legal fees and costs resulting from any criminal proceedings.

SPECIAL NOTE:

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by You without the written consent of the Underwriter, who shall be entitled, if they so desire, to take over and conduct, in Your name, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The Underwriter shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and You shall, wherever possible, give all such information and assistance as the Underwriter may require.

SECTION K – LEGAL EXPENSES

What You Are Covered For;

The Underwriter will reimburse **You** up to the amount as shown in the Schedule of Cover, for legal costs incurred by **You** in pursuit of legal proceedings against third parties (excluding any member of **Your** family or travelling companion) for any compensation owed to **You** arising directly from physical bodily injury or death during the period of Insurance.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses
2. claims arising for any legal expenses incurred without prior authorisation by the Underwriter.
3. claims arising where the Underwriter considers **Your** prospects of success in achieving a reasonable benefit to be insufficient
4. claims arising pursuant to a contingent fee agreement between **You** and **Your** counsel.
5. claims arising for travel and accommodation expenses in pursuit of a legal action.
6. claims arising from **You** pursuing legal proceedings as part of and/or on behalf of a group or organisation.
7. **claims incurred for any legal costs pursuant to a legal action against a travel agent, tour operator, carrier, Insurance Sales Agent, the Underwriter, Status Insurance Management Ltd, One Assist Assistance Services or One Claims.**

SPECIAL NOTE;

You must comply with the following procedures:

- (a) **You shall apply to the Underwriter for a written acknowledgement by the Underwriter of the existence of a potentially viable claim.**
- (b) **if an acknowledgement in (a) is granted, the Underwriter shall initially pay up to 5% of the amount shown in the Schedule of Cover for legal costs incurred by You to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant.**

The Underwriter shall not be responsible for any legal expenses incurred prior to its issuing You with a written acknowledgement of the existence of a potentially viable claim. In the event that You are awarded legal costs as part of any judgment or settlement, the Underwriter shall be entitled to repayment by You of any sums paid under this Section. In the event that You are awarded compensation (by Judgment or settlement), the Underwriter shall be entitled to recover from You two thirds of any sum paid to You under any section of this certificate on account of the same incident for which compensation is received. Claims in respect of Section J and K must be notified to One Claims in writing immediately.

WINTERSPORTS COVER

Provided when Wintersports Cover is effected and appropriate premium paid.

Wintersports cover shall not be bound by Exclusions Applicable to All Sections, paragraph 10, in so far as it excludes 'All **Wintersports**'. However, the following activities will still be excluded from cover; ski jumping, ski flying, heli-skiing, ski acrobatics, ski stunting, freestyle skiing, off-piste skiing on areas designated as unsafe by resort management, ski racing and training, ski bob racing, presenting, ice hockey and use of skeletons and bobsleighs.

SECTION L – SKI EQUIPMENT**What You Are Covered For:**

The Underwriter will indemnify **You** in respect of loss or breakage of **Ski Equipment** up to the amount shown in the Schedule of Cover for owned and hired **Ski Equipment**. In the case of owned **Ski Equipment**, each claim is subject to a maximum payment for any **Single Items** shown in the Schedule of Cover.

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £200 for all such items.

***What You Are Not covered For;**

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses.
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such a carrier or hotel within 24 hours of discovery and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
5. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.

6. claims arising for **Ski Equipment** left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
7. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of damage or forced entry which is confirmed by a police report.
8. breakage of **Ski Equipment** over 5 years old.

SPECIAL NOTE:

The Underwriter's liability for Ski Equipment owned by You shall be further limited as follows:

- Up to 1 year old - 90% of purchase price**
- Up to 2 years old - 70% of purchase price**
- Up to 3 years old - 50% of purchase price**
- Up to 4 years old - 30% of purchase price**
- Up to 5 years old - 20% of purchase price**
- Over 5 years old - NIL**

The Underwriter's liability for Ski Equipment hired by You shall be further limited to Your liability for such loss or damage.

SECTION M – SKI HIRE

What You Are Covered For:

The Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover for each 24 hour period for the cost of necessary hire of **Ski Equipment** following:

- (a) loss or breakage of **Your Ski Equipment**, or
- (b) the misdirection or delay in transit of **Your Ski Equipment** for 12 hours.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained. In the case of an airline, a Property Irregularity Report will be required.
4. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
5. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
6. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am – 8pm local time and there is evidence of forced entry which is confirmed by a police report.
7. claim arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION N – SKI PACK

What You Are Covered for:

The Underwriter will indemnify **You** up to the amount as shown in the Schedule of Cover for the proportionate value of any ski pass, ski hire or tuition fee necessarily unused due to the following:

- (a) **Your Accident** or sickness
- (b) loss or theft of **Your** ski pass

What You are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses.
2. claims arising for theft which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
3. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
5. claims arising for loss or theft of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report.
6. claims arising directly as a result of **Your Pre-existing Medical Condition** unless declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to certificate conditions.
7. claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **Your** inability to ski.

SECTION O – PISTE CLOSURE

What You Are Covered For:

In the event that, due to lack of snow fall or adverse weather in the pre-booked **Wintersports** resort between the months of December to March and no alternative being available, **You** are not allowed to ski for a period in excess of 12 hours, the Underwriter will pay the benefit as shown in the Schedule of Cover for each full 24 hour period in which **You** are unable to ski, up to the maximum as shown in the Schedule of Cover.

SECTION P – AVALANCHE DELAY**What You Are Covered For:**

The Underwriter will pay **You** up to the amount as shown in the Schedule of Cover for additional travel and accommodation expenses in the event that **Your** outward or return journey is delayed for at least 12 hours beyond the Scheduled departure time as a direct result of avalanche.

What You Are Not Covered for

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses
2. claims arising which are not substantiated by a report from the resort management.

GOLF COVER

Provided when Golf Cover is effected and appropriate premium paid.

Q – GOLF EQUIPMENT**What You Are Covered For:**

The Underwriter will indemnify **You** in respect of loss or breakage of **Golf Equipment** up to the amount shown in the Schedule of Cover for owned and hired **Golf Equipment**. In the case of owned **Golf Equipment**, each claim is subject to a maximum payment for any **Single Items** shown in the Schedule of Cover.

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £200 for all such items.

***What You Are Not covered For;**

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses.
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such a carrier or hotel within 24 hours of discovery and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
5. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
6. claims arising for **Golf Equipment** left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
7. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of damage or forced entry which is confirmed by a police report.

SECTION R – HIRED GOLF EQUIPMENT**What You Are Covered For:**

The Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover for each 24 hour period for the cost of necessary hire of **Golf Equipment** following:

- (a) loss or breakage of **Your Golf Equipment**, or
- (b) the misdirection or delay in transit of **Your Golf Equipment** for 12 hours.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.

3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained. In the case of an airline, a Property Irregularity Report will be required.
4. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
5. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
6. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am – 8pm local time and there is evidence of forced entry which is confirmed by a police report.
7. claim arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION S – GREEN FEES

What You Are Covered For:

The Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover for the proportionate value of any non refundable, pre-paid Green Fees or Tuition Fees necessarily unused due to the following :-

- a) accident or sickness of the Insured
- b) loss or theft of documentation which prevents the participation in the pre-paid golfing activity

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained. In the case of an airline, a Property Irregularity Report will be required.
4. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
5. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am – 8pm local time and there is evidence of forced entry which is confirmed by a police report.

BUSINESS COVER

Provided when Business Cover is effected and appropriate premium paid.

SECTION T - BUSINESS EQUIPMENT

What You Are Covered For

- **Lost, Stolen or Damaged**

The Underwriter will reimburse You up to the amount shown in the Schedule of Cover for the value of communication devices and other business related equipment which is necessarily carried by You in the course of Your business, which is accidentally lost, stolen or damaged.

The maximum payment for any **Single item** is shown in the Schedule of Cover

The maximum payment for any one article, part, set or collection for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied, is £ 50, subject to a maximum of £ 200 for all such items.

- **What You Are Not Covered For:**

The Underwriter shall not be responsible for:

1. the **Excess as shown in the Schedule of Cover or Excesses**
2. wear, tear and depreciation of the article(s)
3. claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle.
4. claims arising for loss or damage caused by staining, any process of cleaning or repairing or restoring, atmospheric or climatic conditions, exposure to rain, moth or vermin, animals, electrical or mechanical breakdown or derangement
5. claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
6. claims for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained.
7. claims arising for loss, theft or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not

reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property irregularity Report will be required.

8. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
9. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
10. claims arising for property left Unattended (unless in a securely locked hotel room or similar accommodation) or in checked in luggage

SECTION U – ADDITIONAL PERSONAL ACCIDENT BENEFIT

What You Are Covered For:

The Benefits provided under Section I – Personal Accident are multiplied by two, when **You** are travelling on a pre-arranged business trip in which **Your transportation and accommodation expenses have been paid for by Your employer or You, if You are self-employed**, and proof is provided that the primary purpose of the trip was the furtherance of **Your** business. All other terms, conditions and exclusions apply as per Section I.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The Underwriter shall not be responsible for claims arising

1. for any claims in any way caused or contributed to by -
 - (i) the failure of, or
 - (ii) the fear of the failure of, or
 - (iii) the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under Section B, C and I);
2. directly or indirectly by, happening through or in consequence of war, invasion, terrorism (except as provided for under Section G), acts of foreign enemies, hostilities, (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of, or damage to property by or on the order of any Government, Public or Local Authority except as specifically provided herein to the contrary.
3. from loss or destruction of, or damage to any property whatever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by the contributed to or arising from
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
4. from HIV, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex;
5. from **You** engaging in any illegal or criminal act
6. from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance (except as provided in Section D relating to loss of Travel Document(s))
7. directly or indirectly out of **Your** financial incapacity.
8. which, but for the existence of this insurance, would be covered under any other insurance certificate(ies), excluding any amounts recovered by **You** from private health, home contents insurers or any other recovery by **You** from private health insurance, E111 payments, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by **You** which is the basis of a claim.
9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation of this certificate.
10. from any **Hazardous Activity** including but not limited to all **Wintersports** (except where an appropriate premium has been paid), racing (other than on foot), mountaineering with the use of ropes, pot-holing, caving, hang-gliding, micro-lighting, parachuting, bungee-jumping and motor racing.
11. from suicide or attempted suicide or wilful exposure to drugs (except in an attempt to save human life), sexually transmitted disease or the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor.
12. claims arising from a psychiatric or mental disorder, anxiety, stress or depression except where previously undiagnosed at the date of issue of this insurance and results in in-patient hospital treatment.
13. from **You** being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **You** are travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon.
14. from **Your** wilful exposure to a peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **Your** property as if uninsured.
15. directly or indirectly from **You** being engaged in any manual employment after the commencement of the trip.
16. which have not been proven and the amount thereof substantiated.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE.

1. All material facts must be disclosed to the Underwriter at the time of taking out this insurance. Failure to do so may result

in the Underwriter's non-liability for claims. A material fact is any fact known to You which is likely to influence the Underwriter in the acceptance or assessment of the insurance. If You are in any doubt as to whether a fact is 'material' then for Your own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract. You should keep a receipt (including copies of letters) of all information provided to the issuing broker/agent for the purpose of entering into this contract.

2. **All Certificates**, information and evidence required by the Underwriter shall be furnished at **Your** or **Your** legal personal representatives' expense and shall be in such form and of such nature as the Underwriter may prescribe. **You** shall, as often as required, submit to a medical examination on behalf of the Underwriter in **Your** expense. In the event of **Your** death, the Underwriter shall be entitled to have a post-mortem examination at their own expense. Any items which become the subject of a claim for damage shall be retained for Underwriter's inspection and shall be forwarded to their Agents upon request at **Your** or **Your** legal personal representatives' expense. All such items shall become the property of the Underwriter following final settlement of the claim.
3. In the event of any occurrence which may give rise to a claim under this insurance, **You** shall take all reasonable steps to minimise any loss arising out of such claim.
4. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money-back guarantee period.
5. **You** are free to choose the law applicable to this insurance. Unless specifically agreed to the contrary, this insurance shall be subject to English Law. The choice of applicable Law shall not affect **Your** statutory rights under the laws of **Your Country of Residence**.
6. The Underwriter may, at its own expense, take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by the insurance and any amount so recovered shall belong to the Underwriter.
7. In the event that **You** recover, by any means, damages from any third party in respect of personal accident in the circumstances, defined in Section 1, all benefits paid to **You** under Section 1, shall be repaid to the Underwriter.
8. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this certificate, all benefits thereunder shall be forfeited as well as all premiums paid.
9. In the event that **You** experience a problem with the certificate or the claims process, please refer to the Promise of Service below.
10. This insurance is only available to persons who either qualify under the state healthcare system or hold valid adequate private health insurance within their **Country of Residence**.

Several Liability Notice

The subscribing Insurers' obligation under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing insurers who for any reason does not satisfy all or part of its obligations.

MAKING A CLAIM

All claims other than Medical Emergency Assistance must be made direct to:

**One Claims,
1-4 Limes Court
Conduit Lane
Hoddesdon,
Herts, EN11 8EP**

Tel +44 (0) 1992 708 708

Fax - +44 (0) 1992 450 717

e mail - email@oneclaims.com

They will send **You** a claim form which **You** will need to complete and return to them with **Your** Certificate and any other documents requested. Please quote the scheme number shown at the top of page one and **Your** Validation Certificate number.

COMPLAINTS PROCEDURE

If, for any reason, **You** have any cause for complaint regarding the insurance, **You** should write in the first instance to:

The Managing Director, Status Insurance Management Limited (Netcoverdirect), PO Box 2256, Billericay, Essex. CM12 0DH

Should the matter not be resolved to **Your** satisfaction, please write to:

The Manager, Complaints Department, Lloyds, 1 Lime Street, London EC3M 7HA. Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

