



Short Stay International Student Studying in the UK travel insurance policy

Introduction

This is Your Endsleigh travel insurance Policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. It is validated by the issue of the Statement of Insurance.

In return for having accepted Your premium We will in the event of Bodily Injury, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the Period of Insurance provide insurance in accordance with the operative sections of Your Policy as referred to in Your Statement of Insurance.

The Statement of Insurance and any endorsements form the basis of the Policy. The information You have supplied forms part of the contract of insurance with Us. Your Policy is evidence of that contract. Your contract of insurance and all communications before and during Your contract of insurance will be provided in English.

International students

This Policy is only available to You if You have completed the first inbound journey to the United Kingdom.

You **MUST** be an international student (or immediate family travelling with an international student) studying for a degree or other recognised qualification at a College or University in the United Kingdom or studying language course at an accredited Language School in the United Kingdom.

The Law applicable to this policy

You and We can choose the law which applies to this Policy. We propose the English law applies. Unless We and You agree otherwise English law will apply to this Policy.

Age eligibility

This Policy is not available to anyone aged 66 or over at the time of departure. Some benefits may be subject to age limitations.

Policy excess

Under most sections of the Policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of each and every claim per incident claimed for under each section for each Insured Person.

Policy information or advice

If You would like more information or if You feel the insurance may not meet Your needs, telephone Our customer helpline on 0800 030 4510. Please carry this Policy with You in case of an emergency.

Your Insurer

This Policy is underwritten by Zurich Insurance plc, which is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of Our regulation by the Financial Conduct Authority are available from Us on request.

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Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

You/Your/Insured Person – means each person travelling on a Trip whose name appears in the Statement of Insurance.

We/Us/Our – means Zurich Insurance plc or Endsleigh Insurance Services Limited acting as administrator on its behalf.

Baggage – means luggage, clothing, personal effects, Valuables and other articles which belong to You (or for which You are legally responsible) which are worn, used or carried by You during any Trip but excluding Personal Money and documents of any kind.

Bodily Injury – means an identifiable physical injury sustained by You caused by sudden, unexpected, external and visible means. Injury as a result of Your unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Close Business Associate – means any person whose absence from business for one or more complete days at the same time as Your absence prevents the proper continuation of that business.

Close Relative – means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner, civil partner or fiancé/fiancée.

Curtailed/Curtail – means either:

a) abandoning or cutting short the Trip by immediate direct early return to Your normal country of residence, in which case claims will be calculated from the day You returned to Your normal country of residence and based on the number of complete days of Your Trip You have not used, or

b) by attending a hospital outside Your Home Country as an in-patient or being confined to Your accommodation abroad due to compulsory quarantine or on the orders of a Medical Practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day You were admitted to hospital or confined to Your accommodation and based on the number of complete days for which You were hospitalised, quarantined or confined to Your accommodation.

Emergency Assistance Service - means the emergency assistance service provider, appointed by Zurich Insurance plc.

Europe – means Republic of Ireland, The Continent of Europe west of the Ural Mountains including all countries with a Mediterranean coastline (except Algeria, Israel, Lebanon and Libya), Iceland, The Mediterranean Islands, Madeira, Azores and the Canary Islands.

Home – means Your normal place of residence.

Home Country – means Your normal country of residence.

Immediate Family – means wife, husband, daughter, son, step child, foster child, partner, civil partner or fiancé/fiancée.

Medical Condition – means any disease, illness or injury.

Medical Practitioner – means a registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

Period of Insurance – means the period of the Trip and terminating upon its completion, but not in any case exceeding the period shown in the Statement of Insurance. For all sections of the Policy, the insurance can only commence once You have completed the first inbound journey to the United Kingdom to commence the Trip and terminates at the time of Your return to Your Home in Your Home Country on completion of the Trip.

The period of insurance is automatically extended for the period of the delay in the event that Your return to Your Home Country is unavoidably delayed due to an event insured by this Policy.

Personal Money – means bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards and credit/debit or charge cards all held for private purposes.

Policy - means the documents consisting of this policy wording the Statement of Insurance and any applicable endorsements.

Statement of Insurance – means the document detailing the Insurer, the Policy number, the Period of Insurance, the sections of Your travel insurance Policy which are operative in Your case, Your sums insured for each section of cover and any special terms and conditions which may apply to Your Policy. The Statement of Insurance includes all the information You provided when We prepared Your quotation and forms the basis of Your contract.

Terrorism – means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip – mean any trip or journey made by You to the United Kingdom during the Period of Insurance but excluding one way trips or journeys.

Unattended – means when You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

United Kingdom – means England, Scotland, Wales and Northern Ireland.

Once You have completed the first inbound journey to the United Kingdom cover will be automatically extended to include:-

- Your return journey to Your Home

- a Trip to Europe if it is a required part of Your study course.

Valuables – means jewellery, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals; mobile phones, smartphones and other telecommunications equipment; cameras and other photographic equipment, telescopes and binoculars; audio/video equipment (including radios, cassette/compact disc players, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment and headphones); satellite navigation equipment; computers and computer equipment (including tablets, PDAs, personal organisers, laptops, notebooks, netbooks and the like); computer games equipment (including consoles, games and peripherals); CDs, DVDs and recordable media including USB sticks, SD cards, tapes, films, cassettes, cartridges and the like.

General conditions applicable to the whole policy

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. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability We will not pay more than Our proportional share.

2. Reasonable precautions

You **MUST** take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and also take and cause to be taken all practicable steps to safeguard Your property from loss or damage and to recover property lost or stolen.

3. Cancellation

14 Day Cooling Off Period

You may cancel this Policy and all associated cover sections within 14 days starting from the day You receive Your Policy documents (the cancellation period) by writing to the address shown in Your Statement of Insurance during the cancellation period. We will refund Your premium less a charge for the period You have been insured. We will also charge a cancellation fee as shown in Your Policy summary. In the event You have travelled or a claim or an incident likely to give rise to a claim has occurred during the current Period of Insurance, no refund of premium will be given.

Cancellation Outside the 14 Day Cooling Off Period

This Policy may be cancelled:

a) by You sending Us notice to the address shown on Your Statement of Insurance. We will return a proportionate refund of the premium You have paid in respect of the unexpired term of this Policy. We will also charge a cancellation fee as shown in Your Policy summary. In the event You have travelled or a claim or an incident likely to give rise to a claim has occurred during the current Period of Insurance, no refund of premium will be given.

b) by Us or Our authorised underwriting agents where there is a valid reason for doing so by giving You 21 days' notice in writing to Your last known address. We will refund any premium which may be due to You in accordance with the terms of this condition. Valid reasons for cancellation may include but are not limited to:

- If You advise Us of a change of risk under Your Policy which We are unable to insure;
- Where You fail to respond to requests from Us for further information or documentation;
- Where You have given incorrect information and fail to provide clarification when requested;
- Where You breach any of the terms and conditions which apply to Your Policy;
- Where We reasonably suspect fraud; or
- The use of threatening or abusive behaviour or language, or intimidation or bullying of Our staff or suppliers, by You or any person acting on Your behalf

c) by Us or Our authorised underwriting agents if We have been unable to collect a premium payment. In this case You will be notified in writing requesting payment by a specific date. If payment is not received by this date You will be written to again notifying You that payment has not been received and giving You seven days' notice for a final payment. If payment is not received by that date We will cancel Your Policy with immediate effect and notify You in writing that such cancellation has taken place.

4. Sanctions

We will not be held liable to provide cover or make any payments or provide any service or benefit to You or other party to the extent that such cover, payment, service, benefit and/or business or Your activity would violate any applicable trade or economic sanctions law or regulation.

Claims 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. Claims

Depending on the type of claim You should notify Us preferably via Our website www.endsleigh.co.uk. Alternatively notify Us by email, phone or write to Us at the address given below:

All claims except legal expenses:

Endsleigh Insurance, Shurdington Road

Cheltenham Spa, Gloucestershire GL51 4UE

Tel: 0844 472 0454 or from abroad Tel: +44(0) 1242 217301

Email: travel.claims@endsleigh.co.uk

Legal expenses only

Lyons Davidson Limited, Victoria House

51 Victoria Street, BS1 6AD

Tel: 0844 472 0454 or from abroad Tel: +44(0) 1242 217301

The notification **MUST** be made within 31 days or as soon as possible thereafter following any Bodily Injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this Policy.

You **MUST** also inform Us if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim **MUST** be sent to Us without delay. You or anyone acting on Your behalf **MUST** not negotiate admit or repudiate any claim without Our written consent.

You or Your legal representatives **MUST** supply at Your own expense all information, evidence, details of household insurance and medical certificates as required by Us. We reserve the right to require You to undergo an independent medical examination at Our expense. We may also request and will pay for a postmortem examination.

You **MUST** retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become Our property. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills or proof of ownership such as an original receipt, a valuation, original user manual or bank credit card statements.

2. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in Your name for Our benefit against any other party.

3. Fraud

You **MUST** not act in a fraudulent manner. If You or anyone acting for You

- a) Make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect of any loss or damage caused by Your wilful act or with Your connivance

Then

- a) We shall not pay the claim
- b) We shall not pay any other claim which has been or will be made under the Policy
- c) We may at Our option declare the Policy void
- d) We shall be entitled to recover from the Insured Person the amount of any claim already paid under the Policy
- e) We shall not make any return of premium
- f) We may inform the Police of the circumstances.

4. Paying Claims

1. Death

- a) If You are 18 years old or over, We will pay the claim to Your estate and the receipt given to Us by Your personal representatives shall be a full discharge of all liability by Us in respect of the claim.
- b) If You are aged under 18 years We will pay any claim for death to Your parent or legal guardian. Your parent or legal guardian's receipt shall be a full discharge of all liability by Us in respect of the claim.

2. All other claims

- a) If You are 18 years or over, We will pay the claim to You and Your receipt shall be a full discharge of all liability by Us in respect of the claim.
- b) If You are aged under 18 We will pay the appropriate benefit amount to Your parent or legal guardian for Your benefit. Your parent or legal guardian's receipt shall be a full discharge of all liability by Us in respect of the claim.

Important conditions relating to health

You **MUST** comply with the following conditions to have 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.

It is a condition of this Policy that You will not be covered under section 1 – Emergency medical and other expenses, section 2 – Private emergency medical cover, section 3 – Personal accident and section 9 – Course fees for any claims arising directly or indirectly from:

A) At the time of taking out this policy:

1. Any Medical Condition You have or have had for which:
 - a) symptoms or diagnosis has occurred within the last 12 months or
 - b) there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months
2. Any Medical Condition where You, a Close Relative or a Close Business Associate is waiting for an operation, hospital consultation (other than for regular check ups), or other hospital treatment or investigation.
3. Any Medical Condition where You, a Close Relative or a Close Business Associate has, within the last 6 months, been seen by a specialist (other than for regular check ups), had an operation or other hospital treatment or investigation.

4. Any Medical Condition where You, a Close Relative or a Close Business Associate have received a terminal prognosis.
5. Any Medical Condition where You, a Close Relative or a Close Business Associate have not had a diagnosis.
6. Any circumstances You are aware of that could reasonably be expected to give rise to a claim on this policy.

B) At any time:

1. Any Medical Condition You have in respect of which a Medical Practitioner has advised You not to travel (or would have done so had You sought his/her advice) but despite this You still travel.
 2. Any surgery, treatment or investigations for which You intend to travel outside Your Home Area to receive (including any expenses incurred due to the discovery of other Medical Conditions during and/or complications arising from these procedures).
 3. Any Medical Condition for which You are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
 4. Your travel against any health requirements stipulated by the carrier, their handling agents or other Public Transport provider.
- You should also refer to the general exclusions below.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- b) Terrorism, but this exclusion shall not apply to losses under section 2 – Emergency medical and other expenses and section 3 – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Your pursuit of winter sports.
5. Your participation in or practice of any professional entertaining or professional sports.
6. Your participation in or practice of any other sport or activity, manual work or racing unless:
 - a) shown as covered without charge in the list on page 6 or
 - b) shown as covered in Your Statement of Insurance.
7. Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
8. You drinking too much alcohol which is evidenced by:
 - a) a Medical Practitioner stating that Your alcohol consumption has caused or actively contributed to Your injury or illness.
 - b) the results of a blood test which shows that Your blood alcohol level exceeds 0.19% which is approximately four pints or four 175ml glasses of wine
 - c) the witness report of a 3rd party which has advised that You have notably impaired Your faculties and/or judgement.
 - d) Your own admission and/or by the description of events You have described on the claim form.
- 9.. Alcohol abuse or alcohol dependency which is evidenced by:
 - a) Your medical records or the opinion of Your Medical Practitioner
 - b) the opinion of an independent Medical Practitioner
10. Your own unlawful action or any criminal proceedings against You.
11. Unless We provide cover under this insurance, any other loss, damage or additional expense following on from the event for which You are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury illness or disease.
12. Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section 1 – Cancellation or Curtailment charges).

Sports and activities covered

11. Your use of a motorised vehicle unless a full international driving licence is held permitting the use of such vehicles in the United Kingdom.

12. Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

13. Any circumstances You are aware of at the time of taking out this Policy that could reasonably be expected to give rise to a claim.

The following lists detail the sports and activities that this Policy will cover. If You are participating in any other sports or activities not mentioned, please telephone Our customer helpline on 0800 030 4510 as We may be able to offer cover for an additional premium. Details of those sports and activities for which You have purchased cover will be added to Your Statement of Insurance.

Covered as standard

*No cover under section 6 - Personal Liability for these sports or activities

administrative, clerical or professional occupations

aerobics

archery

badminton

banana boating

baseball

basketball

bmx biking (no stunting or racing)

body boarding (boogie boarding)

bowls

bungee jumping (1 jump only within professional organiser's guide lines and wearing appropriate safety equipment)

*camel riding

canoeing (up to grade 2 rivers)

*catamaran sailing (if qualified or accompanied by a qualified person)

*clay pigeon shooting

climbing (on climbing wall only)

cricket

croquet

curling

cycling (not racing)

deep sea fishing

*dinghy sailing

*driving any motorised vehicle for which You are licensed to drive in the United Kingdom (other than in motor rallies or competitions)

elephant riding

fell walking/running

fencing

fishing

flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)

football (amateur only and not main purpose of Trip)

glacier walking

*go karting (within organisers guidelines)

golf

hiking

horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)

hot air ballooning (organised pleasure rides only)

hydro zorbing

indoor climbing (on climbing wall)

*jet boating (no racing)

*jet skiing (no racing)

jogging

kayaking (up to grade 2 rivers)

netball

octopush

open water swimming (professionally escorted tours only)

orienteering

overlanding

*paint balling (wearing eye protection)

Emergency and medical services

pony trekking (wearing a helmet)
*quad biking (wearing a helmet and not racing)
racket ball
rambling
*rifle range shooting
ringos
roller skating and blading (wearing pads & helmets)
rounders
rowing (except racing)
running (non-competitive and not marathon of any type)
safari trekking in a vehicle (MUST be organised tour)
safari trekking on foot (MUST be organised tour)
*sailing (if qualified and no racing)
sandboarding
sand dune surfing/skiing
*sand yachting
scuba diving to max depth 18 metres below sealevel (if qualified scuba diver and not diving alone, or accompanied by qualified instructor)
*shooting/small bore target shooting (within organisers guidelines)
skateboarding (wearing pads & helmets)
snorkelling
softball
squash
students working as counsellors or university exchanges for practical course
work (non manual)
surfing
swimming

swimming with dolphins
Sydney harbour bridge walk
table tennis
ten pin bowling
tennis
trampolining
trekking up to 2,500 metres above sea level
tug of war
volleyball
wake boarding
walking
*war games (wearing eye protection)
water polo
water skiing
whale watching
wind surfing
*yachting (if qualified or accompanied by a qualified person and no racing)
zorbing

Contact the Emergency Assistance Service on telephone number: +44 (0)845 271 4472

If You are in a country that does not accept the above international phone number please call +44 (0)203 0609 671

Section 1 – Cancellation or curtailment charges

What is covered

We will pay You up to £3,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- a) cancellation of the Trip is necessary and unavoidable or
- b) the Trip is curtailed before completion

as a result of any of the following events occurring:

1. The death, Bodily Injury or illness or complications arising as a direct result of pregnancy of:
 - a) You
 - b) any person with whom You are travelling or have arranged to travel with
 - c) any person with whom You have arranged to reside temporarily
 - d) Your Close Relative
 - e) Your Close Business Associate.
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of You or any person with whom You are travelling or have arranged to travel with.
3. The Police requesting You to remain at or return to Your Home due to serious damage to Your Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions relating to claims

1. You **MUST** obtain (at Your own expense) a medical certificate from a Medical Practitioner and prior approval of the Emergency Assistance Service to confirm the necessity to return Home prior to Curtailment of the Trip due to death, Bodily Injury or illness or complications arising as a direct result of pregnancy.
2. If You fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the Trip the amount We will pay will be limited to the cancellation charges that would have otherwise applied.
3. If You cancel the Trip due to
 - i. Stress, anxiety, depression or any other mental or nervous disorder that You, any person with whom You are travelling or have arranged to travel with, any person with whom You have arranged to reside temporarily, Your Close Relative or Your Close Business Associate are suffering from You **MUST** provide a medical certificate from a consultant specialising in the relevant field or
 - ii. Any other Bodily Injury, illness or complications arising as a direct result of pregnancy You **MUST** provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from travelling.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each Insured Person.
 2. The cost of Airport Departure Duty.
 3. Any claims arising directly or indirectly from circumstances known to You prior to the date this insurance is purchased by You or the time of booking any Trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or Curtailment of the Trip.
 4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
 5. Normal pregnancy, without accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
 6. Anything mentioned in the general exclusions on page 5.
- You should also refer to the important conditions relating to health on page 5.

Section 2 - Emergency medical and other expenses

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of Curtailment necessitating Your early return to Your Home You **MUST** contact the Emergency Assistance Service. The service is available to You and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment You **MUST** contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should You be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to Your Home Area when this is considered to be medically necessary or when You have notice of serious illness or death of a Close Relative at Home.

Payment for medical treatment abroad

If You are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the Policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone **MUST** contact the Emergency Assistance Service for You as soon as possible.

For simple out-patient treatment, You should pay the hospital/clinic Yourself and claim back medical expenses from Us. Beware of requests for You to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.

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 check if You are entitled to benefit from the reciprocal 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 either the reciprocal health care arrangements or private health insurance, We will not apply the deduction of excess under section 2 - Emergency medical and other expenses.

What is covered

We will pay You up to £2,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of Your suffering unforeseen Bodily Injury or illness and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred within the United Kingdom.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £250 incurred within the United Kingdom.
3. In the event of Your death within the United Kingdom the reasonable additional cost of funeral expenses up to a maximum of £3,000 plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your body to Your Home.
4. Reasonable additional transport or accommodation expenses incurred, up to the standard of Your original booking, if it is medically necessary for You to stay beyond Your scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend or Close Relative to remain with You or travel to You from Your Home Country or escort You and additional travel expenses to

Section 3 - Personal accident

return You to Your Home if You are unable to use the return ticket.

5. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate You to Your Home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each Insured Person.
2. Any claims arising directly or indirectly in respect of:

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
i. Death	£1,000	£30,000	£1,000
ii. Loss of one or more limbs and/or Loss of sight in one or both eyes	£30,000	£30,000	Not covered
iii. Permanent total disablement	£30,000	£30,000	Not covered

a) Costs of telephone calls, other than:

- i) calls to the Emergency Assistance Service notifying and dealing with the problem for which You are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers You telephoned.
- ii) any costs incurred by You when You receive calls on Your mobile telephone from the Emergency Assistance Service for which You are able to provide receipts or other reasonable evidence to show the cost of the calls.

b) The cost of taxi fares, other than those for Your travel to or from hospital relating to Your admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for You by the hospital. However any costs incurred by You to visit another person in hospital are not covered.

c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital.

d) Any expenses which are not usual, reasonable or customary to treat Your Bodily Injury or illness.

Section 4 - Baggage

- e) Any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed reasonably until Your return to Your Home Country.
- f) Expenses incurred in obtaining or replacing medication or obtaining treatment or ongoing regular therapy, which at the time of departure is known to be required or to be continued outside Your Home Country.
- g) Additional costs arising from single or private room accommodation.
- h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
- i) Any expenses incurred after You have returned to Your Home Country.
- j) Expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
- k) Your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
- l) Any medical expense where You are entitled to NHS benefits.
- m) Any cost incurred in returning to the United Kingdom following recovery.
- n) Normal pregnancy, without accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

3. Anything mentioned in the general exclusions on page 5.

You should also refer to the important conditions relating to health on page 5.

Special conditions relating to claims

1. You or someone on Your behalf **MUST** give notice as soon as possible to the Emergency Assistance Service or Us of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation.

2. In the event of Your Bodily Injury or illness We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Your Home Country at any time during the Trip. We will do this if in the opinion of

Special Definitions relating to this section (which are shown in bold italics)

Loss of limb – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight – means total and irrecoverable 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 and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered

We will pay one of the benefits shown below if You sustain Bodily Injury which shall solely and independently of any other cause, result within two years in Your death, Loss of limb, Loss of sight or permanent total disablement.

What is not covered

1. Anything mentioned in the general exclusions on page 5.

You should also refer to the Important conditions relating to health on page 5.

the Medical Practitioner in attendance or the Emergency Assistance Service You can be moved safely and/or travel safely to Your Home Country to continue treatment.

Section 5 - Personal money, passport and documents

Special conditions relating to claims

1. Our Medical Practitioner may examine You as often as they deem necessary in the event of a claim.
2. You **MUST** provide (at Your own expense) the following evidence where relevant:
 - i) In the event of death, the original death certificate.
 - ii) A medical certificate or report in relation to claims for Loss of limb, Loss of sight or permanent total disablement

Provisions

1. Benefit is not payable to You:
 - a) Under more than one of items 1., 2. or 3.
 - b) Under item 3. until one year after the date You sustain Bodily Injury
 - c) Under item 3. if You are able or may be able to carry out any relevant employment or relevant occupation.

What is covered

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each Insured Person.
2. Loss, theft of or damage to Valuables left Unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or Public Transport operator) unless deposited in a hotel safe, safety deposit box or left in Your locked accommodation.
3. Loss, theft of or damage to Baggage contained in an Unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, ski equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single

1. We will pay You up to £1,000 for the accidental loss of, theft of or damage to Your Baggage.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Baggage).

The maximum We will pay for the following items is:

- a) for any one article, pair or set of articles £200.
- b) up to £250 in total for for all Valuables.

Section 6 - Personal liability

incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with Your business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on page 5.

3. You **MUST** provide (at Your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.

What is covered

1. We will pay You up to the amounts shown below for the accidental loss of, theft of or damage to Personal Money and documents (including passports, visas and driving licence). In respect of foreign currency cover is also operative during the 72 hours immediately preceding Your departure on the outward journey.

The maximum We will pay for the following items is:

- a) For bank notes and coins £50.
- b) For all other Personal Money and documents £500.

Special conditions relating to claims

1. You **MUST** report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain (at Your own expense) a written report of the loss, theft or attempted theft of all Baggage.
2. If Baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel or Your accommodation provider You **MUST** report to them, in writing, details of the loss, theft or damage and obtain (at Your own expense) written confirmation of the loss. If Baggage is lost, stolen or damaged whilst in the care of an airline You **MUST**:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this Policy.

Section 7 – Missed departure

What is covered

We will pay You up to £250 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching the United Kingdom or returning to Your Home Country if You fail to arrive at the international departure point in time to board the Public Transport on which You are booked to travel on the initial international journey of the Trip as a result of:

1. the failure of other Public Transport or
2. an accident to or breakdown of the vehicle in which You are travelling or
3. an accident or breakdown occurring ahead of You on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which You are travelling or
4. strike, industrial action or adverse weather conditions.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each Insured Person.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or declared publicly by the date this insurance is purchased by You.
 - b) An accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report or other evidence is not provided.
 - c) Breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - e) Your failure to arrive at the departure point in time to board any connecting Public Transport after Your departure on the initial international outbound and return legs of the Trip.
3. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on page 5.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way You **MUST** obtain (at Your own expense) written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. You **MUST** allow sufficient time for the public transport or other transport to arrive on schedule and to deliver You to the departure point.

Section 8 - Overseas legal expenses and assistance

What is covered

We will pay up to £10,000 for legal costs to pursue a civil action for compensation if someone else causes You Bodily Injury, illness or death. Where there are two or more Insured Persons insured by this Policy, then the maximum amount payable by Us for all such claims shall not exceed the maximum benefit of £50,000.

What is not covered

We shall not be liable for:

1. Any claim where in Our opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, Us, the Emergency Assistance Service or their agents, someone You were travelling with, a person related to You, or another Insured Person.
3. Legal costs and expenses incurred prior to Our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in Our opinion the estimated amount of compensation payment is less than £1,000 for each Insured Person.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any Appeal.
11. Claims occurring within Your Home Country.
12. Claims by You other than in Your private capacity.
13. Anything mentioned in the general exclusions on page 5.

Special conditions relating to claims

1. We shall have complete control over the legal case through agents We nominate, by appointing agents of Our choice on Your behalf with the expertise to pursue Your claim.
2. You **MUST** follow Our agent's advice and provide any information and assistance required within a reasonable timescale.
3. You **MUST** advise Us of any offers of settlement made by the negligent third party and You **MUST** not accept any such offer without Our consent.
4. We will decide the point at which Your legal case cannot usefully be pursued further. After that no further claims can be made against Us.
5. We may include a claim for Our legal costs and other related expenses.
6. We may, at Our own expense, take proceedings in Your name to recover compensation from any third party in respect of any indemnity paid under this Policy. You **MUST** give such assistance as We shall reasonably require and any amount recovered shall belong to Us.
7. If You or the appointed agents receive any compensation, You **MUST** repay Us any legal costs which We have paid up to the amount of the compensation.

Section 9 - Course Fees

2. We will pay You £100 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of lost or stolen passport or visa.

5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

6. Anything mentioned in the general exclusions on page 5.

Special conditions relating to claims

1. You **MUST** report to the local Police within 24 hours of discovery and obtain (at Your own expense) a written report of the loss, theft or attempted theft of all Personal Money, passport and documents.

2. If Personal Money or passports are lost, stolen or damaged while in the care of a hotel or Your accommodation provider You **MUST** report details of the loss, theft or damage to them in writing and obtain written confirmation of the loss.

3. If documents are lost, stolen or damaged in the care of a carrier, transport company, authority, hotel or Your accommodation provider You **MUST** report details of the loss, theft or damage to them in writing and obtain written confirmation of the loss.

4. If documents are lost, stolen or damaged whilst in the care of an airline You **MUST**:

a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please retain a copy).

b) retain all travel tickets and tags for submission if a claim is to be made under this Policy.

5. You **MUST** provide (at Your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.

What is covered

We will pay up to £1,000,000 (inclusive of legal costs and expenses) against any amount You become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

How to make a complaint

1. Bodily Injury, death, illness or disease to any person who is not in Your employment or who is not a Close Relative or member of Your household.

2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of You, a Close Relative, anyone in Your employment or any member of Your household other than any temporary holiday accommodation occupied (but not owned) by You.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each Insured Person.

2. Loss, theft of or damage to Personal Money and passport left Unattended at any time (including in a vehicle or in the custody of a carrier, tour operator or Public Transport operator) unless deposited in a hotel safe, safety deposit box or left in Your locked accommodation.

3. Loss, theft of or damage to travellers' cheques if You have not complied with the issuers conditions or where the issuer provides a replacement service.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:

a) Liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement.

b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.

c) Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats and punts).

d) The transmission of any communicable disease or virus.

e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where We will not pay for the first £100 of each and every claim arising from the same incident).

2. Anything mentioned in the general exclusions on page 5.

Special conditions relating to claims

1. You **MUST** give Us written notice as soon as possible of any incident, which may give rise to a claim.

2. You **MUST** send Us every writ, summons, letter of claim or other document as soon as You receive it.

3. You **MUST** not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Our written consent.

4. We will be entitled if We so desire to take over and conduct in Your name the
