travel insurance policy

antarctica area

customer service

need medical assistance?
our emergency helpline is open 24 hours a day, 365 days a year

do you have the right cover?
annual multi-trip
single trip up to 104 days
long stay up to 18 months
cruise cover

our 24-hour medical emergency support whilst on holiday
+44 1403 288 123
freephone when calling from a landline within the usa and canada
+1 833 251 8487*

*call charges apply when calling from a mobile
if you are unsure please call our uk-based team 01376 560 800

avanti.co.uk

essentials • classic • deluxe
travel insurance policy november 2019
Welcome to Avanti

Thank you for taking out your policy with Avanti Travel Insurance. We are looking forward to being with you during your holiday adventures and we hope you have a stress-free and enjoyable trip. We hope you have all the information you need but if there is anything else we can help you with, please call our Customer Services Team on the number below.

Important Information

It is important that you read this document carefully. Please also check your Validation Certificate and Medical Declaration (if applicable) to ensure that you understand the extent of cover you have chosen and the assistance we provide. This document details what is and what is not covered along with any terms, conditions and exclusions of cover, and that this meets your requirements.

The policy document contains different levels of cover, some of which are optional and do not apply unless you have selected them and paid the required additional premium. For information about your rights to cancel this policy and the cooling-off-period, please see Cancellation Provisions on page 41 of this policy booklet.

Please keep this document in a safe place and take it with you when you travel in case you need assistance or need to make a claim. If you have any questions about the cover provided please call our Customer Services Team on the number below, we are open Monday to Friday 9am to 5pm.

It is important that you call us if you need to make a change to your policy, to ensure you are accurately covered. The sooner you call, the quicker we can help.

Useful telephone numbers – in case you need us

Customer Services Team
If you have a query or need to amend your policy in any way: 01376 560 800
Or if calling from outside the UK: +44 1376 560 800

24 hour Medical Emergency Support
If you require medical assistance whilst on holiday: +44 1403 288 123
Freephone when calling from a landline within the USA and Canada: +1 833 251 8487*
If you need to make a non-emergency claim: 01403 288 122

*Call charges apply when calling from a mobile

To ensure we are consistent in providing our customers with quality service, we may record your telephone call.
Errata

Effective Date: Policies issued, or amended* after 15th March 2020

Covid-19 (Coronavirus): Applicable to all sections except End Supplier Failure

Your travel insurance policy will not provide cover for any claims relating to or arising from the global outbreak of Covid-19 (also known as the Coronavirus) or any subsequent related new forms of the virus. In addition, your travel insurance policy will not cover you for the outbreak of any new, or existing infectious disease where an epidemic or pandemic has been declared.

*by amended we mean any policy amendment which changes the premium or the risk posed to the Underwriters.

These are General Exclusions applicable to all sections of the policy with exception of End Supplier Failure.

All other terms and conditions remain unaltered.

ERGO Travel Insurance Services Limited (ETI) on behalf of the insurer.
Health Declaration

Your policy contains restrictions, conditions and exclusions that relate to your health and to the health of others on whom your trip might depend. You must read the following information and be satisfied that this policy meets your needs.

Pre-existing medical conditions will not be covered unless they have ALL been declared, and accepted by us in writing. You must therefore ensure that you answer all questions about yourself and anyone else insured under your policy fully, honestly, and to the best of your knowledge, as failure to answer our questions accurately may affect the cover we provide and our ability to pay your claim. Please see page 4 for what you must do if you have a change to your health after purchasing your policy.

We are unable to provide cover for any pre-existing medical condition(s) where you have an undiagnosed medical condition, or a condition where you are currently on a waiting list, undergoing treatment, or tests or, where you are awaiting the results of any tests. There are some instances we may be able to provide cover for pre-existing conditions if you are awaiting surgery, (please see the Medical Declaration section on page 8 for more details).

If you have any questions about what cover will be provided by this policy in respect of your existing medical conditions, please contact Avanti Customer Services.

Please note: this policy does not provide cover for procedures that can be carried out in your home country after repatriation, or for any medical expenses incurred in private facilities if a medically suitable state facility is available. It is therefore a condition of this insurance policy that if you are travelling to a European Union country you obtain a European Health Insurance Card (EHIC).

For emergencies abroad call us first (It may save you having to pay the policy excess)

For medical emergencies: if you are taken to hospital as an emergency by ambulance or other emergency service, you will need to make sure that you or a travelling companion call us within 48 hours.

For non-urgent medical help: if you need to see a Doctor, or need to go to Accident & Emergency or a clinic, call us first. This way we may be able to help you locate the safest and most appropriate source of treatment.

In either case you may reverse the call charges, or ask to be called back.

If your outpatient treatment is likely to cost more than £350 or you are admitted into hospital abroad, someone must call Avanti Assistance 24 hour medical emergency helpline as soon as possible. If you have to cut short your trip under Section 2 (Cutting Short Your Trip) or Section 3 (Emergency Medical and Repatriation Expenses) Avanti Assistance must authorise this in advance. Failure to contact Avanti Assistance may mean that we are not able to provide cover or we may reduce the amount we pay for your medical treatment, or additional travel expenses.

Where you have a valid claim and your medical expenses exceed £350 we will look to settle the bill directly with the medical provider where possible.

For non-medical emergencies: if something happens during your trip, and you need our help, please contact us. If we identify that the event causing the emergency is not covered by this policy, we will still try to assist you in resolving the problem, but it would be at your own cost.

Please note: This is a travel insurance policy and not private medical insurance.
Changes to your health after purchasing your policy

If after you purchase your policy, or before booking any new trips, any of the following happens:

• you are diagnosed with a new medical condition
• your doctor, or consultant changes your prescribed medication
• you receive inpatient medical treatment
• you are placed on a waiting list for investigation or medical treatment

then you must contact Avanti Customer Services. A member of the team will ask you specific questions about your medical condition(s).

This may result in an additional premium to allow cover to continue, to add additional Terms and Conditions to your policy or to exclude cover for the newly diagnosed condition or for the condition that has undergone significant change.

If we are unable to continue to provide cover, or if you do not wish to pay the additional premium you will be entitled to make a claim under Section 1 (Cancellation) for your costs which cannot be recovered elsewhere for trips booked prior to the change in health. Alternatively, you will be entitled to cancel your policy, in which case, we will refund a proportionate amount of your premium.

Please note that your doctor, or consultant telling you that you are well enough to travel does not mean that you will be covered for your pre-existing medical condition(s). If you have any concerns regarding whether, or not you will be covered please contact Avanti Customer Services.

Eligibility

In order to be eligible for cover under this policy you must also be:

• a resident of the United Kingdom, Channel Islands, or Isle of Man for six of the last twelve months;
• registered with a doctor in the United Kingdom, Channel Islands, or Isle of Man, if you live in England, Scotland, Wales or Northern Ireland you must have a National Insurance number (if aged 16 or older);
• travelling from and returning to the United Kingdom, Channel Islands, or Isle of Man:

Reciprocal Health Agreements

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), Iceland, Norway, Liechtenstein or Switzerland, it is a condition of this insurance policy that you obtain a European Health Insurance Card (EHIC). You can apply online at www.EHIC.org.uk or by telephoning 0300 330 1350. This will entitle you to benefit from the reciprocal healthcare arrangements which exist between countries.

In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card we will not apply the deduction of the excess under Section 3 – Emergency Medical and Repatriation Expenses.

When you use your EHIC in a public medical facility your excess will not be deducted.

Australia and New Zealand

If you require medical treatment in;

• Australia - you must enrol with a local MEDICARE office
• New Zealand - you must go to a state medical facility and present your passport at the time of treatment

If you are admitted to hospital, contact must be made with Avanti Assistance as soon as possible.
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<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Essentials</th>
<th>Classic</th>
<th>Deluxe</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 &amp; 2</td>
<td>Cancellation and Cutting Short Your Trip</td>
<td>£1,000</td>
<td>£150</td>
<td>£5,000</td>
</tr>
<tr>
<td></td>
<td>Pre-booked Excursions</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
</tr>
<tr>
<td>3a</td>
<td>Emergency Medical and Repatriation Expenses</td>
<td>£5million</td>
<td>£150</td>
<td>£10million</td>
</tr>
<tr>
<td></td>
<td>Emergency Dental Treatment</td>
<td>£250</td>
<td>£150</td>
<td>£300</td>
</tr>
<tr>
<td></td>
<td>Additional Accommodation and Travelling Costs</td>
<td>£2,000</td>
<td>Nil</td>
<td>£2,000</td>
</tr>
<tr>
<td>3b</td>
<td>Hospital Daily Benefit</td>
<td>No cover available</td>
<td></td>
<td>£20 for every full 24 hours up to £1,000</td>
</tr>
<tr>
<td>4a</td>
<td>Missed Departure</td>
<td>No cover available</td>
<td></td>
<td>£1,000</td>
</tr>
<tr>
<td>4b</td>
<td>Home Country Departure Assistance and Missed Home Country Connection</td>
<td>No cover available</td>
<td></td>
<td>£500</td>
</tr>
<tr>
<td>5</td>
<td>Travel Delay</td>
<td>No cover available</td>
<td></td>
<td>£30 for the first full 12 hours, £15 for all other full 12 hours up to £300</td>
</tr>
<tr>
<td>6a</td>
<td>Personal Baggage</td>
<td>£1,000</td>
<td>£150</td>
<td>£2,000</td>
</tr>
<tr>
<td></td>
<td>Single Article or Pair</td>
<td>£200</td>
<td>£150</td>
<td>£300</td>
</tr>
<tr>
<td></td>
<td>Valuables</td>
<td>£200</td>
<td>£150</td>
<td>£300</td>
</tr>
<tr>
<td></td>
<td>Sunglasses</td>
<td>No cover available</td>
<td></td>
<td>£75</td>
</tr>
<tr>
<td></td>
<td>Prescription Glasses</td>
<td>£150</td>
<td>Nil</td>
<td>£200</td>
</tr>
<tr>
<td>6b</td>
<td>Baggage Delay on your Outward Journey</td>
<td>No cover available</td>
<td></td>
<td>£50 for first full 12 hours, then £50 for every full 24 hours thereafter up to £300</td>
</tr>
<tr>
<td>6c</td>
<td>Personal Money and Passport</td>
<td>£300</td>
<td>£150</td>
<td>£500</td>
</tr>
<tr>
<td></td>
<td>Cash limit (18 and over)</td>
<td>£300</td>
<td>£150</td>
<td>£300</td>
</tr>
<tr>
<td></td>
<td>Cash limit (under 18 or under 21 if in FTE*)</td>
<td>£100</td>
<td>Nil</td>
<td>£100</td>
</tr>
<tr>
<td></td>
<td>Passport</td>
<td>£200</td>
<td>Nil</td>
<td>£300</td>
</tr>
<tr>
<td>7</td>
<td>Personal Accident</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loss of limbs or sight***</td>
<td>£15,000</td>
<td>Nil</td>
<td>£25,000</td>
</tr>
<tr>
<td></td>
<td>Permanently disabled***</td>
<td>£15,000</td>
<td>Nil</td>
<td>£25,000</td>
</tr>
<tr>
<td></td>
<td>Death***</td>
<td>£10,000</td>
<td>Nil</td>
<td>£15,000</td>
</tr>
<tr>
<td>8</td>
<td>Personal Liability</td>
<td>£2million</td>
<td>Nil</td>
<td>£2million</td>
</tr>
<tr>
<td>9</td>
<td>Legal Costs and Expenses†</td>
<td>£25,000</td>
<td>Nil</td>
<td>£25,000</td>
</tr>
<tr>
<td>10</td>
<td>Hijack</td>
<td>No cover available</td>
<td></td>
<td>£100 for every full 24 hours up to £1,000</td>
</tr>
<tr>
<td>11</td>
<td>Personal Assistance Services</td>
<td>No cover available</td>
<td></td>
<td>£250</td>
</tr>
<tr>
<td>12</td>
<td>Pet Care</td>
<td>No cover available</td>
<td></td>
<td>£25 for every full 24 hours up to £150</td>
</tr>
</tbody>
</table>
Please note: limits of cover are per insured person unless otherwise shown.

* FTE means full time education.
** £40 for loss of deposit.
*** Limited to £2,000 if the insured person is under 18 years of age or over 70.
† Limited to £50,000 per policy.
†† Only applies to sections of cover within this policy document.
* Cover is only available to be added to Classic and Deluxe annual multi-trip policies.

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Limits of cover</th>
<th>Excess</th>
<th>Limits of cover</th>
<th>Excess</th>
<th>Limits of cover</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Essentials</td>
<td>Classic</td>
<td>Deluxe</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>End Supplier Failure Cover</td>
<td>No cover available</td>
<td>Up to £2,500</td>
<td>Nil</td>
<td>Up to £2,500</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Mugging Benefit</td>
<td>No cover available</td>
<td>£50 per complete day of inpatient treatment up to £500</td>
<td>Nil</td>
<td>£50 per complete day of inpatient treatment up to £500</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Withdrawal of Services</td>
<td>No cover available</td>
<td>£20 for every full 24 hours up to £200</td>
<td>Nil</td>
<td>£25 for every full 24 hours up to £200</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Catastrophe</td>
<td>No cover available</td>
<td>£500</td>
<td>£75</td>
<td>£750</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Ash Cloud Delayed Departure</td>
<td>No cover available</td>
<td>No cover available</td>
<td>£10 for each full 12 hours up to £100</td>
<td>Nil</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

OPTIONAL – Cover only available subject to an additional premium being paid and shown on your Validation Certificate

<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Limits of cover</th>
<th>Excess</th>
<th>Limits of cover</th>
<th>Excess</th>
<th>Limits of cover</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>18a</td>
<td>Winter Sports Equipment (owned)</td>
<td>No cover available</td>
<td>£1,000</td>
<td>£75</td>
<td>£1,000</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Single article pair or set (owned)</td>
<td></td>
<td>£250</td>
<td>£75</td>
<td>£250</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>18b</td>
<td>Ski Pass</td>
<td></td>
<td>£75 for every full 24 hours up to £300</td>
<td>Nil</td>
<td>£75 for every full 24 hours up to £300</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>18c</td>
<td>Winter Sports Equipment Hire</td>
<td>No cover available</td>
<td>£20 for every full 24 hours up to £300</td>
<td>Nil</td>
<td>£50 for every full 24 hours up to £500</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>18d</td>
<td>Ski Pack</td>
<td></td>
<td>£75 for every full 24 hours up to £300</td>
<td>Nil</td>
<td>£75 for every full 24 hours up to £500</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>18e</td>
<td>Piste Closure</td>
<td></td>
<td>£20 for every full 24 hours up to £260</td>
<td>Nil</td>
<td>£20 for every full 24 hours up to £260</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>18f</td>
<td>Avalanche or Landslide</td>
<td></td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>18g</td>
<td>Search and Rescue</td>
<td></td>
<td>£10,000</td>
<td>Nil</td>
<td>£10,000</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>18h</td>
<td>Physiotherapy Benefit</td>
<td></td>
<td>£200</td>
<td>Nil</td>
<td>£200</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>19a</td>
<td>Golf Equipment</td>
<td>No cover available</td>
<td>£1,000</td>
<td>£75</td>
<td>£1,000</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>19b</td>
<td>Golf Equipment Hire</td>
<td></td>
<td>£300</td>
<td>Nil</td>
<td>£300</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>19c</td>
<td>Non-refundable Golfing Fees</td>
<td></td>
<td>£150</td>
<td>Nil</td>
<td>£150</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>19d</td>
<td>Hole-in-one Cover</td>
<td></td>
<td>£75</td>
<td>Nil</td>
<td>£75</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Gadget Cover</td>
<td></td>
<td>£1,000</td>
<td>£150</td>
<td>£1,000</td>
<td>£75</td>
<td>£1,000</td>
</tr>
</tbody>
</table>

Excess Waiver†† You must pay an additional premium and this must be requested at the time you purchase the policy. This cannot be added retrospectively.

90 day upgrade* You must pay an additional premium and this must be requested prior to the commencement of your trip.
Medical Declaration

You must comply with the following conditions in order to have full protection under this policy. If you do not comply we may cancel the policy, refuse your claim or reduce the amount of any claim payment.

This insurance operates on the following basis.

To be covered, you must be fit and able to undertake your planned trip and;

- you are NOT travelling against the advice of a doctor (or would be travelling against the advice of a doctor had you sought his/her advice);
- you are NOT travelling with the intention of obtaining medical treatment, tests or consultation abroad;
- you are NOT travelling having been given a terminal prognosis

The insurance will also NOT cover you for any of your pre-existing medical conditions whether diagnosed or not, if you have any undiagnosed symptoms that require attention, or investigation in the future (that is symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established), or are awaiting any medical procedure, surgery, radiotherapy, chemotherapy, or dialysis.

One of the following can be covered as standard if you are either awaiting surgery, or have not been fully signed off from all post-procedure follow ups providing you are not travelling against your UK doctor’s advice. This must be accepted by Avanti and shown on your Validation Certificate and an additional premium may be required.

- Adenoidectomy
- Arthroscopic ligament repair
- Arthroscopy of ankle
- Arthroscopy of knee
- Arthroscopy of hip
- Audiogram
- Blephoplasy (Ptosis repair)
- Carpal Tunnel Syndrome release
- Cataracts removal
- Circumcision
- Colposuspension
- Correction of hydrocele
- Digital excision arthroplasty (hammer toe repair)
- Dupuytren's repair
- Ectropion repair
- Endovenous laser treatment of varicose vein(s)
- Entropion repair
- Excision of benign skin cyst
- Excision of benign skin lesion
- Excision of basal cell carcinoma of the skin
- Excision of epididymal cyst
- Excision of ganglion
- Excision of skin tag
- Excision of skin wart
- FESS (Functional endoscopic sinus surgery)
- Hip replacement
- Ingrown toenail repair
- Knee replacement
- Laparoscopic repair of hiatus hernia
- Laparoscopic repair of inguinal hernia
- Myringoplasty
- Osteotomy for hallux valgus (bunion)
- Reduction turbinates of nose
- Septoplasty
- Septo-rhinoplasty
- Strabismus correction
- Thyroidectomy for non-cancerous disease
- Toenail removal
- Tonsillectomy
- Varicose vein ligation
- Varicose vein stripping

When you are awaiting one of the above surgeries

Full cover will be provided except for cancellation or cutting short your trip as a result of the condition you are awaiting surgery for.

Where you have not been signed off from all post-op, or treatment follow-ups

For surgeries listed on this page full cover will be provided except for medical and repatriation expenses arising as a result of, or related to the procedure you are awaiting to be signed off from. Cover for cancellation and cutting short your trip will also not apply if you have booked the trip, or purchased the policy (whichever is later) after being informed of the need for you to have the procedure.

It is a condition of this policy that should you be awaiting sign-off from follow-ups relating to any of the procedures listed above that:

1. All surgical wounds have fully healed and no longer require dressing.
2. All external stitches, sutures, or staples have been removed.
3. There have been no complications, or infections after having had the procedure.
4. Your mobility is no worse than it was before you had the procedure.
5. You obtain a letter from your GP (doctor) confirming that you are medically fit enough to undertake this trip.
6. You understand that this policy will not cover the cost of any follow-ups required during the insured trip.
We would not cover you for any claim arising directly or indirectly from a pre-existing medical condition unless:

you have declared (when we ask) ALL pre-existing medical conditions to us; and

you have declared (when we ask) any changes to your health or prescribed medications; and

we have accepted the medical condition(s) for insurance in writing.

Each insured person who has a pre-existing medical condition must make a medical health declaration before each period of cover and, if there are any changes in their health or prescribed medication, prior to commencement of the period of cover, before departing on any trip and throughout the life of your policy. We will ask you specific questions which you must answer accurately and to the best of your knowledge. Failure to do so may invalidate your cover.

We may require you to obtain a Medical Report from your doctor, or consultant in order for us to assess whether cover applies. Obtaining this medical report shall be at your own expense. Based on our assessment of the medical information supplied to us, we will decide whether or not we can continue to insure you, and on what basis. Please see Changes to your health after purchasing your policy on page 4 for more details.

To declare a pre-existing medical condition or a change in your state of health or prescribed medication, you must call our Customer Services on 01376 560 800.

You should also refer to the General Exclusions.

Important information

Insurer

Most sections of this insurance are underwritten by Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This policy is administered by ERGO Travel Insurance Services Limited: registered in the UK, company number 11091555. Authorised and regulated by the Financial Conduct Authority, register number 805870 and registered office: Plantation Place, 30 Fenchurch Street London, EC3M 3AJ. Certain sections are underwritten by other insurers, as detailed in those sections.

Details of the extent of our regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request.

You can visit the Financial Conduct Authority website, which includes a register of all regulated companies, at www.fca.org.uk/register or you can telephone them on 0800 111 6768 (freephone). Please note that sales of this insurance product in the Channel Islands and Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply.

Contract of Travel Insurance

This policy, together with the Validation Certificate forms a contract of insurance between you and us. It contains certain conditions and exclusions in each section and General Conditions and General Exclusions that apply to all sections. You must meet these conditions or we may not accept your claim.

Conditions and exclusions will apply to individual sections of your policy while General Exclusions, Conditions and Notes will apply to the whole of your policy.

Your policy is a legal contract based on the information you supplied when applying for this insurance. We rely on that information when we decide if we can provide cover and what premium you will pay. Therefore it is essential that all the information given to us is correct and that you have answered our questions fully and accurately. Failure to do so may prejudice your entitlement to claim.

Age limits

There is no upper age limit if you have purchased single trip or annual multi-trip cover.

If you have purchased a long stay policy, for cover to apply you must be 75 years of age or under.

Maximum trip durations

Single trip policies –

Cover applies for the duration of your trip as stated on your Validation Certificate provided it does not exceed a maximum of 104 days.
Long stay policies –
Cover applies for the duration of your trip as stated on your Validation Certificate provided it does not exceed a maximum of;

<table>
<thead>
<tr>
<th>Age</th>
<th>Region 1&amp;2</th>
<th>Region 3</th>
<th>Region 4</th>
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</thead>
<tbody>
<tr>
<td>0-65</td>
<td>550 days</td>
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<tr>
<td>66-70</td>
<td>366 days</td>
<td>276 days</td>
<td>184 days</td>
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<tr>
<td>71-75</td>
<td></td>
<td>184 days</td>
<td>123 days</td>
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</tbody>
</table>

Annual Multi-Trip policies –

<table>
<thead>
<tr>
<th>Age</th>
<th>Annual Multi-Trip</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-70</td>
<td>Maximum 50 days in any one trip* 183 days in total</td>
</tr>
<tr>
<td>71+</td>
<td>Maximum 35 days in any one trip</td>
</tr>
</tbody>
</table>

*If you are aged 70 or under you can increase your 50 day trip duration limit to 90 days for one trip, when an additional premium has been paid and this is shown on your Validation Certificate.

- irrespective of the number of individual trips you take in each period of cover, you must not exceed 183 days travelling
- trips solely within your home country are only insured if you have pre-booked at least two consecutive nights’ paid accommodation

Please note:
- if you have purchased a Classic or Deluxe annual multi-trip policy, you are covered when taking part in winter sports trips of up to 17 consecutive days in total
- any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing Avanti annual multi-trip policy with the same level of cover prior to its expiry, which fell due for renewal during the trip
- your policy is automatically extended until your return to your home country due to an insured event
- if you travel for more than the number of days for which you have paid for cover you will not be covered after the last day for which you have paid, unless agreed by us in writing
- an insured adult can travel independently, however, an insured child must travel with a responsible adult over the age of 18 years for the duration of the trip.

Geographical Areas
Single trip and long stay policies:
Region 1 – England, Scotland, Wales and Northern Ireland, Channel Islands, Isle of Man.

Region 2 – Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Serbia/Montenegro, Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine and Vatican City.

Region 3 – Worldwide excluding Bermuda, Canada, China, Hong Kong, Mexico, Singapore, Thailand, the islands of the Caribbean and the United States of America.

Region 4 – All countries of the world.

We do not provide cover to those countries or parts of countries where the Foreign & Commonwealth Office (FCO), or World Health Organisation (WHO) have advised against all, or all but essential travel.

For cover to apply you must have paid the required premium for the country, or countries you plan to travel, and this is shown on your Validation Certificate.

Policy limits
All sections of your policy have limits on the amount we will pay. Some sections also have other specific limits, for example: for any one item, or for valuables in total. Please check your policy carefully.

Cruise Cover
Cruise trips are not covered under this policy, to be covered for a cruise please contact our Customer Services Team on 01376 560 800.

Period of cover
Cover under Section 1 (Cancellation) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have purchased an annual multi-trip policy, cover under Section 1 (Cancellation) starts at the time that you book the trip or the first day of the period of cover as shown on your Validation Certificate, whichever is later. In every case cover under Section 1 (Cancellation) ends as soon as you start your trip.

Cover under all other sections starts when you leave your home (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on your
Validation Certificate, whichever is the later. Cover ends when you return to your home (but not later than 24 hours after your return to your home country) or at the end of the period of cover as shown on your Validation Certificate, whichever is earlier.

Cover cannot start after you have left your home country. Each trip must begin and end in your home country and a return ticket must have been booked prior to departure.

Cover is provided subject to the maximum trip durations shown on page 9.

Upgrades
This policy contains different levels of cover, some of which do not apply unless you have paid the appropriate additional premium.

Any extra benefit you have purchased will be shown on your Validation Certificate.

Please read the policy carefully and ensure the cover reflects your requirements.

Upon the payment of an additional premium, you may upgrade your travel insurance coverage by purchasing any of the following upgrades prior to commencement of your trip:

Optional Gadget Cover
Please refer to the Optional Gadget Cover Section 20 in this policy for full details.

Optional Winter Sports Cover
Please refer to the Optional Winter Sports Cover Section 18 in this policy for full details.

Optional Golf Cover
Please refer to the Optional Golf Cover Section 19 in this policy for full details.

Optional 90 day Extension
This allows you to extend your annual 50 day trip duration limit to 90 days for one trip under this policy, provided you are aged 70 or under.

Renewing your Annual Policy
Unless you have advised us that you do not want your annual multi-trip policy to be automatically renewed, or you no longer meet the eligibility criteria, Avanti will send you your renewal invitation at least 21 days before your renewal date which will include your premium for the next year based on your latest medical declaration.

If you renew on a continuous payment method, we will automatically renew your policy each year using the payment details you have given us. Please contact us prior to your renewal date if you wish to renew using a different payment method and/or if you need to update your medical conditions or personal circumstances.

Failure to notify us of any change in your medical conditions, or personal circumstances may invalidate the cover provided.

Residency
At the time you buy or renew this policy, you and all other insured persons must:

- have your main home in either England, Scotland, Wales, Northern Ireland, the Channel Islands or Isle of Man
- have resided there for more than 6 of the previous 12 months
- be registered with a local doctor
- have a valid European Health Insurance Card (EHIC)*
- have a National Insurance number (if aged 16 or older)*

*not applicable if you are a resident of the Channel Islands or Isle of Man.

Law
The policy will be governed by the law of England and Wales unless: you and the Insurer agree otherwise; or

At the commencement of the policy your home is in Scotland, Northern Ireland, the Channel Islands or the Isle of Man in which case the law of that country will apply.

Language
The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.

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

1. Denied boarding and cancelled flights If you check in on time but you are denied boarding because there are not enough seats available or if your flight is cancelled, the carrier must offer you financial compensation.

2. Long delays – If your flight is delayed for more than five hours, the airline must offer to refund your ticket.

3. Baggage – If your checked-in baggage is damaged or lost by an EU airline, you must
claim compensation from the carrier within seven days. If your checked-in baggage is delayed, you must claim compensation from the carrier within 21 days of its return.

Please see page 42 for more information.

Personal liability
No liability cover will apply under this policy if you use any form of mechanically propelled vehicle, and you should ensure that you have alternative cover for third party injury or property damage in place. Please see Section 8 for more details.

Reasonable care
You must take all reasonable care to protect yourself and your belongings, and generally act as if you were uninsured.

Definition of words
Wherever the following words and phrases appear in this policy in bold they will always have the meanings shown under them. Please also see Sections 7, 9 and 13.

Accident(s)/Accidental – An unexpected event which results in your bodily injury, which is due to a violent sudden and external cause occurring during a trip. This must occur at an identifiable time and place.

The following are also defined as accidents under the terms of this policy:
- Asphyxia or injuries caused by gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
- Infections resulting from an accident covered by the policy.
- Injuries sustained as a result of self-defence.
- Injuries sustained as a result of unavoidable exposure to the elements.

Active participation –
1. the act of any person, whether combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in War and Civil Unrest, or Terrorism.
2. the act of any person voluntarily entering an area known at the time to be subject to War and Civil Unrest or against the advice of the Foreign and Commonwealth Office. See www.fco.gov.uk.

Bodily injury – An identifiable physical injury sustained by you caused by violent, sudden, unexpected, external and visible means.

Carrier – A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft),

land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Cash – Valid coins, bank and currency notes.

Close relative(s) – The following persons only:
- the person that you live with, in a relationship for at least 6 months at the same address, whether married or cohabiting (as if husband and wife) regardless of gender;
- your children (including step, fostered or adopted children), grandchildren, parents, grandparents, brothers, sisters, parents-in-law, sons/daughters-in-law and brothers/sisters-in-law

You may be required to demonstrate the existence of the relationship.

Complications of pregnancy and childbirth – The following conditions only:
- toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia; stillbirths, and miscarriage, or any premature births more than 8 weeks (16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date including; medically necessary emergency caesarean sections, or medically necessary terminations.

Please note: No cover will be provided for claims relating to complications of pregnancy and childbirth where the expected date of delivery is less than 8 weeks (16 weeks for a multiple birth) after the end date of your booked trip.

Contamination – Poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.

Couple – you and your wife, husband, civil partner or partner who lives with you in a relationship for at least 6 months at the same address as you, regardless of gender. On an annual multi-trip policy insured adults can travel independently.

Cruise – Trips on ocean or river cruise-ships/boats. No cover is provided for cruise holidays under this policy. A ferry crossing does not constitute a cruise.

Cut short/Cutting Short – Either:
- a) the immediate direct early return from your trip to your home country, in which case claims will be calculated from the day you returned to your home country and based on the number of complete days of your trip you have not used, or
- b) being a hospital in-patient outside your home country for a period in excess of 48 hours.
Cyber-terrorism – The use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

Destination – The geographic area through or to which you travel during your trip.

Doctor – A legally licensed member of the medical profession, or medical practitioner recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to you, or any travelling companion.

Excess – an amount deducted per insured person, per policy section for each incident which results in a claim. The excess amount is shown under each section in the table of benefits on pages 6 and 7.

Family – you and your wife, husband, civil partner or partner who lives with you in a relationship for at least 6 months at the same address as you, regardless of gender, your unmarried dependent children (including adopted, fostered and step-children) under the age of 18 years (or under the age of 21 if in full-time education), living in the same household, including children living away from home in full time education.

Gadget(s) – mobile/smart phones, satellite navigation systems (GPS), personal digital assistants (PDAs), computers, laptops, tablet computers, games consoles (including handheld consoles) and all accessories for these items.

Hijack – The unlawful seizure or wrongful exercise of control of an aircraft, train or sea vessel that you are travelling in as a fare paying passenger.

Home – your principal place of residence, which is used for domestic purposes, within the United Kingdom, Channel Islands or Isle of Man.

Home country – your country of residence within the United Kingdom, Channel Islands or Isle of Man.

Illness/Illnesses – Any condition, disease, set of symptoms or sickness leading to a change in your health, and as diagnosed and confirmed by a doctor during the period of cover, which is not a pre-existing medical condition unless the pre-existing medical condition has been disclosed to us and accepted in writing by us.

Insured person/you/your/yourself – Each person named on the Validation Certificate, and for whom the required premium has been paid.

Limits of cover – Unless stated to the contrary, our maximum liability in any one period of cover is limited to the amount stated in each section, per insured person.

Manual work – Work involving physical labour (not including office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve working at heights or the use of machinery).

Medical condition – Any medical or psychological disease, sickness, conditions (whether diagnosed, undiagnosed or a set of symptoms), illness or injury, that has affected you, or any other insured person.

Medical health declaration – The complete, true and accurate answers to our questions regarding medical information that needs to be declared to us before each period of cover by any insured person who has suffered from a pre-existing medical condition.

Medical officer – An appropriately licensed and qualified medical professional employed or contracted by us or by Avanti Assistance, experienced in the assessment of the requirements of medical treatment abroad and repatriation.

Pair or set – A number of items of personal baggage considered as being, similar or complementary, to one another, or used together.

Personal baggage – Baggage, clothing, personal effects (excluding golf equipment, Winter sports equipment, ski pass, and valuables) and other articles which belong to you (or for which you are legally responsible) which are worn, used or carried by you during a trip, excluding any vehicle, caravan or trailer.

Please note: This travel insurance policy is not intended to cover expensive items for which you should take out full ‘personal possessions’ insurance under your home contents policy.

Personal Money – Cash, travellers’ and other cheques, travel tickets, event and entertainment tickets and your personal credit/debit or charge cards.

Policy – This contract of insurance, including the Validation Certificate and any endorsements, or appendices to it.

Premium – The sum that you must pay us for this policy, including any surcharges and taxes legally applicable. Except where otherwise stated, all amounts shall be expressed in Pound Sterling and the £ symbol will be used.

Pre-existing medical condition –
- any past or current medical condition that has given rise to symptoms, or for which any form of treatment, or prescribed medication, medical consultation, investigation, or follow-up/check-up, has been required, or received, during the 2 years prior to the commencement of cover under this policy and/or prior to any trip; and
• any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm, brain haemorrhage) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip

Public transport – Any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel, operating according to a published timetable.

Secure baggage area – Any of the following, as and where appropriate:
• the locked dashboard, boot or locked baggage compartment of a hatchback vehicle fitted with a lid closing off the baggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
• the fixed storage units of a motorised or towed caravan
• a locked baggage box, locked to a roof rack which is itself locked to the vehicle roof

Single article – Any one article or pair or set of articles (including golf clubs) or collection which is used or worn together, except when the optional golf cover section is purchased and shown in the Validation Certificate (then the single article limit applies to each individual golf club and not the set as a whole).

Single parent family – One adult and all of his/her unmarried dependent children (including adopted, fostered and step-children) under the age of 18 years (or under the age of 21 if in full-time education), living in the same household, including children living away from home in full time education.

Sports and activities – The activities listed under Sport and Activities on page 39.

Strike or industrial action – Any form of industrial action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods, or the provision of services.

Terminal Prognosis – Medically advised that life expectancy is reduced as a result of an incurable medical condition, and the condition, or related condition(s) will in all likelihood lead to death.

Terrorism – 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 organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

Terrorist Event – An incident of Terrorism specifically involving loss of life, or serious injury that results in a state of emergency being declared by the UK Government, or the government of the country to which you are booked to travel.

Theft – The dishonest appropriation of property by another person with the intention of permanently depriving you of it.

Third party – Any natural person or legal entity other than:
• you;
• your close relative(s);
• your business partners, directors and employees

Travelling companion – A person(s) with whom you have booked to travel on the same travel itinerary, and without whom your travel plans would be impossible.

Trip(s) – A holiday or journey for leisure purposes that takes place during the period of cover which begins when you leave home, and ends when you return home, or to a hospital or nursing home in your home country, whichever is earlier. For single trip cover, any other holiday or trip which begins after you get back home is not covered.

Unattended – When you cannot see and/or are not close enough to your property, or vehicle, to prevent unauthorised interference with, or theft of, your property or vehicle.


Validation Certificate – The document that sets out the names of the insured persons, the geographical limits, the period of cover, any other special conditions and terms, and which forms an integral part of this policy.

Valuables – Jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones, musical instruments, furs or leather clothing, watches, binoculars, telescopes, photographic equipment, electronic audio or digital media.

War and civil unrest – War or warlike operations (whether war is declared or not), civil war, invasion, acts of foreign enemies, hostilities, mutiny, uprising, rebellion, revolution, riot, insurrection, civil commotion, conspiracy, military or usurped power, martial law or state of siege.

We/our/us – ERGO Travel Insurance Services Limited on behalf of Great Lakes Insurance SE.
Weapons of mass destruction – The use of atomic, biological or chemical weapons or contamination.

Winter sports – Big foot skiing, glacier skiing, guided cross-country skiing (Nordic Skiing), ice-skating (outdoor), langlauf, mono-skiing (on-piste), skiing or snowboarding (off-piste but within the confines of the ski resort on recognised and authorised areas only), skiing or snowboarding (on-piste), ski touring, snowshoeing, snow cat skiing and tobogganing.

Winter sports equipment – Skis, mono-ski or snowboard, ski boots, ski bindings and ski poles.

Important limitations
Anyone your trip depends on – Cancellation & Cutting Short Your Trip

Cover is extended to claims relating to pre-existing medical conditions if the persons medical practitioner is able to confirm that at the time you bought the policy or booked the trip (whichever is later), there would not have been any substantial likelihood of the condition deteriorating so that cancellation or cutting short your trip would become necessary. If the medical practitioner cannot confirm this in writing, your claim will not be covered.

You should also refer to what is not covered under Sections 1 and 2 and the General Exclusions.

Section 1 Cancellation
Cancellation applies for booked trips taking place within the period of cover that you are forced to cancel because of one of the following, which are beyond your control, and of which you were unaware at the time you booked your trip or purchased the cover (whichever is later).

What is covered:
We will pay you up to the amount shown on the table of benefits per insured person for your non-refundable deposits and amounts you have paid (or you are contracted to pay), for your travel and accommodation (including pre-paid excursions up to £250), which you do not use because of the following:

a) you, a close relative, travelling companion or any person that you have arranged to stay with during the trip suffers unforeseen illness, injury or, death.

b) you abandon your trip following a delay of more than 12 hours to the departure of your outward trip that is covered within Section 5 Travel Delay.

c) you or any person with whom you plan to travel being called for Jury Service or being summoned as a witness in a Court of Law (other than in a professional or advisory capacity).

d) you or a travelling companion being made redundant, provided you qualify for a redundancy payment under current legislation applicable within your home country.

e) the Foreign and Commonwealth Office issue a directive advising against all, or all but essential travel to your trip destination because of an earthquake, fire, flood, or hurricane.

f) your home being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of your trip due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil unrest, malicious damage, burst pipes, impact by aircraft, the Police requesting your presence following a burglary or attempted burglary.

g) you or a travelling companion discovering that you/they are pregnant after the date of issue of this policy or the date the trip was booked (whichever was later), if the booked return date is within 8 weeks (16 weeks for a multiple birth) of the expected date of delivery, or complications of pregnancy.

h) yours or your travelling companions passport being stolen during the seven days before your departure date.

i) you are a member of the armed forces, Police, Fire, Nursing or Ambulance Services and you have to stay in your country of residence because of an emergency or you are posted overseas unexpectedly.

Section 2 Cutting Short Your Trip
Cover applies if you are forced to cut short a trip you have commenced, and return to your home country, because of one of the following, which are beyond your control, and of which you were unaware at the time you booked your trip or purchased the cover (if later).

What is covered:
We will pay up to the amount shown on the table of benefits for your non-refundable deposits and amounts you have paid (or you have contracted to pay), for your travel and accommodation (including pre-paid excursions up to £250) which you do not use because of your inability to complete the trip due to:

a) an unforeseen illness, injury or death of you, a close relative, travelling companion or any person with whom you have arranged to stay during the trip.
b) you or any person with whom you plan to travel being called up for Jury Service or being summoned as a witness in a Court of Law (other than in a professional, or advisory capacity).

c) complications of pregnancy of you or a travelling companion.

d) you being unable to continue your trip, as detailed in your travel itinerary, due to loss or theft of your passport, or that of a travelling companion.

e) your home being made uninhabitable or place of business being made unusable, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil unrest, malicious damage, burst pipes, impact by aircraft, the Police requesting your presence following a burglary or attempted burglary.

Note:

We will pay necessary additional travelling costs incurred in returning you home on condition that you contact us first, and you have a valid claim.

Flights will be limited to one economy class ticket for each insured person.

We will compensate you for the proportionate cost of any non-refundable unused pre-paid accommodation.

Special conditions relating to claims under Sections 1 and 2

1. You must obtain a Medical Certificate specifying the unforeseen illness or injury from the doctor in attendance to confirm the necessity to cancel your trip, or return home.

2. If you have to cut short your trip you must contact us first to obtain our prior approval and allow us to make all the necessary travel arrangements to bring you home.

3. We will make all necessary repatriation arrangements at your cost and we will arrange appropriate reimbursement as soon as the claim has been validated in the event you are unable to provide a Medical Certificate.

4. You must notify the carrier or travel agent immediately that you know the trip is to be cancelled, or cut short, to minimise your loss as far as possible. If you fail to notify the carrier or travel agent immediately, our liability shall be restricted to the cancellation charges that would have applied had such a failure not occurred.

5. If your claim is in connection with section 1f, you must produce to us written documentation from the Police confirming that the loss or damage occurred during the trip – otherwise no claim will be paid.

6. Claims where you have to cut short your trip will be calculated from the date you return to your home country, or the date you are hospitalised as an in-patient, for the rest of your trip.

What is not covered: under Sections 1 and 2

1. the policy excess per insured person per claim;
2. disinclination to travel, or continue travelling, unless your change of travel plans is caused by one of the circumstances listed under ‘what is covered’;
3. any claim arising directly or indirectly from a known pre-existing medical condition unless you have declared all pre-existing medical conditions to us and we have written to you accepting them;
4. cancellation or cutting short your trip caused by pregnancy or childbirth where it was known at the time you booked the trip, or purchased the cover (if later), that the expected date of delivery is less than 8 weeks (16 weeks for a multiple birth) after the end date of your booked trip. Any change to your booked travel must be certified as medically necessary by a doctor due to complications of pregnancy and childbirth;
5. claims arising from an actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased the cover (if later);
6. any costs in respect of any unused pre-paid travel expenses when we have paid to repatriate you;
7. failure by the provider of any part of the booked trip to supply the service or transport (whether as the result of error, insolvency, bankruptcy, liquidation, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
8. anything for which the company providing your transport or accommodation, their agents, or any person acting for you is responsible;
9. your vehicle being stolen, broken into or vandalised or breaking down;
10. you no longer being able to afford to go on the planned trip;
11. any claim arising as a result of attendance of an insured person, or any other person on whom the trip depends, in a Court of Law. This exclusion will not apply if you are called up for Jury Service or are summoned as a witness (other than in any professional or advisory capacity);
12. any costs relating to airport taxes or air passenger duty. You should obtain a refund from your carrier for such charges;
13. travel tickets paid for using any airline mileage reward scheme, for example air miles;
14. any claim caused by work commitment or amendment of your holiday entitlement by your employer;
15. any claim resulting from your inability to travel, or continue travelling due to an insured person’s failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip;
16. prohibitive regulations by the Government of any country, or delay or amendment of the booked trip due to Government action;
17. the death or illness of any pet or animal;
18. anything mentioned in the General Exclusions.

Section 3a
Emergency Medical & Repatriation Expenses
If you have a medical emergency while on your trip or if you have to come home early or have to extend the length of your trip due to illness or injury, you must contact Avanti Assistance as soon as you can on +44 1403 288 123 or +1 833 251 8487 (when calling from within the USA and Canada), giving your name, Validation Certificate number, and as much information as possible.

To comply with the Terms and Conditions of the insurance you must contact us as soon as possible. You MUST obtain our prior authorisation before incurring any expenses over £350, except in case of emergency. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.

What is covered:
We will pay up to the amount shown on the table of benefits for each insured person who suffers sudden and unforeseen bodily injury, or illness, or who dies during a trip outside your home country for the following:

a) medical expenses (including transportation to the nearest suitable hospital) for the immediate needs of an unforeseen medical emergency, when deemed necessary by a recognised doctor and agreed by our medical officer.
b) up to the amount shown on the table of benefits for emergency dental treatment as long as it is for the immediate relief of pain only, or for emergency repairs to dentures, or orthodontic appliances carried out solely to alleviate distress in eating.
c) up to £5,000 for the usual and customary burial, or cremation of a deceased insured person should you die during a trip to a country outside of the United Kingdom; or the cost of returning an insured person’s body or ashes to your home country.
d) additional travelling costs to repatriate you home when recommended by our medical officer.
e) the cost of a medical escort if considered necessary by our medical officer.
f) up to £2,000 for you to extend your stay, if Avanti Assistance agrees that it is medically necessary for:

i. extra accommodation (room only) and travel expenses (economy class travel unless an upgrade is deemed to be medically necessary and this is authorised by Avanti Assistance) to allow you to return to your home country and

ii. extra accommodation (room only) for someone to stay with you and travel home with you if this is deemed necessary by a doctor and agreed by our medical officer; or

iii. economy class travel expenses for one relative or friend to travel from your home country to stay with you (room only) and travel home with you if this is deemed necessary by our medical officer; or

iv. economy class travel expenses to return your children who are under 18 years of age and insured under this policy home, if you are incapacitated and there is no other responsible adult to supervise them. If no one is available, a competent person will be provided to accompany the children home.

v. we will not deduct your excess if you use your EHIC.

g) the cost of taxi fares, for travel to or from hospital relating to your admission, discharge, attendance for outpatient treatment, or appointments, or for collection of medication prescribed by the hospital only.
h) the cost of telephone calls to Avanti Assistance notifying and dealing with the emergency, or any costs incurred by you when you receive calls on your mobile telephone from Avanti Assistance.

We reserve the right to limit payment to what our medical officer deems to be reasonable.

If our medical officer advises a date when it is feasible and practical to repatriate you, but you choose instead to remain abroad, our liability to pay any further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.

What is covered when travelling within the United Kingdom, Jersey or Isle of Man:

Where you are travelling solely within the United Kingdom, Jersey or Isle of Man during your trip of 2 or more consecutive nights in pre-booked accommodation we will pay up to £10,000 for:

a) extra transport and accommodation for you and one other person who stays with you, or who has to travel to you from within your home country and/or travel back with you, if this is necessary due to medical advice.

b) your body or ashes to be transported home.

Special conditions relating to claims

1. You must give notice as soon as possible to Avanti Assistance of any bodily injury, illness or complications of pregnancy and childbirth 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, illness, or complications of pregnancy and childbirth 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 the doctor in attendance and our medical officer agree you can be moved safely and/or travel safely to your home country to continue treatment.

3. Funeral costs, or the costs of transporting mortal remains must be authorised in advance by Avanti Assistance.

What is not covered under Section 3a:

1. any medical costs within the United Kingdom, Jersey or Isle of Man.

2. the excess, unless you used an EHIC card, or any other kind of reciprocal health agreement.

3. medical, or repatriation costs greater than £350 which have not been authorised by us in advance.

4. treatment in a private hospital or clinic abroad where a suitable public or state facility is available.

5. any claim if you have not complied with the conditions of the medical declaration section.

6. the cost of replacing medication that you were using before your trip.

7. any claim for rehabilitation treatments.

8. the cost of cremation or burial in the United Kingdom, Channel Islands or Isle of Man.

9. the replacement or repair of artificial or false teeth or dental work involving the use of precious metal.

10. the cost of telephone calls, or any costs incurred by you when you receive calls other than calls to and from Avanti Assistance notifying and dealing with the emergency, for which you are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers you telephoned.

11. 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.

12. any expenses which are not usual, reasonable or customary to treat your bodily injury or illness.

13. any form of treatment, or surgery which in the opinion of the doctor in attendance and our medical officer can be delayed until your return to your home country.

14. expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside your home country.

15. additional costs arising from single or private room accommodation.

16. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by Avanti Assistance.

17. any expenses incurred within, or after you have returned to your home country.

18. any expenses for pregnancy, or complications of pregnancy and childbirth where the expected date of delivery is less than 8 weeks (16 weeks for a multiple birth) after the end date of your booked trip.
19. any claim for medical treatment for any complication as a result of a voluntary termination of pregnancy.
20. anything mentioned in the General Exclusions.

Section 3b Hospital Daily Benefit
PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

What is covered:
We will pay you up to the amount shown on the table of benefits for a valid claim under Section 3a (Emergency Medical & Repatriation), if you are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours and you are treated under a reciprocal health agreement, such as the EHIC when travelling within Europe, or Medicare when travelling within Australia.

This payment is to contribute towards additional expenses such as taxi fares and phone calls incurred during your stay in hospital.

Special conditions relating to claims
You must call Avanti Assistance where possible before you are admitted to hospital.

What is not covered under Section 3b:
1. any claims arising directly or indirectly from your hospitalisation in a private medical facility where no part of your medical costs have been covered by any reciprocal health agreement.
2. any claims arising directly or indirectly from:
   a) any additional period of hospitalisation, compulsory quarantine or confinement to your accommodation;
   b) relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.
   c) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
   d) following your decision not to be repatriated after the date when in the opinion of Avanti Assistance it is safe to do so.
3. hospitalisation, compulsory quarantine or confinement to your accommodation:
   a) relating to any form of treatment or surgery which in the opinion of the doctor in attendance and our medical officer can be delayed reasonably until your return to your home country.
   b) occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment, the costs of which are funded by, or are recoverable from the Health Authority in your home country.
4. any claim if you have not complied with the conditions of the medical declaration section.
5. anything mentioned in the General Exclusions.

Section 4a Missed Departure
PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

What is covered:
We will pay you up to the amount shown on the table of benefits, for reasonable additional travelling and accommodation expenses necessarily incurred to reach your overseas destination or to return to your home country by the most direct route.

If you arrive at the airport, port or international coach or rail terminal to depart too late to commence the first outward international journey abroad of your booked trip, as a result of:
   a) breakdown of or accident directly involving the vehicle in which you are travelling; or
   b) cancellation, curtailment or delay of scheduled public transport due to adverse weather conditions, strike, or industrial action, or mechanical breakdown, or accident.
   c) you being delayed due to a major incident on a motorway.
   d) you being delayed due to road closures because of an act of terrorism or the public transport being used is delayed or cancelled due to an act of terrorism.

We will provide assistance by liaising with the carrier and/or tour operator to advise of your late arrival. If necessary, we will make arrangements for overnight hotel accommodation and alternative international travel.

Section 4b Home Country Departure Assistance & Missed Home Country Connection
PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

What is covered:
We will pay up to £500 for costs incurred should you be delayed or miss your connection as follows:
On your outward journey:
If you are delayed during your internal/connecting journey to your United Kingdom international airport, port, coach, or rail terminal, as a result of disruption, cancellation, delay, suspension, failure, or alteration of public transport, or breakdown, or accident immobilising the private vehicle in which you are travelling:

a) we will provide assistance to enable you to continue your journey to your United Kingdom international departure point;

b) we will provide alternative transport or emergency local help where necessary, including the towing of your vehicle to the nearest garage.

On your return to your home country:
If your main international air, sea, coach or rail carrier is delayed and you miss your pre-booked and pre-paid internal travel connection within the United Kingdom by scheduled public transport we will:

a) assist you to reach home from the point where you transfer from the main international air, sea, coach or rail carrier;

b) liaise with the onward transport provider to advise of your late arrival and will, if necessary, make alternative travel arrangements to enable you to get home.

Should you arrive at your home country transfer point on time but you are unable to continue home as planned due to the disruption, cancellation, delay, suspension, failure or alteration of your planned internal travel connection by scheduled public transport; or the immobilisation or theft of the private vehicle in which you proposed to travel we will:

a) provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to their home or overnight accommodation whilst awaiting repairs to the private vehicle.

3. For claims arising from an accident to, or breakdown of a private vehicle in which you are travelling, you must obtain written confirmation from the emergency breakdown services or repairers of the location and reason for the breakdown or the Police Accident Report.

4. Where your private vehicle in which you are travelling or intending to travel cannot be used as a result of breakdown or accident, we will pay for 1 hour’s roadside assistance (excluding any replacement parts) and towing charges to the nearest garage. For claims under Section 4b only.

5. Claims arising from traffic congestion must be evidenced with written confirmation from the Highways Agency of the location and duration of the delay.

Special conditions relating to claims under Sections 4a and 4b

1. You must make every effort to commence and complete the journey to your departure point and check in for the flight, sea crossing, coach or train journey on time.

2. You must obtain written confirmation from the carrier stating the period of, and the reason for, the delay.

What is not covered under Sections 4a and 4b:

1. claims arising from actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased, renewed or extended this insurance;

2. additional costs where the scheduled public transport operator has offered alternative travel arrangements;

3. breakdown of the private vehicle in which you are travelling if it has not been regularly serviced;

4. claims under Section 4b in addition to claims under Section 5 (travel delay);

5. claims due to you allowing insufficient time to complete your journey to the departure point;

6. anything mentioned in the General Exclusions.

Section 5 Travel Delay
What is covered:

PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

We pay up to the amount shown on the table of benefits if the intended departure of your first outward or final inward international flight, sea crossing or coach or train journey forming part of a booked trip, is delayed as a direct result of strike or industrial action, adverse weather conditions, failure of air traffic control systems, an act of terrorism (affecting your return journey only), or mechanical breakdown of aircraft, sea vessel, coach or train.

Alternatively you can choose to abandon your trip and submit a Cancellation claim under Section 1, should you experience a delay as specified above, of more than 12 hours beyond the intended departure time.
**Special conditions relating to claims**

1. If you decide to abandon your trip no benefit under this section will apply.
2. You must check in according to the itinerary supplied to you.
3. Compensation for flight delays will only be payable if you were a pre-booked fare paying passenger on a fully licensed passenger aircraft.

**What is not covered:**

1. claims where you have not obtained written confirmation from the carrier stating the period and reason for delay;
2. claims under this section in addition to claims under Section 1 (cancellation) and Section 4 (missed departure);
3. any costs incurred as a result of you missing a connecting flight;
4. any claim that results from volcanic ash;
5. anything mentioned in the General Exclusions.

**Section 6a Personal Baggage**

**What is covered under Section 6a:**

We will pay up to the amount shown on the table of benefits if your personal baggage is damaged, stolen, destroyed, or lost (and not recovered) during the course of a trip.

During the Christmas period (travel between 15th December and 15th January only) the overall cover limit is increased by £500.

a) Sub limits apply for any single article, or for any one pair or set of articles, where you are able to provide the original receipt, or proof of ownership.

b) we will only pay up to £250 for all articles lost, damaged or stolen per incident if you cannot provide satisfactory proof of ownership and value.

c) we will only pay up to £50 for any single article, or for any one pair or set of articles, if you cannot provide an original receipt or other satisfactory proof of ownership and value (for example, a photograph of you wearing the article) to support the claim. Evidence of replacement value is insufficient.

d) we will pay up to the amount shown on the table of benefits for valuables owned by you, whether jointly owned or not. We will only pay up to £100 for valuables owned by you if you are under 18 years of age.

e) we will only pay up to the amount shown on the table of benefits for sunglasses or prescription glasses of any kind.

f) we will only pay up to £100 for personal baggage or valuables lost, damaged, or stolen from a beach or pool-side.

**Special conditions relating to claims under Section 6a**

1. We will either pay you for the loss, or replace, reinstate or repair the items concerned.

2. Claims are not paid on a ‘new for old’, or replacement cost basis. A deduction, therefore will be made for wear and tear and depreciation.

3. Your personal baggage must not be left unsecured, unattended, or beyond your reach at any time in a place to which the public have access.

4. You must report the loss, or theft of personal baggage within 24 hours of discovery, to the local Police and to the carrier, if appropriate. Damage to personal baggage in transit must be reported to the carrier before you leave the baggage hall and a Property Irregularity Report (PIR) must be obtained. Loss, or theft of personal baggage during your trip must be reported to your hotel, accommodation provider, or tour operator representative if appropriate. You must produce to us written documentation from one of the parties listed above confirming that the loss, or theft occurred during the trip – otherwise no claim will be paid.

5. Baggage shall be considered to have been lost after 21 days have passed since the loss was reported.

6. For items damaged whilst on your trip, you must obtain an official report from an appropriate local repairer confirming the item is damaged and beyond repair.

7. You must report the loss, theft or damage to the local Police and obtain written confirmation, if your valuables are lost, stolen or damaged whilst in a hotel safe, or safety deposit box.

If your baggage is recovered, we will either forward it to you at your location on the trip or, if the trip has ended, to your home. Any compensation you received under Section 6a must be returned to us within 14 days of the receipt of your baggage.
**Section 6b Baggage Delay on your Outward Journey**

PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

No cover is provided under Section 6b for trips taken solely within the United Kingdom, Channel Islands or Isle of Man.

**What is covered:**

We will pay up to the amount shown on the table of benefits if your baggage is certified by the carrier to have been lost, or misplaced on the outward journey of a trip.

We will not pay claims under this section in addition to claims under Section 6a (Personal Baggage).

<table>
<thead>
<tr>
<th>Special conditions relating to claims under Section 6b</th>
</tr>
</thead>
<tbody>
<tr>
<td>If baggage is delayed while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the delay or eventual loss, theft or damage and obtain written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline you must:</td>
</tr>
<tr>
<td>1. Obtain a Property Irregularity Report (PIR) from the airline.</td>
</tr>
<tr>
<td>2. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).</td>
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<tr>
<td>3. Retain all travel tickets and tags for submission if a claim is to be made under this policy.</td>
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</tbody>
</table>

**Section 6c Personal Money & Passport**

**What is covered:**

We will pay you up to the amount shown on the table of benefits if during a trip, the Personal Money you are carrying on your person or you have left in a safety deposit box is lost, stolen, damaged or destroyed, subject to the following conditions and exclusions:

| a) we will pay up to the amount shown on the table of benefits. |
| b) we will pay up to the amount shown on the table of benefits for additional travel and accommodation expenses you incur abroad to obtain a replacement if your passport is lost, or stolen outside the United Kingdom, Channel Islands or Isle of Man during your trip. |

<table>
<thead>
<tr>
<th>Special conditions relating to claims under Section 6c</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. You must report loss, or theft of money, or your passport to the local Police and obtain written confirmation within 48 hours of discovery of the incident. A tour operator Representative Report is insufficient.</td>
</tr>
<tr>
<td>2. The Police Report must confirm that the loss, or theft occurred during the trip.</td>
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<tr>
<td>3. You must produce to us evidence of the withdrawal of cash – otherwise no payment will be made.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>What is not covered under Sections 6a, 6b and 6c:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. the policy excess per insured person per claim;</td>
</tr>
<tr>
<td>2. any item loaned, hired or entrusted to you;</td>
</tr>
<tr>
<td>3. loss, theft of, or damage to, personal baggage, valuables, personal money, or passport left unattended in a public place, or location that the public has access to at any time;</td>
</tr>
<tr>
<td>4. any loss, theft of, or damage to personal baggage left in an unattended motor vehicle if:</td>
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<td>- they have not been locked out of sight in a secure baggage area;</td>
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<tr>
<td>- no forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and no evidence of such entry is available;</td>
</tr>
<tr>
<td>5. loss, theft of, or damage to, valuables, personal money, or passport:</td>
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<tr>
<td>- from a motor vehicle left unattended at any time; or</td>
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<tr>
<td>- left in checked-in baggage, whilst in the custody of a carrier; and/or</td>
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<tr>
<td>- packed in baggage left in the baggege hold, or storage area of a carrier;</td>
</tr>
<tr>
<td>6. any loss, theft of, or damage to personal baggage left unattended at your accommodation other than in a hotel room, or private accommodation for your sole private use, or the sole private use of your travelling party;</td>
</tr>
</tbody>
</table>
7. any loss, theft of, or damage to personal money, valuables or passport left unattended at any time unless deposited in a hotel safe, or safety deposit box;
8. wear and tear, depreciation, damage caused by moth or vermin, or any process of cleaning, or restoration, or alteration, atmospheric, or climate conditions, or any gradual occurrence.
9. electrical or mechanical breakdown, or malfunction of the article insured;
10. damage to china, pottery, glass, or other fragile, or brittle articles, other than photographic equipment and telescopic lenses, unless by fire, or resulting from an accident to a seagoing vessel, aircraft, or vehicle;
11. liability in respect of a pair or set of articles where we shall be liable only for the value of that part of the pair or set which is lost, or damaged;
12. equipment used in connection with any winter sports or sports and activities unless you have paid the required additional premium to extend your policy;
13. any loss, theft of, or damage to the following items;
   a) contact or corneal lenses, dentures, hearing aids, bonds, securities, stamps or documents of any kind, including driving licences, musical instruments, tobacco products, alcohol, antiques, pictures, unset precious stones, cycles, mobility scooters, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession, or trade;
   b) gadgets, or any unused mobile or satellite telephone, contract charges, rental charges, or pre-payments;
14. any claim for baggage, or the contents of any baggage containing perishable goods.
15. checked-in baggage that has not been retrieved and taken to your accommodation address.
16. any claim where you are able to claim from another insurance covering this risk, or the airline with which you travelled, we will only pay for any balance outstanding.
17. confiscation, or detention by Customs, or other lawful officials and authorities;
18. 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.
19. loss or damage due to depreciation in value, variations in exchange rates or shortages due to error, or omission.
20. anything that can be replaced by the issuer;
21. daily living expenses when obtaining a replacement passport;
22. anything mentioned in the General Exclusions.

Section 7 Personal Accident

Definitions relating to words that appear in Section 7.

Loss of limb – Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm (or both arms) at or above the wrist joint(s), or a leg (or both legs) at or above the ankle joint(s).

Loss of sight – Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale. (This means being able to see at 3 feet or less what you should see at 60 feet).

Permanent total disablement – Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent you from engaging in, or giving any attention to, any and every business, or occupation, for the remainder of your life.

What is covered:

We will pay to you or your legal personal representatives if you suffer accidental bodily injury during the trip, which within 12 months is the sole and direct cause of death or disablement, one of the following benefits:

<table>
<thead>
<tr>
<th>Cover</th>
<th>Benefit per insured person</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Essentials</td>
</tr>
<tr>
<td>Loss of limbs or sight</td>
<td>£15,000</td>
</tr>
<tr>
<td>Permanently disabled</td>
<td>£15,000</td>
</tr>
<tr>
<td>Death</td>
<td>£10,000</td>
</tr>
</tbody>
</table>

Benefits are limited to £2,000 if the insured person is under 18 years of age or over 70.

What is not covered:

1. injury not caused solely by outward, violent and visible means;
2. your disablement caused by mental or psychological trauma not involving your bodily injury;
3. disease or any physical defect, infirmity or illness which existed prior to the commencement of the trip;
4. any payment per insured person in excess of the table within this section if the insured person is under 18 years of age, or 71 years of age and over;
5. death, or disablement arising from an insured person engaging in any sports and activities, or winter sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the sports and activities, or winter sports premium has been paid), or where the sports, or activity is not listed as covered, or is where it is specifically excluded;
6. any accident that you suffer before you go on your trip;
7. you travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
8. you travelling on a motorcycle as either the rider or passenger;
9. you taking part in manual work or dangerous work, unless we have agreed in writing beforehand;
10. anything mentioned in the General Exclusions.

Section 8 Personal Liability

PLEASE NOTE: No cover is provided under Section 8 for trips taken solely within the United Kingdom, Channel Islands or Isle of Man.

What is covered:

If as a result of your act or omission occurring during a trip you become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then: We will cover you (or, in the event of your death, your personal legal representatives) where there is no other insurance in force covering the loss, the material damage, or your liability against:

a) all sums which you shall become legally liable to pay as compensation; and

b) all legal costs awarded to any claimant or incurred in the defence of any claim that is contested by us or with our consent.

We will pay up to £2,000,000, including costs under this policy. This limit applies to any and all claimants in any one period of cover affected by any and all occurrences with any one original cause.

Special conditions relating to claims

1. Our liability shall not exceed the sum insured in respect of any or all occurrences in a series resulting from one original cause.
2. If you receive any communication from any person in connection with any event which may result in a claim under this section, you must immediately pass this to us without acknowledging the communication to the party who sent the communication.
3. You must make no admission of liability, offer, promise of payment, or payment, without our written consent.

What is not covered:

1. injury to, or the death of, any member of your family or household, your travelling companion, or any person in your service;
2. property belonging to, or held in trust by you or your family, household or servant;
3. loss of or damage to property which is the legal responsibility of you or your family, household or servant. (this exclusion will not apply to temporary hotel and similar accommodation which you occupy and for which you assume contractual responsibility during your trip);
4. any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
5. claims for injury, loss or damage arising directly or indirectly from:
   - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than domestic dogs or cats); firearms; weapons;
   - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by you;
   - the ownership or occupation of any land or building;
   - wilful or malicious acts;
6. liability or material damage for which cover is provided under any other insurance or guarantee;
7. accidental injury or loss not caused through your negligence;
8. any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused;
9. an insured person engaging in any sports and activities or winter sports where this policy specifically states that personal liability cover is excluded (regardless of whether the sports and activities or winter sports premium has been paid);
10. any claim arising in connection with a trip solely within your home country;
11. any action not brought under the jurisdiction of the courts of the country where the incident giving rise to the claim occurred;
12. anything mentioned in the General Exclusions.

Section 9 Legal Costs & Expenses
Definitions relating to words that appear in Section 9.
Appointed Representative: the Preferred Law Firm, law firm or other suitably qualified person which we will appoint to act on your behalf.

Costs and Expenses:
a) All reasonable and necessary costs charged by your Appointed Representative and agreed by us in accordance with our Standard Terms of Appointment.
b) The costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with our agreement.

DAS/we/our/us: DAS Legal Expenses Insurance Company Limited.

Insured Incident: a specific or sudden accident which causes your death or bodily injury.

Preferred Law Firm: a law firm or barristers’ chambers which we choose to provide legal services. These legal specialists are chosen based on their proven expertise to deal with claims like yours and must comply with our agreed service levels, which we audit regularly. They are appointed according to our Standard Terms of Appointment.

Reasonable Prospects: for civil cases, the prospects that you will recover losses or damages (or obtain any other legal remedy that we have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. We, or a Preferred Law Firm on our behalf, will assess whether there are reasonable prospects.

Standard Terms of Appointment: the Terms and Conditions (including the amount we will pay to your Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

What is covered
In the event of an Insured Incident which causes your death or bodily injury we will pay up to £25,000 for the costs and expenses of an Appointed Representative, to provide legal advice and where there are reasonable prospects to take legal action on your behalf to recover losses or damages against negligent third parties.

What is not covered
Exclusions applying to this section
We will not pay for the following:
1. a claim where at any point, we or the Appointed Representative assess that there are not reasonable prospects of success.
2. any legal proceedings not dealt with by a court of law or by another body agreed by us.
3. a claim where you have failed to notify us of the insured incident within a reasonable time of it occurring and where this failure adversely affects the reasonable prospects of a claim or we consider that our position has been prejudiced.
4. an insured incident arising before the start, or after the end of an insured journey.
5. costs and expenses incurred before our written acceptance of a claim.
6. in the event that you decide not to use the services of a preferred law firm, any costs and expenses in excess of those which we would have incurred had you done so under our standard terms of appointment.
7. any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.
8. any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused your physical bodily injury.
9. defending your legal rights (we will however, cover defending a counter-claim).
10. any claim relating to clinical negligence.
11. fines, penalties, compensation or damages that a court or other authority orders you to pay.
12. any legal action which you take which we or the Appointed Representative have not agreed to, or where you do anything that hinders us or the Appointed Representative.
13. a dispute with us which is not otherwise dealt with under Section 9 condition 7.
14. costs and expenses arising from or relating to judicial review, a coroner’s inquest or fatal accident inquiry.
15. any costs and expenses which are incurred where the Appointed Representative handles the claim under a contingency fee arrangement.

16. a claim against us, our agent, tour operator or travel agent.

17. any claim where you are not represented by a law firm or barrister.

Additional conditions applying to this section

1. a) on receiving a claim, if legal representation is necessary, we will appoint a preferred law firm or in-house lawyer as the Appointed Representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court.

b) if the appointed preferred law firm or our in-house lawyer cannot negotiate settlement of your accident and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as your Appointed Representative.

c) if you choose a law firm as the Appointed Representative who is not a preferred law firm, we will give your choice of law firm the opportunity to act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to our standard terms of appointment.

d) the Appointed Representative must co-operate with us at all times and must keep us up to date with the progress of the claim.

2. a) you must co-operate fully with us and with the Appointed Representative.

b) you must give the Appointed Representative any instructions that we ask you to.

3. a) you must tell us if anyone offers to settle a claim, you must not negotiate or agree to a settlement without our written consent.

b) if you do not accept a reasonable offer to settle a claim, we may refuse to pay any further costs and expenses.

c) we may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and pursue or settle any claim on your behalf. You must also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all the information and help we need to do so.

Where a settlement is made on a without costs basis we will decide what proportion of that settlement will be regarded as costs and expenses and payable to us.

4. a) you must instruct the Appointed Representative to have costs and expenses taxed, assessed or audited if we ask for this.

b) you must take every step to recover costs and expenses and court attendance that we have to pay and must pay us any amounts that are recovered.

5. if the Appointed Representative refuses to continue acting for you with good reason, or if you dismiss the Appointed Representative without good reason, the cover we provide will end immediately, unless we agree to the appointment of another Appointed Representative.

6. if you settle or withdraw a claim without our agreement, or do not give suitable instructions to the Appointed Representative, we can withdraw cover and will be entitled to reclaim from you any costs and expenses we have paid.

7. in respect of an appeal or the defence of an appeal, you must tell us within the time limits allowed to appeal, before we pay the costs and expenses for appeals, we must agree that reasonable prospects exist.

8. for an enforcement of judgment to recover money and interest due to you after a successful claim under this section, we must agree that reasonable prospects exist, and where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we will pay in costs and expenses is the value of the likely award.

9. if there is a disagreement between you and us about the handling of a claim and it is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by you and us. If there is a disagreement over the choice of arbitrator, we will ask the Chartered Institute of Arbitrators to decide.

10. we may require you to obtain, at your expense, an opinion on the merits of the claim or proceedings or on a legal principle from a legal expert. The expert must be approved in advance by us and the cost agreed in writing between you and us. Subject to this, we will pay the cost of getting the opinion if the expert’s opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence.
11. **you** must:
   a) keep to the terms and conditions of this section;
   b) take reasonable steps to avoid and prevent claims;
   c) take reasonable steps to avoid incurring unnecessary costs;
   d) send everything **we** ask for, in writing;
   e) report to **us** full and factual details of any claim as soon as possible;
   f) give **us** any information **we** need.

12. **we** will, at **our** discretion, void this section (make it invalid) from its start date or from the date of claim, or alleged claim, or **we** will not pay the claim if:
   a) a claim **you** have made to obtain benefit under this section is fraudulent or intentionally exaggerated; or
   b) a false declaration or statement is made in support of a claim.

13. if any claim covered under this section is also covered by another **policy**, or would have been covered if this section did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

14. in the event of **your** death as a result of an **insured incident** the benefits of this cover will attach to **your** personal representative (next of kin).

15. all Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

16. apart from DAS, an **insured person** is the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any **third party** rights or interest.

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**Section 10 Hijack**

PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

**What is covered:**

**We** will pay **you** up to the amount shown on the table of benefits if the aircraft or sea vessel in which **you** are travelling, as a fare paying passenger, is **hijacked** for more than 24 hours on the original, pre-booked, outward, or return journey.

**Special conditions relating to claims**

**You** must provide **us** with a written statement from an appropriate authority confirming the **hijack**, **your** involvement in it, and how long it lasted.

**What is not covered:**

1. any claim resulting from **you** acting in a way which could cause a claim under this section.
2. anything mentioned in the General Exclusions.

**Section 11 Personal Assistance Services**

PLEASE NOTE: this service is only included in Classic and Deluxe policies.

**What we can provide:**

**We** will pay the administrative and delivery costs, up to a maximum of £250 per **trip**, in providing the following services in respect of a **trip**:

a) **Information about your destination**
   
   We can provide information on:
   
   i. current visa and entry permit requirements for any country if **you** hold a British passport. If **you** hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands, **we** may need to refer **you** to the Embassy, or Consulate of that country;
ii. current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
iii. arranging relevant inoculations and vaccinations before the commencement of a trip abroad.
iv. climate;
v. local languages;
vii. main bank opening hours, including whether or not a Bank Holiday falls within your intended trip;
vii. motoring restrictions, regulations, Green Cards and other insurance issues.

b) Transfer of emergency funds
We will transfer emergency funds of up to £500 to you in case of urgent need, only when access to your normal financial/banking arrangements are not available locally, to cover your immediate emergency needs where international money transfer services are available.
You must arrange to have the equivalent funds deposited in our account in the United Kingdom, before we can release such emergency funds.

c) Message relay
We will transmit two urgent messages following illness, accident or travel delay problems.

d) Drug replacement
We will assist you in replacing lost prescription drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas. We can source and deliver to you compatible blood supplies.

e) Tracing lost baggage
We will help with tracing and re-delivering your lost or misdirected baggage, where the carrier has failed to resolve the problem.
You will need to have your baggage tag number available.

f) Replacement travel documents
We will help you replace lost or stolen tickets and travel documents and refer you to suitable travel offices.

g) Homecall referral
We can arrange for a reputable repairer to contact you if your home suffers damage during your trip. They can carry out emergency repairs to the domestic plumbing or drainage system, the domestic gas, or electricity supply, the roofing, external locks, doors, or windows, or the fixed heating system.

You can call us for help up to 7 days after you have returned home from a trip.
You will be responsible for the payment of all charges associated with carrying out the repair, including any call out fee, and you should make arrangements to pay the repairer or us at the time the work is carried out.

What we cannot provide:
1. payment for any items or, for blood (unless insured under another section of this policy), and the costs of supplying any medication inadvertently not carried by the insured person on the trip.
2. payment for any medical consultations, inoculations, or vaccinations.

Section 12 Pet Care
PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

What is covered:
We will pay you up to the amount shown on the table of benefits for additional kennel or cattery charges that you incur if you have a valid claim under Section 3a (Emergency Medical & Repatriation), and your return to your home is delayed by more than 12 hours as a result of you being admitted to a recognised hospital abroad as an in-patient.

Special conditions relating to claims
1. You must obtain a Medical Certificate from the doctor in attendance specifying the unforeseen illness or injury that prevented you from returning home as planned.

Section 13 End Supplier Failure Cover
PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (The Insurer).
The Insurer will pay up to £2,500 in total for each insured person named on the Invoice for:
1. Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or
2. In the event of Financial Failure after departure:
   a) additional pro rata costs incurred by the insured person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or
   b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services. End Supplier means the company that owns and operates the services listed in point 1 above.

The Insurer will not pay for:
1. Travel or Accommodation not booked within the United Kingdom, Channel Islands or Isle of Man prior to departure.
2. Any End Supplier which is, or which any prospect of Financial Failure is known by the Insured or widely known publicly at the date of the Insured's application under this policy.
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation.
5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the Financial Failure of an airline.

Complaints Procedure
If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750.
Or write to:
The Customer Services Manager
International Passenger Protection Limited,
IPP House, 22-26 Station Road,
West Wickham,
Kent BR4 0PR
Fax: (020) 8776 3751
Email: info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your Validation Certificate. It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them. We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing we will write to you, at that time, and outline why we are not in a position to provide you with a full response and explain to you that you are able, at that time, to ask Lloyd’s Complaints Team to review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint. Having followed the above procedure, if you are not satisfied with the response you may write to:
Complaints Team
Lloyd’s, One Lime Street
London EC3N 7HA
Email: complaints@lloyds.com

More information can be found on their website – www.lloyds.com/complaints

Again, if you are not satisfied with the response you receive from Lloyd’s or we have failed to provide you with a written response within eight weeks of the date of receipt of your complaint, you have the right to contact the Financial Ombudsman Service at the following address (if you are an Eligible Complainant as set out in the definition below).

The Financial Ombudsman Service
Exchange Tower,
London E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

More information can be found of their website – www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Definition of an Eligible Complainant
1. A Consumer – Any natural person acting for purposes outside his trade, business or profession.
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million.
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made.
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.
Section 14 Mugging Benefit

PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

This cover is in addition to any expenses incurred under Section 3a and any benefit payable under Section 3b.

What is covered:
We will pay you up to the amount shown on the table of benefits if you are mugged, and as a result of injuries received from the mugging, you are admitted as an inpatient to a registered hospital abroad.

What is not covered:
1. if you do not obtain a Police Report as soon as possible and provide confirmation of your injuries;
2. if the hospital admission is not covered under Section 3a;
3. anything mentioned in the General Exclusions.

Section 15 Withdrawal of Services

PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

What is covered:
We will pay you up to the amount shown on the table of benefits if you suffer withdrawal of water or electricity supplies at your booked accommodation for at least a 60 hour continuous period during your trip.

What is not covered:
1. if you do not give us written notice from the tour operator, accommodation provider or hotel supporting your claim by confirming the reason and length of the withdrawal of services;
2. any claim that results from a strike or industrial action existing at the time this insurance was issued;
3. anything mentioned in the General Exclusions.

Section 16 Catastrophe

PLEASE NOTE: this section of cover is only included in Classic and Deluxe policies.

What is covered:
We will pay you up to the amount shown on the table of benefits for the cost you pay, or agree to pay overseas, for similar travel expenses and accommodation to allow you to continue with your holiday or journey. We will only do this if you cannot reach or cannot live in your booked accommodation because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or a major outbreak of an infectious disease. This cover will also extend to similar additional travel and accommodation expenses incurred if an act of terrorism during your trip results in your booked accommodation becoming uninhabitable and you are required to move to another accommodation to continue with your holiday.

What is not covered:
1. the policy excess per insured person per claim;
2. if you do not provide us with a written statement from an appropriate public authority confirming the full detail of the disaster;
3. if you were aware of any event that could have lead to a claim before you left your international departure point;
4. if you do not give us proof of all the extra costs you had to pay;
5. any costs that you would normally have to pay during your period of cover;
6. any claim that results from you travelling against the advice of the appropriate national or local authority;
7. any costs where the accommodation provider has offered reasonable alternative arrangements;
8. anything mentioned in the General Exclusions.

Section 17 Ash Cloud Delayed Departure

PLEASE NOTE: this section of cover is only included in Deluxe policies.

You are entitled to claim for delayed departure but not for abandoning your holiday. This section does not apply for trips in your country of residence.

What is covered:
We will pay you up to the amount shown on the table of benefits for delayed departure if the first part of your booked outward or final return international journeys (by aircraft, ship, coach or cross channel train) is delayed because of volcanic ash. You must be delayed by at least 12 hours on each occasion.

What is not covered:
1. if you do not check in for your trip;
2. if you do not provide us with a written statement from the appropriate transport company or authority confirming the reason for delay and how long it lasted;
3. any claim that results from you missing a connecting flight;
4. claims resulting from a volcanic ash cloud that was public knowledge at the time you made travel arrangements;
5. any claim for abandoning your holiday;
6. anything mentioned in the General Exclusions.

Section 18 Optional Winter Sports Cover
PLEASE NOTE: this section of cover can be included in Classic and Deluxe policies only, subject to payment of the required additional premium, and it is shown on your Validation Certificate.

When are you covered for winter sports?
For single trip policies – you have selected this option and paid the required additional premium for the period of cover.
For annual multi-trip policies – you only undertake winter sports trips of up to 17 consecutive days in total.

What is covered:
a) benefits under the sections of cover already described are extended to cover winter sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of winter sports. You must read these extensions in conjunction with all sections except Section 13 and refer back to them when appropriate for full cover details.

You are covered when engaging in winter sports on a non-competitive and non-professional basis during your trip when you have paid the additional winter sports premium on a single trip. The annual multi trip policy automatically offers 17 consecutive days cover provided that you are medically fit enough to undertake a winter sports trip at the time of booking the trip and travel.

Your policy is extended to cover the following winter sports activities but no cover will apply in respect of any Personal Accident or Personal Liability claims:
- Ice sailing/ice windsurfing, Skidoo, Sleigh pulled by reindeer (when driven by an experienced driver provided by the organiser only) or Snow mobiling.

You will not be covered for any claims arising directly or indirectly when engaging in the following activities:
- Bobsleigh, Free-style skiing, Ice hockey, Luge, Off-piste Skiing or Snowboarding outside recognised and authorised areas, Para-skiing, Skeleton, Ski jumping, Ski racing, Ski slope or Ski stunting.

You are not covered when engaging in organised competitions, or when engaging in an activity against local authoritative warning or advice. Resort authorities classify avalanche risk as follows:
1 = Low, 2 = Moderate, 3 = Considerable, 4 = High, 5 = Very High. You are not covered in areas classified as avalanche rating 3 or above.

If you are undertaking a pursuit or activity which is not listed in this policy, or are in any doubt as to whether cover will apply, please call Avanti Customer Services on 01376 560 800.

Section 18a Winter Sports Equipment
What is covered in addition to Section 6 – Personal Baggage:
- We will pay up to £1,000 per insured person if winter sports equipment belonging to you is damaged, stolen, destroyed or lost (and not recovered) in the course of your trip. There is a single article limit of £250, whether jointly owned or not;

- We will pay the cost of the replacement or the repair of your winter sport equipment, whichever is the lower, after making an allowance for wear and tear and loss of value using the following scale:

<table>
<thead>
<tr>
<th>Age of Item</th>
<th>Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 12 months old</td>
<td>85% of the price you paid</td>
</tr>
<tr>
<td>Up to 24 months old</td>
<td>70% of the price you paid</td>
</tr>
<tr>
<td>Up to 36 months old</td>
<td>50% of the price you paid</td>
</tr>
<tr>
<td>Up to 48 months old</td>
<td>25% of the price you paid</td>
</tr>
<tr>
<td>Up to 60 months old</td>
<td>10% of the price you paid</td>
</tr>
<tr>
<td>Over 60 months old</td>
<td>Nil</td>
</tr>
</tbody>
</table>

Special conditions relating to claims
- You must take sufficient precautions to secure the safety of your winter sports equipment and must not leave it unattended at any time in a place to which the public has access
- Skis and snowboards are covered when locked to a roof rack, which is itself locked to the roof of a vehicle
- You must bring any damaged winter sports equipment you own back so that we can inspect it

What is not covered
1. the policy excess per insured person per claim;
2. any item that was lost or stolen if you did not report it to the Police within 24 hours after you discovered it was lost or stolen, and for which you have not obtained a written Police Report;
3. any winter sport equipment that was lost, stolen or damaged during a trip, unless you report this to the carrier and get a Property Irregularity Report at the time. You must make any claims to the airline within seven days;
4. any winter sports equipment that was damaged while in use;
5. winter sports equipment left unattended in a public place, unless the claim is for skis, ski poles, or snowboards, and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm;
6. anything mentioned in the General Exclusions.

Section 18b Ski Pass
What is covered:
We will pay £75 per day up to £300 if your ski pass, which you are carrying on you, or which you have left in a safety deposit box or safe, is lost, stolen, damaged or destroyed during a trip.
What is not covered:
1. any claim if your ski pass was lost or stolen and you did not report it to the Police within 24 hours after you discovered it was lost or stolen, and for which you have not obtained a written Police Report;
2. ski passes left unattended in a public place;
3. anything mentioned in the General Exclusions.

Section 18c Winter Sports Equipment Hire
What is covered:
We will pay up to the amount shown on the table of benefits, for hiring replacement winter sports equipment if yours is lost, stolen, or damaged during your trip.

Special Condition relating to claims
You must provide us with receipts and written confirmation of the original and the replacement hire.

What is not covered:
1. the hire of any winter sports equipment to replace any item lost or stolen if you did not report it to the Police within 24 hours after you discovered it was lost or stolen, and for which you have not obtained a written Police Report;
2. anything mentioned in the General Exclusions.

Section 18d Ski Pack
What is covered:
We will pay you £75 per day up to £300 for the unused part of your ski pack, if due to illness or injury you are medically certified as being unable to participate in winter sports. A ski pack includes ski-school fees or ski instructor fees, and the cost of any lift pass that you have booked.

Special Condition relating to claims
You must obtain a Medical Certificate that you were not well enough to use the full ski pack.

What is not covered:
1. anything mentioned in the General Exclusions.

Section 18e Piste Closure
What is covered:
We will pay £20 per day up to £260, if during your trip you are prevented from participating in winter sports activities at your pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system:

a) for all reasonable travel costs and lift pass charges that you have to pay to travel to and from a similar area to take part in your winter sport activity; or
b) as a cash benefit payable, if no alternative resorts are available.

Special conditions relating to claims
1. You must get a written statement from the Resort Manager confirming the reason for the lifts closing and how long it lasted.
2. The resort where you are staying must be at least 1,000 metres above sea level and outside the United Kingdom.

What is not covered:
1. claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
2. trips in the northern hemisphere outside the period commencing 1st December and ending 30th April;
3. trips in the southern hemisphere outside the period commencing 1st April and ending 31st October;
4. anything mentioned in the General Exclusions.

Section 18f Avalanche or Landslide
What is covered:
We will pay up to £250 for reasonable extra accommodation and travel expenses if, following avalanches, or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed.
Special conditions relating to claims
You must obtain a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

What is not covered:
1. anything mentioned in the General Exclusions.

18g Search and Rescue
What is covered:
We will pay you up £10,000 for costs that are charged to you by a Government, regulated authority or private organisation connected with finding and rescuing you, following an injury whilst skiing/snowboarding or where weather or safety conditions are such that it becomes necessary for the local authorities or professional guide to instigate a search and rescue operation. This does not include the costs of medical evacuation (by the most appropriate transport) for a medical emergency, which is covered under Section 3a.

What is covered:
We will pay up to £10,000 for costs that are charged to you by a Government, regulated authority or private organisation connected with finding and rescuing you, following an injury whilst skiing/snowboarding or where weather or safety conditions are such that it becomes necessary for the local authorities or professional guide to instigate a search and rescue operation. This does not include the costs of medical evacuation (by the most appropriate transport) for a medical emergency, which is covered under Section 3a.

What is not covered:
1. if you do not comply with local safety advice and adhere to the recommendations prevalent at the time;
2. if you have knowingly endangered either your own life or those in your party if your experience or skill levels fall below those required to participate in your activity, particularly when you are not with a professionally qualified guide or instructor;
3. costs other than your proportion of a search and rescue operation;
4. costs beyond the point where you are covered by search and rescue or the time where search and rescue authorities advise that continuing the search is no longer viable;
5. anything mentioned in the General Exclusions.

18h Physiotherapy Benefit
What is covered:
We will pay you up to £200 for physiotherapy in your country of residence, if you suffer an accidental injury while you are on your trip, as a direct result of an insured accident.

What is not covered:
1. if you do not obtain a letter from your GP confirming that the treatment is medically necessary;
2. any accident occurring whilst you are skiing or snowboarding off-piste outside the resort boundaries;
3. physiotherapy that does not result from an accident which is covered under the terms of Section 3a;
4. anything mentioned in the General Exclusions.

Section 19 Optional Golf Cover
PLEASE NOTE: this section of cover can be included in Classic and Deluxe policies only, subject to payment of the required additional premium, and it is shown on your Validation Certificate.
Definitions relating to words that appear in Section 19
Golf equipment – Golf clubs, golf bag, golf shoes and non-motorised golf trolleys.

Section 19a Golf Equipment
What is covered:
We will pay up to £1,000 for accidental loss, theft of, or damage to golf equipment which you own.
Within this amount the following sub-limits apply:
a) we will pay up to £500 for any one club or one piece of golf equipment, if you cannot provide an original receipt or other satisfactory proof of ownership and value to support the claim, payment for any single article, or for any one pair or set of articles, will be limited to a maximum of £50, evidence of replacement value is not sufficient.
b) we will pay up to £500 in total, for all articles lost, damaged or stolen in any one insured incident. If you cannot provide satisfactory proof of ownership and value.
c) the amount payable will be the value at today’s prices less a deduction for wear and tear and depreciation, (calculated from the following table), or we may at our option replace, re-instate or repair the lost or damaged golf equipment.

<table>
<thead>
<tr>
<th>Age of Item</th>
<th>Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 year old</td>
<td>90% of purchase price</td>
</tr>
<tr>
<td>Up to 2 years old</td>
<td>70% of purchase price</td>
</tr>
<tr>
<td>Up to 3 years old</td>
<td>50% of purchase price</td>
</tr>
<tr>
<td>Up to 4 years old</td>
<td>30% of purchase price</td>
</tr>
<tr>
<td>Up to 5 years old</td>
<td>20% of purchase price</td>
</tr>
<tr>
<td>Over 5 years old</td>
<td>Nil</td>
</tr>
</tbody>
</table>
What is not covered:

1. the policy excess per insured person per claim;
2. more than £500 per single article of golf equipment;
3. golf equipment which is over five years old;
4. loss, theft of, or damage to, golf equipment from checked-in baggage in the custody of a carrier and/or packed in baggage left in the baggage hold or storage area of a carrier;
5. claims arising from delay, seizure, or confiscation by customs or other officials;
6. claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
7. damage to, loss or theft of golf equipment, if it has been left:
   i) unattended in a place to which the public have access; or
   ii) in an unattended motor vehicle; or
   iii) in the custody of a person who does not have an official responsibility for the safekeeping of the property;
8. damage to, loss or theft of golf equipment, which is being carried on a vehicle roof rack;
9. any claim for damage to golf equipment whilst in use;
10. claims arising from damage caused by leakage of powder or liquid carried within your golf equipment;
11. claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a Police Report.
12. 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.

Section 19b Golf Equipment Hire

What is covered:

We will pay you the sum of £30 per complete 24 hours, up to a maximum of £300, for the hire of replacement golf equipment if your own golf equipment is lost, stolen or damaged, or it is certified by the carrier to have been lost or misplaced on the outward journey of a trip for a period in excess of 12 hours.

Special conditions relating to claims (applies to Sections 19a and 19b)

1. Within 24 hours of discovery of the incident you must report the loss or theft of golf equipment to the local Police and obtain a written report which includes the crime reference number.
2. We have the option to either pay you for the loss, or replace, reinstate or repair the items concerned. Claims are not paid on a ‘new for old’, or replacement cost basis. A deduction therefore will be made for wear and tear and depreciation.
3. You must take suitable precautions to secure the safety of your golf equipment, and must not leave it unsecured, or unattended, or beyond your reach at any time in a place where the public have access.
4. For items damaged whilst on your trip, you must bring them back with you or, obtain an official report from a retailer or repairer confirming the item is damaged and beyond repair.
5. If your golf equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If your golf equipment is lost, stolen or damaged whilst in the care of an airline you must:
   a) obtain a Property Irregularity Report (PIR) 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.
6. If your golf equipment is lost, you must provide receipts and a report from the carrier confirming the length of the delay – otherwise no payment will be made.
7. If claiming for your goods that were stolen, or lost you should produce proof of purchase of the original goods by way of receipts, credit card or bank statements – otherwise our liability shall be limited to £60.
What is not covered:
1. loss, theft of or damage to golf equipment contained in or stolen from an unattended vehicle:
   a) overnight between 10pm and 8am (local time); or
   b) at any time between 8am and 10pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forcible and violent entry to the vehicle confirmed by a Police Report.
2. claims arising from golf equipment left unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an insured person or your travelling companion.
3. loss or damage due to delay, confiscation or detention by customs or other authority.
4. 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.
5. claims arising from damage caused by leakage of powder or liquid carried within personal effects or golf equipment.
6. claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a Police Report.
7. claims arising for loss, theft or damage of golf equipment carried on a vehicle roof rack.
8. anything mentioned in the General Exclusions.

Section 19c Non-refundable Golfing Fees
What is covered:
We will pay £75 per complete 24 hours up to £150 for the proportionate value of any non-refundable, pre-paid green fees, or tuition fees unused due to the following:
   a) you being unable to play golf due to your accidental injury, or illness, or adverse weather conditions causing the closure of the golf course; or
   b) loss or theft of your documentation which prevents your participation in the pre-paid golfing activity.

Special conditions relating to claims
You must report any loss or theft 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 a written report of the loss, theft or attempted theft of golfing documentation. A holiday representative’s report is not sufficient.

What is not covered:
1. any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared all pre-existing medical conditions to us and we have written to you accepting them for insurance;
2. claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf;
3. anything mentioned in the General Exclusions.

Section 19d Hole-in-one cover
What is covered:
We will pay you £75 if you score a hole-in-one (gross) during your trip.

Special conditions relating to claims
1. You must be a member of a recognised golf club affiliated to a national golfing union and hold an official national golfing union handicap;
2. You must have your scorecard signed by your playing partner(s) who must be members of a national golfing union, and countersigned by the secretary/manager of the club at which the hole-in-one has been scored;
3. The golf course at which the hole-in-one is scored must be affiliated to the golfing union of the country in which it is located;
4. if the golf course is of fewer than 18 holes or if the hole at which the hole-in-one is scored is shorter than 90 metres (98 yards);
5. if temporary greens and/or tee boxes are in use;
6. anything mentioned in the General Exclusions.

Section 20 Optional Gadget Cover
This section of cover is only applicable if the appropriate gadget cover premium has been paid and cover is shown on your Validation Certificate.
What is covered:
We will pay you up to the amount shown on the table of benefits for the value of, or repair to, any of your gadget(s) (not hired, loaned or entrusted to you), which are lost, stolen, damaged or destroyed. Cover is provided based on the amount you paid for the gadget(s) or the current recommended retail price whichever is the lower, excluding credit charges, interest charges or insurance costs and allowing for wear, tear and depreciation. At our discretion, we may replace the gadget(s) with a refurbished item from one of our dedicated suppliers.

Special conditions relating to claims
1. You must exercise reasonable care for the safety and supervision of your gadget(s).
2. In the event of loss, burglary, or theft of your gadget(s), you must report this to the Police within 48 hours, and obtain a written Police Report.
3. In the event that your gadget(s) are lost, or damaged in transit, you must:
   a. Notify the carrier (i.e. Airline, shipping company etc.) Immediately; and
   b. Obtain a written carriers report (or Property Irregularity Report in the case of an airline); or follow up in writing within 7 days to obtain a written carrier’s report (or Property Irregularity Report in the case of an airline), if you are unable to obtain one immediately.

What is not covered:
1. the policy excess per insured person per claim;
2. gadget(s) left unattended by you, unless in a safety deposit box or safe, unless one was not available in which case they must be located in locked accommodation;
3. gadget(s) left in the custody of any person unless they are a family member or travelling companion;
4. gadget(s) left in an unattended vehicle (other than motor homes, provided the gadget(s) are stored out of view);
5. gadget(s) within checked-in luggage or in luggage compartments/racks not immediately adjacent to you on any form of public transport (other than hand luggage that stays with you at all times);
6. loss, destruction, damage or theft due to:
   a. confiscation or detention by Customs or other officials or authorities;
   b. wear and tear, process of cleaning, denting or scratching, staining, moth or vermin or any damage caused by leaking powder or fluid carried within your baggage;
   c. transportation by any postal service;
7. electrical or mechanical breakdown or manufacturing fault;
8. any property more specifically insured by, or recoverable from, any other source;
9. the cost of replacing any of the downloaded content stored on your gadget(s) including but not limited to music, videos, games and apps;
10. any prepaid or contracted rental charges that you have paid for or are liable for on your gadget(s), for example pay as you go costs for minutes, text messages or data charges on a mobile/smart phone;
11. any claims as a result of unauthorised use of your gadget(s), including unauthorised calls, messages and downloads;
12. anything mentioned in the General Exclusions section of this policy.

General Conditions – applying to all sections
1. You will not be covered under Sections 1, 2 and 3, unless you have made your medical health declaration(s) for the period for which your insurance is required, and you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
2. Any medical information supplied in your medical health declaration will be treated in the strictest confidence, will be used solely for our own internal purposes for the assessment of risk and for any claims. It will not be disclosed to anyone else without your specific approval. We shall not refuse cover unless, in our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a medical health declaration shall be borne by you.
3. It is your responsibility to ensure you have told us about any change in your health, or medical status before you depart on each trip and throughout the period of cover. Any change must be accepted in writing by us before cover will be continued. If you are in doubt as to whether a change is important, you should contact Avanti Customer Services.
4. This policy is a legal contract based on the information you supplied when you applied.
for, renewed, or amended this insurance. We rely on that information when we decide what cover to provide and how much you will pay. Therefore it is essential that you have answered our questions fully and accurately. Failure to provide full and accurate disclosure may affect your claim.

5. You must exercise reasonable care for the supervision and safety of both you and your property. You must take all reasonable steps to avoid, or minimise any claim. You must act as if you are not insured.

6. We will make every effort to apply the full range of services in all circumstances dictated by the Terms and Conditions. Remote geographical locations, or unforeseeable adverse local conditions may preclude the normal standard of service being provided.

7. You must comply in full with the Terms and Conditions of this policy before a claim will be paid.

8. You must contact Avanti Assistance as soon as possible where your claim is more than £350. You must make no admission of liability, offer, promise or payment without our prior consent.

9. We are entitled to take over the defence, or settlement of any claim, recover expenses or compensation from any other third parties involved at any time, or take legal action in your name or in the name of anyone else claiming under this policy.

10. We may, at any time, pay to you our full liability under this policy after which no further liability shall attach to us in any respect, or as a consequence of such action.

11. You will co-operate fully with us in any recovery attempt we make to recover sums that we have paid out under the terms of the policy. We will pay all costs associated with the recovery of our outlay. You agree not to take any action that may prejudice our recovery rights and will advise us if you instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums we have paid out under the terms of the policy will be reimbursed from any recovery made.

12. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at our expense take such action as we deem fit to recover the property lost or stated to be lost.

13. In the event of a valid claim you shall allow us the use of any relevant travel documents you are not able to use because of the claim.

14. You must notify us in writing of any event which may lead to a claim, within 28 days of your return to your home:
   - you must complete a claim form substantiating your claim, together with (at your own expense) all certificates, information, evidence and receipts that we reasonably require.
   - As often as we require you shall submit to medical examination at our expense.
   - We may request a post mortem examination to be carried out for an insured person at our expense.

15. This policy shall become void and the premium paid shall be forfeited if any fraudulent claim is made. Any benefits so claimed and received must also be repaid to us.

16. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, we offer you the option of resolving this by using the arbitration procedure we have arranged. Please see the details shown under the Complaints Section. Using this service will not affect your legal rights.

17. You will be required to repay to us, within one month of our request to you, any costs or expenses we have paid on your behalf which are not covered under the Terms and Conditions of this policy.

18. This policy is subject to the laws of England and Wales unless we agree otherwise. The Courts of England and Wales alone shall have jurisdiction in any disputes.

19. When engaging in any covered sport or holiday activity you must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and you must use all appropriate precautions, equipment and protection.

20. At all times you must satisfy yourself that you are capable of safely undertaking the planned sport or activity and you must take care to avoid injury, accident or loss to yourself and to others.

21. We will not pay for any costs which are recoverable elsewhere.

22. You must disclose details of any other insurance policy held. If you fail to do so this may result in your claim not being paid. Each insurance company will contribute a proportion of the full amount of your claim payment (providing your claim is valid), except for valid Personal Accident claims which we will pay in full. Under
no circumstances shall you benefit from double payment (dual insurance) under the terms of any of your insurance policies. In the event that you have received payment to which you were not entitled under this policy we have the right to recover the value of the overpayment from you.

23. If you are travelling to a European Union country it is a condition of this insurance policy that you obtain a European Health Insurance Card (EHIC).

General Exclusions – applying to all sections

No section of this policy shall apply in respect of:

1. Claims arising as a result of the following:
   a) If you or any other insured person covered by this policy have suffered from, or received any form of medical advice, treatment, or medication for any of the following conditions before purchasing your policy, unless the condition has been declared to us and accepted by us in writing:
      i. any heart condition (for example, heart attack, angina, chest pains or ischemic heart disease); or
      ii. any circulatory condition (for example, high or low blood pressure, raised cholesterol, blood clots, aneurysm, stroke, transient ischaemic attack, or brain haemorrhage); or
   b) If you, or anyone insured on this policy have suffered from any of the following in the 2 years before purchasing your policy, unless you have made a declaration to us and we have agreed to provide cover in writing:
      i. you have a medical condition for which you have been prescribed medication; or
      ii. you have received treatment, investigative tests, or had a consultation with a doctor, or a hospital consultant.
      iii. any respiratory condition (for example, chronic asthma, chronic obstructive pulmonary disease (COPD) or chronic bronchitis).
   c) If after you have purchased your policy but before you book a trip, you or any other insured person covered by this policy suffer from any new medical condition and you have not informed us of the new condition when we asked.
   d) You travelling with the intention of receiving medical treatment abroad.
   e) You, a close relative, a travelling companion, or any person with whom you had arranged to stay with:
      i. are receiving, or waiting for hospital investigation, or treatment for any undiagnosed condition, or set of symptoms at the time of purchasing your policy and/or at the time of commencing travel; or
      ii. are receiving medical treatment under a medical trial; or
      iii. have been given a terminal prognosis at the time of purchasing your policy and/or before commencing travel.

2. Any claim that relates to a diagnosed psychiatric, or psychological disorder, anxiety or depression which you have suffered from, required treatment, or prescribed medication for in the two years before purchasing your policy, unless the condition has been declared to us and accepted by us in writing.

3. Any person who has reached the age of 76 years at the start of the period of cover for long stay policies.

4. Any claim arising from a cruise holiday.

5. Claims following your failure to provide us with full and accurate information in response to our questions, or your failure to meet any Terms and Conditions of the policy.

6. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be covered by any other existing guarantee, insurance, compensation scheme or any motoring organisation’s service. If you have any other policy in force, which may cover the event for which you are claiming, you must tell us. This exclusion shall not apply to Personal Accident cover.

7. Any costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which you would have paid for in any case).

8. We will not pay for any losses which are not directly covered by the Terms and Conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if you lose your keys.

9. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an insured person’s illness or injury), interpreters’ fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs unless pre-authorised by us.

10. Any deliberately careless or deliberately negligent act or omission by you.
11. Any claim arising or resulting from your own illegal or criminal act.
12. Any claim arising directly or indirectly from your drug addiction or solvent abuse, alcohol intake, or you being under the influence of drug(s).
13. Any claim arising or resulting directly or indirectly from your suicide, attempted suicide, intentional self-injury, needless self-exposure to danger except in an endeavour to save human life, or fighting except in self-defence.
14. You engaging in work/manual work, whether or not in conjunction with any profession, business or trade during the trip.
15. You engaging in any sports and activities or winter sports where you have not selected the optional cover and the premium required has not been paid, or where such activity is not listed as covered in this policy.
16. Participation in any racing (other than on foot), or organised competition involving any sports and activities or winter sports.
17. Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence in the loss:
   a) Active participation.
   b) War and civil unrest including any action taken in controlling, preventing, suppressing or in any way relating to war and civil unrest, unless you are in an area subject to war and civil unrest at the outbreak of hostilities, in which case you will be covered for a maximum period of 72 hours from the outbreak of hostilities provided that you take the first reasonable opportunity to leave the area. If you fail to take such an opportunity all cover under this policy will end.
   c) Nuclear energy, including nuclear reactions, radiation and contamination.
   e) Cyber-terrorism.
18. Any claim when you have not paid the required premium for the number of days comprising your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid.
19. Loss, or damages of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on our part can be demonstrated.
20. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on our part can be demonstrated.
21. Any expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
22. Arising from you acting against the advice of a doctor.
23. Your travel to a country or specific area or event to which the Foreign & Commonwealth Office, or the World Health Organisation (WHO), or similar governing body have advised against all, or all but essential travel.
24. Arising from volcanic ash clouds unless you have purchased the Deluxe policy.
25. Claims arising from actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased cover (if later);
26. Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country.

Sports & Activities
This policy will cover you when participating in any of the following activities on a non-professional, non-competitive basis;

Accepted activities
Aerobics, Archery*, Badminton, Banana boat rides, Baseball, Basketball, Beach cricket, BMX (only if wearing a helmet), Boogie Boarding, Bowls (including competitions), Boxing Training*, Bungee jumping*, Camel/elephant riding/trekking*, Canoeing/kayaking* (only if wearing a life-jacket and helmet and only on inland and coastal waters – not white water), Catamaran sailing, Clay Shooting*, Climbing (on a climbing wall only) Cricket, Croquet, Curling, Cycling (only if wearing a helmet, not mountain biking), Dog sledding* (when driven by an experienced driver provided by the organiser only), Dinghy sailing* (only if wearing a life-jacket and only inside territorial waters), Falconry*, Flying as a passenger in an aircraft (private
plane, small aircraft, glider or helicopter), Fell walking (no climbing), Fencing*, Field hockey*, Fishing*, Football*, Gaelic Football*, Glacier Walking (with a guide), Golf, Go-Karting (only if wearing a helmet)*, Gym/fitness, Hiking (under 4,000m altitude providing there are no overnight stays between 2,000m and 4,000m), Horse riding* (only if wearing a riding hat and no cover for polo, hunting or jumping), Hot air ballooning* (as a fare paying passenger in a licensed aircraft), Ice skating, Jet skiing*, Jogging, Martial arts (non contact training only), Motor cycling as a passenger or rider* (only if wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence), Mountain biking* (only if wearing a helmet), Netball, Orienteering (no climbing), Paint balling*, Parascending* (over water), Pilates, Rambling (under 4,000m altitude providing there are no overnight stays between 2,000m and 4,000m), Ringos, Roller blading/line skating, Roller hockey/street hockey* (only if wearing pads and a helmet), Rounders, Rowing, Running (not long distance), Safari (organised in the UK), Scuba diving** (conditions apply, please see Scuba diving conditions), Segwaying*, Shark diving (in a cage)*, Skate boarding, Sky diving (one jump and tandem only)*, Snorkelling, Softball, Squash, Surfing, Swimming, Swimming with dolphins (as part of a supervised activity), Table-tennis, Tennis, Ten pin bowling, Trampolining, Tree top walking* (as part of a supervised activity), Trekking (under 4,000m altitude providing there are no overnight stays between 2,000m and 4,000m), Volleyball, Walking, Wake boarding*, Water polo, Water skiing*, White/black water rafting Grades 1 to 4* (only if wearing a life-jacket and helmet), Windsurfing, Windsurfing, Wind tunnel flying*, Yachting/crewing* (only if wearing a life-jacket and only inside territorial waters), Yoga, Zorbing/hydrozorbing*.

Activities above that are marked with a single * will exclude all cover under the Personal Accident and Personal Liability sections of this policy. This policy specifically excludes participating in, or practising any of the following activities;

Excluded Activities

Abseiling, American football, Animal conservation/game reserve work, Base jumping, Big game hunting, BMX stunt riding, Bouldering, Boxing, Canoeing/kayaking (white water), Canyoning, Caving/pot holing, Coasteering, Cross-channel swimming, Cycle racing and time-trialling, Free/high diving, Gliding, Hang gliding, Hiking (above 4,000m altitude), Horse jumping/ hunting, Kite surfing, Lacrosse, Micro-lighting, Motor cycling as a passenger or rider (unless wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence), Mountaineering, Organised competitive team sports, Paragliding, Parasailing (over land), Polo, Professional sport, Quad biking, Rock climbing, Rugby, Sailing (outside territorial waters), Scuba diving (to a depth below 30m, Tombstoning, Track days using motorised vehicles (except Go-karting), Trekking (above 4,000m altitude), Water ski jumping, Weightlifting, White/black water rafting (Grade 5 to 6), Wrestling, Yachting (crewing) – outside territorial waters.

If you are undertaking a sport, or activity which is not listed, or are in any doubt as to whether cover will apply, please call Customer Services.

**Scuba diving conditions

Qualified divers, diving with a qualified dive-buddy and in accordance with the guidelines of the relevant diving organisation with which you are qualified will be covered as follows:

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Maximum depth</th>
</tr>
</thead>
<tbody>
<tr>
<td>PADI Open Water</td>
<td>18 metres</td>
</tr>
<tr>
<td>BSAC Ocean Diver</td>
<td>20 metres</td>
</tr>
<tr>
<td>BSAC Sports Diver, BSAC Dive Leader &amp; PADI Advanced Open Water</td>
<td>30 metres</td>
</tr>
</tbody>
</table>

Other qualifications may be accepted but must be declared to us prior to travel.

If you do not hold a diving qualification, we will only cover you to dive to a maximum depth of 18 metres when accompanied by and under the direction of a qualified diving instructor as part of an accredited course.

You will not be covered under this policy if you travel by air within 24 hours of participating in scuba diving.

Making a claim

If you have a medical emergency, need to cut short your trip or require the Personal Assistance Services while you are travelling, please call Avanti Assistance on + 44 1403 288 414 or +1 844 780 0639 when calling from within the USA and Canada. The Emergency Assistance Line is open 24 hours a day, 365 days a year.
Travel Claims
If you need to make any kind of non-emergency claim, please call the Claims team on 01403 288 122, or +44 1403 288 122 if you are abroad.
You can also register your claim online by visiting the following website: www.avantitravelinsurance.co.uk/claims.

Please have your insurance Validation Certificate number to hand, and have ready any documents you may have that could be relevant to your claim for cover as detailed under Sections 1 to 20 (for example Medical Certificates, travel tickets, boarding passes, letters from authorities/public transport providers/airlines, depending on which section of cover you are claiming for).

If you do not have any documents with you, your claim might be delayed; please ask the operator for assistance. You may need to get additional information about your claim while you are away. You may also be asked to send us additional information and documentation (we will give you advice if this becomes necessary). The nature of the documentation we need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on your individual circumstances and the type of claim you are making. Please read the General Conditions of this policy document and the relevant sections of your policy for more information.

All information, evidence, details of household insurance and Medical Certificates as required by us must be sent at your own expense. 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 post-mortem examination in the event of your death.

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 also pursue any claim to recover any amount due from a third party in the name of anyone claiming under this policy. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

Claims Procedure for Section 9:
To make a claim under this section of your policy please write to:
DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Or telephone: 0117 934 0548

Claims Procedure for Section 13:
International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your Policy Number, Travel Insurance Policy Name and reference ESFI-V2.19:
IPP Claims at Cunningham Lindsey Oakleigh House 14-15 Park Place Cardiff CF10 3DQ United Kingdom Telephone: +44 (0)345 266 1872 Email: Insolvency-claims@ipplondon.co.uk UK Website: www.ipplondon.co.uk/claims.asp

Subrogation
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.

Fraud
You must not act in a fraudulent manner. We shall not pay a claim if you or anyone acting for you:
• Makes a claim under the policy, or makes a statement, or provides a supporting document in support of a claim, knowing the claim to be false, or fraudulently exaggerated in any respect; or
• Makes a claim in respect of any loss or damage caused by your wilful act or with your connivance. Then:
  - We shall not pay any claim which has been, or will be made under the policy.
  - We may at our option declare the policy void.
  - We shall be entitled to recover from you the amount of any claim already paid under the policy.
  - We shall not return any of the premium paid.
  - We may inform the Police of the circumstances.

Disclosure of Information
In the unfortunate event that you need to make a claim, we may need to disclose information to any other party involved in the claim. This may include:
• Third parties involved with the claim, their Insurer, solicitor or representative.
• Medical teams, the Police or other investigators.
• Our claims handlers or other agents involved in dealing with your claim.
Please Note
Should there be any contradiction between the General Conditions and the Specific Policy Conditions relating to each Section of Insurance, the Specific Policy Conditions shall take precedence over the General Conditions. The General Conditions set out the circumstances for which you can make a claim and the benefits you can expect if you make a claim. Any breach of the General Conditions may mean that your claim is invalidated.

EU Travel Regulations

Travel delays
This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under EC Regulation No. 261/2004, if you have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline must offer you meals, refreshments and hotel accommodation.

If the delay is more than 5 hours, the airline must offer to refund your ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier. If your flight is delayed or cancelled, you must in the first instance approach your airline and clarify with them what compensation they will pay under the Regulation. If you would like to know more about your rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

Claims for Personal Baggage
We will pay claims for personal baggage based on the value of the goods at the time you lost them, and not on a new for old or replacement cost basis. If your personal baggage is delayed, lost, stolen or damaged whilst in the care of your airline, you must in the first instance approach your airline and clarify with them what compensation they will pay. If you would like to know more about claiming directly from your airline, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

Complaints
We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received:

Complaints related to your policy:

Please forward details of your complaint to:
Complaints Team
Avanti Travel Insurance,
Britannia House,
3-5 Rushmills Business Park,
Bedford Road,
Northampton,
NN4 7YB
Email: complaints@Avanti.co.uk
Telephone: 01376 560 800

Complaints related to your claim:
For all sections except 9 and 13 – please forward details of your complaint to:
The Managing Director
ERGO Travel Insurance Services Limited,
Afon House, Worthing Road,
Horsham,
West Sussex,
RH12 1TL
Email: contact@erv.co.uk

If you wish to complain under Section 9 Legal Costs and Expenses – please forward details of your complaint to:
The Managing Director
DAS Legal Expenses Insurance Company Limited,
DAS House, Quay Side, Temple Back,
Bristol,
BS1 6NH

If you have a complaint under End Supplier Failure, please see Section 13 for details.

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response. We will contact you as soon as possible after receiving your complaint to inform you of what action we are taking. We will arrange to issue a final response within 40 working days. If you are still not satisfied with the way in which we have handled the complaint then you may refer the matter to the Financial Ombudsman Service and have 6 months in which to do so:
The Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square,
London
E14 9SR
Tel: 0800 0234 567

If you refer a complaint to the Financial Ombudsman Service, you are not bound by their decision and your legal rights to take subsequent action against us are not affected.
**Cancellation provisions**

**Your right to cancel the policy**

**Date of effect of cancellation made by you**

If you ask us to cancel your policy in writing or by telephone, such cancellation shall take effect on the date the notice is received, or on the date specified in the notice, whichever is later.

You have the right to cancel your policy within 14 days of the date of issue or receipt of your documents, whichever is later. We will only refund to you any premium you have paid, less any fees and charges if you have not travelled, or have made, or intend to make a claim.

If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in us declining to cover your medical conditions.

**Cancellation by us**

We may give you 14 days’ notice of cancellation of this policy by a Recorded Delivery letter to you at your last known address. We will refund you the proportionate amount of premium left on your policy. If the insured person has passed away, the entitled premium refund will be paid to the estate. In all cases, if an incident has arisen during the period of cover which has or will give rise to a claim, then no refund will be made.

**Effective time of expiry**

This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the period of cover for which the premium has been paid.

**Financial Services Compensation Scheme (FSCS)**

Great Lakes Insurance SE are covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS.

**Data Protection Act 2018**

**Privacy Policy**

**How we use the information about you**

As an insurer and data controller, we collect and process information about you so that we can provide you with the products and services you have requested. This will be your name, age, address, health information, travel dates, destination, and other information which is necessary for us to:

- meet our contractual obligations to you;
- issue and administer this insurance policy including payments and other transactions;
- service your policy (including claims and assistance); and
- detect, investigate and prevent activities which may be illegal, or could result in your policy being cancelled, or voided.

We process the above data for the ‘performance of contract’, or ‘legitimate interest’, and we process information about medical conditions, or health on the basis of ‘substantial public interest’.

We may share information with trusted third parties in order to administer your policy and deal with any claims. These include TICORP Limited and Howserv Limited, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. We have strict contractual terms in place, including the model legal terms defined by the European Union to make sure that your information remains secure. We will not share your information with anyone else unless we are required by our regulators, or other authorities.

**Special Categories of Personal Data**

Some of the personal data you provide to us may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

**How we store and protect information**

Information collected by us is securely stored on servers located either in the United Kingdom, or European Union. We keep and process this information to meet our contractual, and regulatory obligations, or to deal with requests from other authorities. You have the right to request a copy of, or correct the information that we hold about you. If you would like a copy of the information we hold about you please contact us by email or letter as shown below:
Enquiries in relation to data held by Avanti should be directed to:
Data Protection Officer
Avanti Travel Insurance,
Britannia House,
3-5 Rushmills Business Park,
Bedford Road,
Northampton,
NN4 7YB
Email: dataprotectionofficer@avanti.co.uk

Those in relation to data held by ERGO Travel Insurance should be directed to:
Data Protection Officer,
ERGO Travel Insurance Services Limited,
Afon House,
Worthing Road,
Horsham,
West Sussex,
RH12 1TL.
United Kingdom
Email: dataprotectionofficer@erv.co.uk

Those in relation to data held by DAS should be directed to:
Data Protection Officer,
DAS Legal Expenses Insurance Company Limited,
DAS House,
Quay Side,
Temple Back,
Bristol,
BS1 6NH.

Those in relation to data held by IPP should be directed to:
Data Protection Officer,
International Passenger Protection Limited,
IPP House,
22-26 Station Road,
West Wickham,
Kent,
BR4 0PR

Notes
# Travel Insurance Important Numbers

## Customer Services Team

<table>
<thead>
<tr>
<th>If you have a query or need to amend your policy in any way:</th>
<th>01376 560 800</th>
</tr>
</thead>
<tbody>
<tr>
<td>Or if calling from outside the UK:</td>
<td>+44 1376 560 800</td>
</tr>
<tr>
<td>Email: <a href="mailto:info@avanti.co.uk">info@avanti.co.uk</a></td>
<td></td>
</tr>
</tbody>
</table>

## Sales Team

<table>
<thead>
<tr>
<th>If you have a Single Trip policy and would like another policy:</th>
<th>01376 556 910</th>
</tr>
</thead>
</table>

## Avanti Claims

<table>
<thead>
<tr>
<th>If you need to make any kind of non-emergency claim, please call the relevant claims number as listed below:</th>
</tr>
</thead>
<tbody>
<tr>
<td>All claims (excluding the below):</td>
</tr>
<tr>
<td>Online Claims: <a href="http://www.avantitravelinsurance.co.uk/claims">www.avantitravelinsurance.co.uk/claims</a></td>
</tr>
<tr>
<td>End Supplier Failure Claims:</td>
</tr>
<tr>
<td>Legal Expenses Claims:</td>
</tr>
</tbody>
</table>

## Renewals Team

<table>
<thead>
<tr>
<th>If you have an Annual Multi-Trip policy and you would like to renew, you only need to call if you are not in our auto-renewal program:</th>
<th>01376 556 910</th>
</tr>
</thead>
</table>

To ensure we are consistent in providing our customers with quality service, we may record your telephone call.

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## Compensation Scheme

Howserv Limited, Great Lakes Insurance SE, DAS and IPP are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)
Need medical assistance?

Call our 24 hour Medical Emergency Support whilst on holiday
+44 1403 288 123

Freephone when calling from a landline within the USA and Canada
+1 833 251 8487*

Our Emergency Helpline is open 24 hours a day, 365 days a year

Do you have the right cover?

Annual Multi-Trip
Single Trip up to 104 days
Long Stay up to 18 months
Cruise Cover

If you are unsure please call our UK-based Team
01376 560 800
avanti.co.uk

*Call charges apply when calling from a mobile