



# Travel Protector

Annual Multi-trip  
Travel Insurance

**Insurance  
Policy**

**2008/09**

## Important Telephone Numbers

**Customer Services - (Sales & General Enquiries)** 0845 260 1581

**Claims** 0208 666 9248

**Medical Screening Line** 0845 260 1582

### **24-Hour Emergency Medical Assistance**

Outside the UK: +44 20 8666 9247

Within the UK: 0208 666 9247

### **Legal Helpline**

Outside the UK: +44 20 8603 9804

Within the UK: 0208 603 9804

# TRAVEL PROTECTOR ANNUAL MULTI-TRIP TRAVEL INSURANCE

Arranged by: **P J Hayman & Company Ltd**  
Underwritten by: ELVIA Travel Insurance International N.V. (Netherlands) and administered in the United Kingdom by Mondial Assistance (UK) Limited.

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**IMPORTANT:** Please read this policy and carry it with **you** during **your journey**. This will assist **you** in the event of an emergency.

# Important Information

Thank you for taking out Travel Protector travel insurance with us.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

It is very important that you read the whole of this policy before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim. If you have any queries, please contact your broker / agent or P J Hayman & Company Limited on 0845 260 1581, alternatively you may write to us at: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

## **Insurer**

Your Travel Protector travel insurance is underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and administered in the United Kingdom by Mondial Assistance (UK) Limited.

## **How your policy works**

Your policy and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance. Unless specifically mentioned the benefits and exclusions within each section, apply to each person insured. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading "Definition of words". These words have been highlighted by the use of bold print throughout the policy document.

## **Telling us about relevant facts**

Before you travel you must tell us about anything that may affect your cover. If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something that may be relevant, your cover may be refused and we may not cover any related claims.

## **Cancellation rights**

If your cover does not meet your requirements, please notify P J Hayman & Company Limited on 0845 260 1581, within 14 days of receiving your initial policy schedule and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

## **Policy Excess**

Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim, for each single event or occurrence under certain sections. The amount you have to pay is the excess.

## **Data protection**

Information about your policy may be shared between P J Hayman & Company Limited, Mondial Assistance (UK) Limited and ELVIA Travel Insurance International N.V. (Netherlands) for underwriting purposes. You should understand that the sensitive health and other information you provide will be used by us, our representatives, the insurer, other insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure your information is held securely. Your information will not be shared with third parties for marketing purposes. You have the right to access your personal records.

## **Financial Services Compensation Scheme (FSCS)**

For your added protection, the insurer is covered by the 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. Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## **Governing Law**

Unless agreed otherwise, English Law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

## **Contracts (Rights of Third Parties) Act 1999**

We, the insurer and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

## **Renewal of your insurance cover**

P J Hayman & Company Limited will send you a renewal notice prior to the expiry of the period of insurance as shown on your policy schedule. The terms of your cover and the premium rates may be varied by P J Hayman & Company Limited at the renewal date. P J Hayman & Company Limited will give you at least 21 days written notice before the renewal date should this happen. At renewal you must tell P J Hayman & Company Limited about relevant facts and check to see that you still comply with the 'Medical Declaration and Health Exclusions' (see pages 7 & 8) as this may affect the cover provided. If you do not comply with the Medical Declaration and Health Exclusions this may invalidate your insurance.

## Definitions of Words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

### **Accident**

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

### **Appointed adviser**

The solicitor or appropriately qualified person, firm or company, including us, who is chosen to act for you in your claim for compensation.

### **Area of cover**

**You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule.

- **Europe**

UK, Continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

- **Worldwide**

### **Business associate**

Any person in the UK that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey.

### **Couple**

Two adults living permanently together at the same address, who intend to travel together, each adult can travel independently.

### **Doctor**

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than you or a relative.

### **Departure point**

The airport, international train station or port where your journey from the UK to your destination begins and where the final part of your journey back to the UK begins.

### **Excess**

The maximum amount deducted per claim for a single event or occurrence. This is £50 for an individual with a maximum of £100 applying per family.

### **Family**

Two adults and all of their children (including foster children) under 18 years at the date commencing the trip, or under 23 years if still in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

### **Hazardous activity**

The following activities are automatically covered:

Banana boating, cricket, cycling, deep seas fishing, fell walking, glacier walking, golf, hiking, horse riding, (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

We may be able to cover you for other activities that are not listed. Please contact your broker / agent or P J Hayman & Company Limited on **0845 260 1581**. An extra premium may need to be paid.

**Hijack**

The unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which you are travelling as a passenger.

**Home**

Your usual place of residence in the UK.

**Insurer**

ELVIA Travel Insurance International N.V. (Netherlands).

**Journey**

A trip that takes place during the period of insurance which begins when you leave home and ends when you get back home or to a hospital or nursing home in the UK, whichever is earlier.

Notes:

- you will only be covered if you are aged 69 or under at the start of your policy
- a trip which is booked to last longer than 31 days is not covered unless we agree otherwise in writing
- trips within the UK must be for at least 1 night and have:
  - i) pre-booked transport or accommodation; or
  - ii) be more than 25 miles from your home (unless it involves a sea crossing); or
- you will be covered for taking part in winter sports activities up to 17 days in total during the period of insurance.

**Legal action**

Work carried out to support a claim that we have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

**Legal costs**

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which we agree to pay for you in connection with legal action. Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.

**Mugging**

Theft or attempted theft involving an act of violence against you which results in your injury and hospitalisation.

**Pair or set**

A number of items of personal possessions that belong together or can be used together.

**Period of insurance**

Cancellation cover begins on the start date shown on your policy schedule or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

All cover ends on the expiry date shown on your policy schedule, unless you cannot finish your journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances we will extend cover free of charge until you can reasonably finish that journey.

**Personal money**

Cash, cheques, postal and money orders, current postage stamps, travellers cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

**Personal possessions**

Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables and passport).

## **Redundancy**

Loss of permanent paid employment (except voluntary redundancy) after a continuous working period of two years if you are aged 18 and over or 65 and under.

## **Relative**

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships), fiancé(e) or a relative for whom you provide care or are the sole living relative.

## **Resident**

A person who has their main home in the UK and has not spent more than six months abroad during the year before the policy was issued.

## **Single parent family**

One adult and all of their children (including foster children) under 18 years at the date commencing the trip, or under 23 years if still in full time education. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

## **Ski equipment**

This consists of skis, poles, boots, bindings, snowboards or ice skates.

## **Ski pack**

Hired ski equipment, ski school fees and lift passes.

## **Travelling companion**

Any person that has booked to travel with you on your journey.

## **United Kingdom (UK)**

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

## **Valuables**

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDA's, electronic games, TV's and CD's, mini discs, DVD's, cartridges, videos and audio tapes.

## **We, our, us**

Mondial Assistance (UK) Limited which administers the insurance on behalf of the insurer.

## **Winter sports**

The following activities are covered under the Travel Protector policy:

Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover you for other winter sports activities that are not listed. Please contact your broker / agent or P J Hayman & Company Limited on **0845 260 1581**. An extra premium may need to be paid.

## **You, your, person insured**

Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.

## Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as we can only pay your claim if you meet these.

- 1 **You** are a resident of the UK.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured to minimise any potential claim.
- 3 **You** have a valid policy schedule.
- 4 **You** accept that we will not extend the **period of insurance** beyond the expiry of **your** policy.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information we ask for. Please see section "Making a claim" on pages 10 & 11 for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to **you**.
- 7 **You** are not aged 70 years or over at the start of **your** policy.

### **We have the right to do the following**

- 1 Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. We may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your** journey and not issue a policy if **you** have started **your** journey.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment we have made under this policy.
- 6 With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. We will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you** home at any time during **your** journey if **you** are taken ill or injured. We will only do this if the doctor treating **you** and **our** medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred after the date the treating doctor and **our** medical advisers agree **you** should return to the UK, if **you** refuse to be repatriated.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. We can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances we will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your** journey, all cover provided on **your** policy for that journey will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that we have paid to **you** which are not covered by this policy.

## Summary of Cover

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

Section	Cover	Limit (up to)	Pages
1	Cancellation or Curtailment	Up to £5,000	12/13
2	Emergency medical & associated expenses - in-patient benefit	Up to £10,000,000 £50 per day up to £1,500	13/14
3	Loss of passport	£500	14
4	Delayed Personal possessions	Up to £200	14
5	Personal possessions	Up to £2,000	15
6	Personal money	Up to £500	15
7	Personal accident	Up to £20,000	16
8	Missed departure or Missed connection	Up to £1,000	16
9	Delayed departure, or Abandonment of journey after 12 hours delay	£30 per 12 hours up to £150 Up to £5,000	17
10	Personal liability	Up to £2,000,000	17/18
11	Legal expenses	Up to £25,000	18
12	Hijack and Mugging Hijack Mugging	£50 per day up to £1,500 £250 in total.	19
13	Winter sports - Ski pack - Ski equipment - Piste closure	Up to £300 Up to £500 £20 per day up to £200	19

Note: Some sections of cover also have extra sub limits, for example the personal possessions section has a single article and valuables limit.

### Excesses

An excess will be deducted for each claim event (not per section). So the maximum amount deducted from a claim would be £50 per person (limited to £100 per Family) on sections 1\*, 2, 5, 6, 9\*\* and 13\*\*\*.

\* For loss of deposit claims only the excess is reduced to £15 per person (limited to £30 per Family).

\*\* The excess under section 9 - Delayed Departure, applies only in respect of abandonment of the journey after a delay of 12 hours or more.

\*\*\* The excess under section 13 - Winter Sports does not apply to Piste Closure claims.

## IMPORTANT – Medical Declaration and Health Exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

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It is very important that you read and understand the following and if necessary declare any existing medical conditions to us.

### **You will NOT be covered**

For any journey where at the time of taking out this insurance **you**:

- a) are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- b) had received a terminal prognosis; or
- c) are travelling against medical advice or for the purpose of obtaining treatment; or
- d) are pregnant and the pregnancy was more than:
  - 24 weeks at the end of a journey outside of Europe; or
  - 28 weeks at the end of a journey within Europe.

### **You will need to contact the Medical Screening Line in the following circumstances**

If **you** are travelling outside the **UK** **you** should call the Medical Screening Line (see page 8) if:

- i) **you** need to declare a medical condition (other than where **you** have only one of the conditions listed in Question 1, on page 8);
- ii) **you** are unsure whether a medical condition needs to be declared or not;
- iii) **you** answer YES to any of the Medical Screening Questions shown on page 8.
- iv) **you** develop a new condition after **your** policy was issued;
- v) **your** existing medical condition changes after **your** policy was issued.

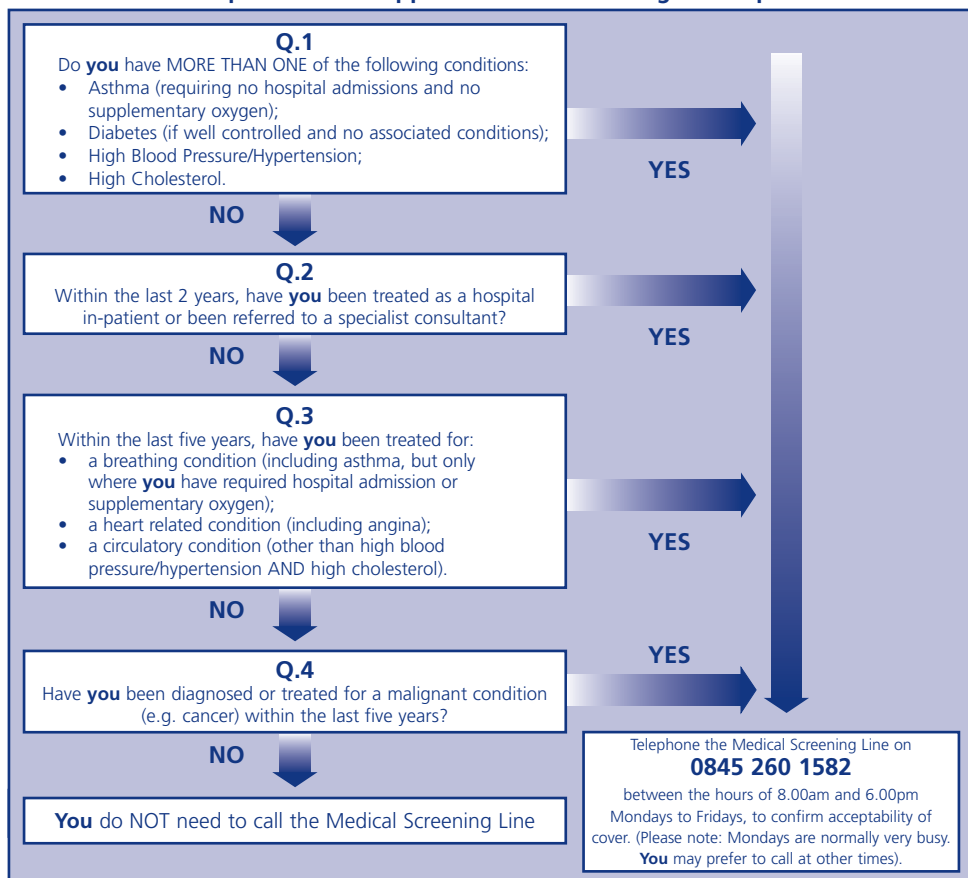
### Medical Screening

If you need to telephone the Medical Screening Line, you will be asked simple questions about your medical condition, medication, trips to the doctors, and other related matters.

If, as a consequence of your call, we wish to impose special terms, such as an additional premium or higher policy excess, these will be advised to you immediately and confirmed in writing. You will also be advised of a medical screening reference, which you should keep a record of.

# Medical Screening Questions

## Important - not applicable to United Kingdom Trips



## General Exclusions

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or relating to, the following:

- 1 a relevant fact that you knew about before you travelled, unless we agreed to it in writing;
- 2 war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism\*, weapons of mass destruction;  
\* **Please Note** : This does not apply to the Emergency Medical and associated expenses, Hospital benefit, Personal possessions and Personal accident sections of cover where the terrorist activity takes place during **your journey**.
- 3 any epidemic or pandemic;
- 4 you not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the period of insurance;
- 5 your property being held, taken, destroyed or damaged under the order of any government or custom officials;
- 6 ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- 7 any currency exchange rate changes;
- 8 the failure or fear of failure or inability of any equipment or any computer programme, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections);
- 9 you acting in an illegal or malicious way;
- 10 you not enjoying your journey;
- 11 any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.

## 24-hour Emergency Medical Assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over £250. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

From outside the UK -	Phone	<b>+44 (0) 20 8666 9247</b>
	Fax	<b>+44 (0) 20 8603 0204</b>
	Textphone	<b>+44 (0) 20 8666 9562</b>
From within the UK -	Phone	<b>020 8666 9247</b>
	Fax	<b>020 8603 0204</b>
	Textphone	<b>020 8666 9562</b>
email <b>international_dept@mondial-assistance.co.uk</b>		

Please give us your age and your policy number. Say that you are insured with Travel Protector. Below are some of the ways the 24-hour emergency medical assistance service can help.

### Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

### Repatriation

If our doctor thinks it would be in your medical interests to bring you back to your home or to a hospital or nursing home in the UK, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

### Reciprocal health arrangements

European Health Insurance Card (EHIC) - the replacement for the E111

- The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.
- You may apply for an EHIC online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by calling 0845 606 2030. Application forms are also available from the Post Office.

### Australia

- If you are travelling to Australia you can enrol in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit: visit : [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au).

If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses, you will not have to pay an excess.

## Making a Claim

To claim, phone **0208 666 9248**, textphone **020 8666 9562** (between 10am and 4pm Monday to Friday) and ask for a claim form or write to :  
Travel Protector Claims Department, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ.

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we often need in order to deal with your claim.

### For all claims

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support your claim.

### Cancellation or curtailment

- If you need to curtail your journey call within the UK 020 8666 9247, textphone 020 8666 9562, outside the UK +44 20 8666 9247, textphone +44 20 8666 9562 immediately to get our prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide evidence of these circumstances.

### Medical expenses

- Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical fees are likely to exceed £250.
- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons, you should obtain a medical certificate from them confirming this.

### If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

### Personal possessions and Personal money

- Report theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or hotel/apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged personal possessions.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from your bank or bureau de change for issuing foreign currency or suitable evidence for Sterling.
- Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.

### For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

### Personal accident

- Detailed account of the circumstances surrounding the event (including photographs and video evidence, if this applies)
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including hospital admission/discharge.
- Full details of any witnesses providing written statements where available.
- A certified copy of the death certificate if this applies.

### Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with the supporting evidence from the public transport provider for accident/breakdown authority attending the private vehicle **you** were travelling in.

### Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure time and why the departure was delayed.

### Personal liability

- A detailed account of the circumstances surrounding the claim (including photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing any statements where available.

### Legal expenses

- Detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses providing written statement where available.

### Hijack / Mugging

- A letter from the airline, rail company, shipping line or their handling agent confirming **you** were hijacked.
- Report the mugging to the police within 24-hours of the incident and ask them for a written report confirming **you** were hospitalised as a result of the mugging.

### Winter sports

#### Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

#### Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your** ski equipment is delayed or misdirected.

#### Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

## Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel we have not done so. If this is the case, please tell **us** about it so that we can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

- Complaints regarding CLAIMS or the EMERGENCY MEDICAL ASSISTANCE SERVICE  
The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ  
Please supply **us** with **your** name, address, Policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time. If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.
- Complaints regarding the SALE OF THE POLICY or MEDICAL SCREENING  
The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

## Section 1: Cancellation or curtailment charges

If you think you may have to cut your journey short (curtail), we must be told immediately – see under the heading '24-hour emergency medical assistance' on page 9 for more information.

### WHAT YOU ARE COVERED FOR

We will pay up to £5,000 in total, for your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. We will provide this cover in the following necessary and unavoidable circumstances:

#### Cancellation

If you cancel your journey before it begins because one of the following happens:

- The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion;
- You or a travelling companion is called for jury service in the UK or as a witness in a court in the UK;
- You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in the UK;
- You or a travelling companion being advised not to travel by a doctor as a result of pregnancy;
- Your redundancy.

#### Curtailment

You cut your journey short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation except redundancy;
- You are injured or ill and are in hospital for the rest of your journey.

#### Note:

We will calculate curtailment claims from the date it is necessary for you to return to the UK or the date you are hospitalised as an in-patient, for the rest of your journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

### WHAT YOU ARE NOT COVERED FOR

#### Under Cancellation and Curtailment

The excess, except for loss of deposit claims only where the excess is reduced to £15 (limited to £30 per family) for each incident claimed for under this section.

Failure to comply with the Medical Declaration and Health Exclusions (see pages 7 & 8).

More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- you not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
- your vehicle being stolen or breaking down;
- you not wanting to travel or not enjoying your journey;
- riot, civil commotion, strike or lock-out;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- the death of any pet or animal.

#### Under Cancellation

Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.

Claims relating to pregnancy or childbirth, where the pregnancy is more than:

- 24 weeks at the end of a journey outside of Europe; or
  - 28 weeks at the end of a journey within Europe;
- (unless this was confirmed after the date your policy or travel tickets for your journey were bought, whichever is the later).

Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your policy or travel tickets for your journey were bought (whichever is the later).

### **Under Curtailment**

Cutting short your journey unless we have agreed.

Claims relating to pregnancy or childbirth, where the pregnancy is more than:

- 24 weeks at the end of a journey outside of Europe; or
- 28 weeks at the end of a journey within Europe.

Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel.

The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs. You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets.

Anything caused by you taking part in a hazardous activity.

Please refer to General exclusions, Conditions and Making a claim that also apply.

## **Section 2: Emergency medical and associated expenses**

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, or if your medical expenses are over £250 we must be told immediately – see under heading “24-hour emergency medical assistance” on page 9 for more information.

### **WHAT YOU ARE COVERED FOR**

We will pay you or your Personal Representative for the following necessary emergency expenses if you die, were injured or taken ill during your journey.

#### **1. Overseas cover**

Up to £10,000,000 in total for reasonable fees or charges you incur for:

- Treatment - medical, surgical, medication costs, hospital, nursing home or nursing services.
- Transport and accommodation - reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from the UK on medical advice.
- Funeral expenses - the reasonable cost of transporting your body or ashes to your home or we will pay up to £3,500 for your funeral expenses, in the place where you die outside the UK.
- Search and rescue - mountain search and rescue services when deemed medically necessary.

We will also pay:

#### **• In-patient benefit**

£50 for each 24-hour period that you are in hospital as an in-patient up to £1,500 in total during the journey as well as any fees or charges paid under Treatment.

#### **• Dental**

Up to £300 for emergency dental treatment to relieve sudden pain.

#### **2. UK cover**

Up to £1,500 for:

#### **• Transport and accommodation**

Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from within the UK on medical advice; and the reasonable cost of transporting your ashes or body home.

### **WHAT YOU ARE NOT COVERED FOR**

#### **Under 1 Overseas cover except In-patient benefit and under 2 UK cover**

The excess unless your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see ‘Reciprocal health arrangements’ on page 9 for more information).

The cost of replacing any medication you were using when you began your journey.

### **Under 1 Overseas cover and 2 UK cover**

Failure to comply with the Medical Declaration and Health Exclusions (see pages 7 & 8).

Extra transport and accommodation costs which are of a higher standard to those already used on your journey unless we agree.

Anything caused by:

- you travelling in an aircraft (except as a passenger in a fully licensed, passenger-carrying aircraft);
- your suicide, self injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity.

Claims relating to pregnancy or childbirth, where the pregnancy is more than:

- 24 weeks at the end of a journey outside of Europe; or
- 28 weeks at the end of a journey within Europe.

Any costs incurred 12 months after the date of your death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

### **Under 1 Overseas cover - Treatment**

Services or treatments you receive within the UK.

Services or treatments you receive which the doctor in attendance and we think can wait until you get back to the UK.

Medical costs over £250, in-patient treatment or repatriation which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

### **Under 1 Overseas cover - Funeral expenses**

Your burial or cremation within the UK.

### **Under 1 Overseas cover - Dental**

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to General exclusions, Conditions and Making a claim that also apply.

## **Section 3: Loss of Passport**

### **WHAT YOU ARE COVERED FOR**

We will pay the following if your passport is lost, stolen or destroyed on your journey.

Costs for issuing a temporary passport

Up to £500 in total for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport to enable you to return to the UK.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on your passport that is lost stolen or destroyed.

### **WHAT YOU ARE NOT COVERED FOR**

Any claim unless you get a letter from the consulate you reported the loss to.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

## **Section 4: Delayed personal possessions**

### **WHAT YOU ARE COVERED FOR**

Up to £200 in total for essential replacement items, if your personal possessions (this does not include valuables or ski equipment) are temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.

Note: You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under Personal possessions - section 5.

### **WHAT YOU ARE NOT COVERED FOR**

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 5: Personal possessions

### WHAT YOU ARE COVERED FOR

Up to £2,000 in total for your personal possessions (this does not include ski equipment) damaged, stolen, lost or destroyed on your journey.

The most we will pay for valuables is £500 in total whether jointly owned or not. There is also a single article, pair or set limit of £250.

#### Note

It will be our decision to pay either:  
the cost of repairing your items;  
to replace your belongings with equivalent items; or  
the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

### WHAT YOU ARE NOT COVERED FOR

The excess.

More than the part of the pair or set that is stolen, lost or destroyed.

Breakage of or damage to sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per person insured.

Loss or theft of, or damage to the following:

- Items for which you are unable to provide a receipt or other proof of purchase;
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVD's, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost;
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- Valuables left in a motor vehicle;
- Valuables carried in suitcases, trunks or similar containers unless they are on your person all the time;
- Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey;
- Contact or corneal lenses, unless following fire or theft;
- Bonds, share certificates, guarantees or documents of any kind;
- Personal possessions unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for valuables);
- Personal money (see section 6);
- Passport (see section 3).

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 6: Personal money

### WHAT YOU ARE COVERED FOR

Up to £500 for loss or theft of your personal money (but no more than £250 in cash in total, whether jointly owned or not) while on your journey. In respect of foreign currency, cover commences up to 7 days before your journey starts.

### WHAT YOU ARE NOT COVERED FOR

The excess.

Compensation unless you can provide receipts of the amount you had from the place where you got the currency.

Loss or theft of personal money, unless it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where you got them from provides a replacement service.

More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 7: Personal accident

### WHAT YOU ARE COVERED FOR

We will pay you or your Personal Representative one of the following amounts for an accident during your journey.

#### Death

£10,000 for death. (We will not pay more than £3,500 if you are aged under 16 years at the time of the accident).

#### Permanent loss

£20,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

#### Physical disablement

£20,000 for a permanent physical disability as a result of which there is no paid work which you are able to do. (We will not pay any compensation if you are aged under 16 years or are aged 66 or over at the time of the accident).

#### Note

Death benefit payments will be made to your Personal Representative.

### WHAT YOU ARE NOT COVERED FOR

Failure to comply with the Medical Declaration and Health Exclusions (see pages 7 & 8).

Any claim arising more than one year after the original accident.

Anything caused by:

- your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your policy schedule;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 8: Missed departure or Missed connection

### WHAT YOU ARE COVERED FOR

We will pay you up to £1,000 in total for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle you are travelling in has an accident or breaks down; or
- your outward or return flight from the departure point is being delayed and you miss a connecting flight.

### WHAT YOU ARE NOT COVERED FOR

Any claim unless you:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in;
- have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 9: Delayed departure

### WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel you are booked on is delayed at its departure point from the time shown in your travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the departure point;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

#### Delay

£30 after each full 12 hour delay up to £150 in total; or

#### Abandonment

up to £5,000 in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the journey before you leave the UK.

### WHAT YOU ARE NOT COVERED FOR

#### Under Delay and Abandonment

Anything which is caused by you not checking in at the departure point when you should have done.

Missed connections.

Compensation unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

#### Under Abandonment

The excess.

More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 10: Personal liability

If you are hiring a motorised or mechanical vehicle while on your journey you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.

### WHAT YOU ARE COVERED FOR

We will pay up to £2,000,000 plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation you are using on your journey that does not belong to you or a relative.

#### Note

Inform us as soon as you or your Personal Representative are aware of a possible prosecution, inquest or fatal injury which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party without our written consent.

### WHAT YOU ARE NOT COVERED FOR

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do.
- Something which is caused by something you deliberately did or did not do.

- Something which is caused by your employment or employment of a relative.
- Something which is caused by you using any firearm or weapon.
- Something which is caused by any animal you own, look after or control.
- Something which you agree to take responsibility for which you would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by you, a relative or travelling companion.

Compensation or other costs caused by accidents arising from your ownership or possession of any of the following.

- The use of any land or building except for the accommodation you are using on your journey.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels.

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 11: Legal expenses

You can call our 24-hour legal helpline for advice on any travel related legal problem to do with your journey, arising under the law of England, Wales, Scotland and Northern Ireland.

From within the **UK** Phone 020 8603 9804 textphone 020 8666 9562

From outside the **UK** Phone +44 20 8603 9804 , textphone +44 20 8666 9562

### WHAT YOU ARE COVERED FOR

If you die, are ill, or injured during your journey and you or your personal representative take legal action to claim damages or compensation for negligence against a third party we will do the following:

- Nominate an appointed adviser to act for you. If you and we cannot agree on an appointed adviser, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to £25,000 legal costs for legal action for you (but not more than £50,000 in total for all persons insured on this policy).

#### Note

- you must conduct your claim in the way requested by the appointed adviser;
- you must keep us and the appointed adviser fully aware of all the facts and correspondence including any settlement offers made to you;
- we will not be bound by any promises or undertakings which you give to the appointed adviser, or which you give to any person about payment of fees or expenses without our consent;
- we can withdraw cover after we have agreed to the claim, if we think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.

### WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to us within 90 days after the event giving rise to the claim;
- where we think a reasonable settlement is unlikely or where the cost of the legal action could be more than the settlement;
- involving legal action between members of the same household, a relative, a travelling companion, or one of your employees;
- where another insurer or service provider have refused your claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, us, the insurer, another person insured by this policy or our agent.

#### Legal costs:

- for legal action that we have not agreed to;
- if you refuse reasonable settlement of your claim. You should use Alternative Resolution Facilities such as mediation in this situation;
- if you withdraw from a claim without our agreement. If this occurs legal costs that we have paid must be repaid to us and all legal costs will become your responsibility;
- that cannot be recovered by us, you or your appointed adviser, when you receive compensation. Any repayment will not be more than half of the compensation you receive;
- awarded as a personal penalty against you or the appointed adviser (for example not complying with Court rules and protocols);
- for bringing legal action in more than one country for the same event.

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 12: Hijack and Mugging

### WHAT YOU ARE COVERED FOR

#### Hijack

£50 for each full day you are hijacked up to a maximum of £1,500.

#### Mugging

£250 in full if you are hospitalised in excess of 2 full days following a mugging attack.

### WHAT YOU ARE NOT COVERED FOR

Please refer to General exclusions, Conditions and Making a claim that also apply.

## Section 13: Winter Sports

### WHAT YOU ARE COVERED FOR

#### Ski pack

We will pay up to £300 in total for your ski pack costs that have been paid for and that cannot be recovered from anywhere else, if:

- you have to cancel or curtail your journey;
- you cannot ski because of an injury or illness during your journey.

#### Ski equipment

- We will pay up to £150 in total for the hire of alternative ski equipment if:
    - yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination; or
    - yours is damaged, stolen, lost or destroyed on your journey.
  - We will pay up to £500 in total for your ski equipment (including ski equipment you are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on your journey.
- There is also a single article limit of £250, whether jointly owned or not.

#### Basis of claims settlement - Ski Equipment

Claims will be assessed as a percentage of the original purchase price and the age of the ski equipment at the time of the loss as follows:

- Up to 1 year old - 90%
- Up to 2 years old - 80%
- Up to 3 years old - 60%
- Up to 4 years old - 40%
- Up to 5 years old - 30%
- Over 5 years old - 10%

#### Piste closure

We will pay one of the following, if it is not possible for you to ski or snow board at your pre-booked ski resort, because the ski-lifts and skischools that you are due to use are closed as a result of adverse weather conditions:

- up to £20 for each full day up to £200 in total for the cost of extra transport or lift passes to let you ski or snow board at another resort; or
- up to £20 for each full day up to £200 in total if no other resort is available.

### WHAT YOU ARE NOT COVERED FOR

#### Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - section 1. Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - section 2.

#### Under Ski equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

#### Under Piste closure

Any compensation for the first full 24 hours at your booked ski resort.

Any journey in the UK.

Any claim unless you have a letter from the skilift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during your journey.

Compensation which you can get from your tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in your pre-booked resort were closed when your policy or travel tickets for your journey were issued, if this is less than 14 days before the beginning of your journey.

Any journey that takes place outside a recognised ski resort or the official resort opening dates.

Please refer to General exclusions, Conditions and Making a claim that also apply.

This policy is available in large print, audio and Braille  
Please contact us on Telephone: **0845 260 1581**  
and we will be pleased to organise an alternative version for you.

This insurance is arranged by P J Hayman & Co Limited.

Registered Office : P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.  
Registered in England – No. 2534965

Travel Protector travel insurance is underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and is administered in the UK by: Mondial Assistance (UK) Limited, Registered in England No 1710361  
Registered Office: Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ.  
[www.mondial-assistance.co.uk](http://www.mondial-assistance.co.uk)

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Mondial Assistance (UK) Limited will act as agent for ELVIA Travel Insurance International N.V (Netherlands) with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited will act as agent for ELVIA Travel Insurance International N.V (Netherlands) with respect to the receipt of customer money and handling premium refunds.

