

Insurance

Travel insurance for skiers & snowboarders 08|09



0845 601 9422

skiclubinsurance.co.uk

Ski Club travel insurance is provided by Perkins Slade Ltd

08|09

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Thank you for buying Ski Club of Great Britain Travel insurance. Please read this policy before you leave on your trip. We have designed this insurance to cover most events, which may happen during your trip, but we cannot cover all expenses and possibilities. There is a schedule of benefits below, and you will find full details of the cover and the conditions on pages 10 to 27. All insurance policies contain restrictions and exclusions, which you should be aware of. It is important that you read this policy carefully because we will use it to settle any claim. Please make sure that:

- the cover meets your needs
- you can make the declaration on page 2 of this policy
- you can agree to condition 1 of 'General conditions that apply to all sections' (see page 26)

If you need more advice, please call **0845 601 9422**.

Schedule of benefits

Section	Standard & Seasonal 100	Super & Seasonal 200	Executive & Seasonal 300	Excess
1 Cancellation and curtailment	Up to £1,000	Up to £2,000	Up to £6,000	£70
2 Medical and other Expenses	Up to £2,000,000	Up to £5,000,000	Up to £10,000,000	£70
3 Hospital Benefit	Up to £300	Up to £300	Up to £300	Nil
4 Personal Belongings	Up to £1,000	Up to £1,000	Up to £1,500	£70
5 Temporary loss of Personal Belongings	Up to £150	Up to £150	Up to £150	Nil
6 Money & Documents	£250	£350	£400	£70
7 Delay	No cover	No cover	Up to £250 (£6,000 for cancellation)	Nil
8 Missed Departure	No cover	No cover	Up to £500	Nil
9 Personal Accident	Up to £10,000	Up to £10,000	Up to £20,000	Nil
10 Personal Liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	£250
11 Legal Expenses	Up to £5,000	Up to £5,000	Up to £10,000	Nil
12 Catastrophe Cover	Up to £1,000	Up to £1,000	Up to £1,000	Nil
13 Ski Equipment	Up to £300	Up to £500	Up to £600	£70
14 Ski Hire	Up to £200	Up to £300	Up to £300	Nil
15 Ski Pack	Up to £300	Up to £350	Up to £350	Nil
16 Piste Closure	No Cover	No Cover	Up to £300	Nil
17 Avalanche Closure	Up to £200	Up to £200	Up to £500	Nil

Please note that the amounts above are the most you can claim under the section but other limits may apply. These are shown under the appropriate sections of the policy.

Declaration

The Ski Club of Great Britain Travel insurance policy contains health restrictions. You must be able to make the following declaration for yourself and each insured person.

For you and each insured person

As far as I know, the following apply:

- (a) Nobody is waiting for an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigation.
- (b) Nobody has received treatment, other than regular medication, in the last 12 months for:
 - any blood disorder
 - any psychiatric illness
 - any form of cancer, leukaemia or tumour
 - dialysis treatment
 - a transplant; or
 - dementia
- (c) Nobody, diagnosed as HIV positive, has required treatment for HIV or any HIV related illness
- (d) Nobody has any breathing or heart problem, which has needed hospital treatment in the last 12 months
- (e) Nobody has been seen by a specialist in the last three months (other than for regular check-ups) or been admitted to a hospital overnight
- (f) Nobody has been given a terminal prognosis by a registered doctor
- (g) I do not know of any reason (medical or otherwise) why the trip is likely to be cancelled or cut short
 - If you, or anyone travelling with you, cannot agree with this declaration when you take out the insurance, you must phone the Fortis Health Line on **0845 601 9422**, quoting scheme code **Ski Club GB**. You must do this when you take out this insurance and they will tell you if we can give you cover. If you cannot contact them when you buy this insurance, you must contact them within 14 days (but before you travel). They will tell you if they need any more information.
 - If there is a change in your medical condition or the medical condition of anyone travelling with you (after you have taken out this insurance but before you travel) and you can no longer agree with the declaration, you must contact the Fortis Health Line immediately on **0845 601 9422**, quoting scheme code **Ski Club GB**. They will tell you if your cover can continue. If we cannot continue cover, you may claim for the cost of cancelling at that time.

For annual multi-trip cover, you must agree with this declaration each time you book a trip.

We may record or monitor calls for training purposes or to improve the quality of our service.

For a close relative or business associate, or anyone else who is not an insured person and whose health may affect the trip.

If, at the time of taking out this insurance (or booking the trip if this was later), they had a medical problem or symptoms for which they:

- were receiving treatment at hospital
- were waiting for a hospital consultation or treatment; or
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months

we will not pay for any problem which has anything to do with that medical problem.

Assistance International

Assistance International is a 24-hour worldwide emergency service. This service is only for real emergencies. If you need help in a medical emergency, please call:

+44 23 8064 4633

The numbers from the countries most often visited are as follows.

France, Austria, Switzerland, Spain and Italy **00 44 23 8064 4633**

USA and Canada **011 44 23 8064 4633**

Fax number **+44 23 8064 4616**

Information needed in medical emergencies

- Your name and address, and your phone or fax number abroad
- The name of the agent who arranged this insurance
- Your policy number shown on the schedule
- The details of your booked outward and return journeys
- The type of help you need

If you go into a hospital abroad and you are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.

Getting you home after a medical emergency

If you are too ill to return home using your return travel tickets, Assistance International can arrange other travel for you. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is medically necessary for you to return home and that you are fit to travel. The conditions of Section 2 'Medical and other expenses' and condition 5 of the general conditions that apply to all sections also apply to the service provided by Assistance International.

Paying medical fees

If possible, you should pay for your medical treatment and then claim these costs back when you return home. If you cannot pay the medical costs out of your own money, contact Assistance International.

We may record or monitor calls for training purposes or to improve the quality of our service.

European Health Insurance Card

A European Health Insurance Card (EHIC) entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you're travelling in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

You can pick up an EHIC application form from your local Post Office or you can complete this online by visiting www.dh.gov.uk/travellers.

If we agree to a claim for medical expenses, which has been reduced because you used an EHIC or private health insurance, you will not have to pay the excess for this section. If you do not have an EHIC, this insurance policy will still be valid.

Onecall 0845 122 3280

The phone line is open 24 hours a day, 365 days a year if you have to make a claim.

Fill in the claim form and return it with:

- the relevant proof we need
- this policy
- your travel insurance schedule.

All the certificates, accounts, receipts, information and evidence you send must be in the form we ask for. Always send originals and not photocopies. You must pay any costs involved in providing these documents.

Please do not send any documents until you send in your claim form. We will answer all correspondence within five working days of receiving it.

You must supply the following proof

If you cancel the trip. Please send us:

- the reason for cancelling the trip
- your booking invoice or receipt and your cancellation invoice
- independent written proof of the reason for cancellation.

For example, if the cancellation is due to an illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured to confirm that cancellation was medically necessary.

Cutting the trip short. Please give the reason you cut your trip short, confirming that you had to come home early. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel. You must then send this with your claim form.

Medical and other expenses. Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

Personal belongings, temporary loss, ski equipment. Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their value or bills for the cost of repairs. For loss or theft claims, you must also send a police report. If your belongings were lost, stolen or damaged while in the care of an airline, you must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave you when you checked in. For temporary-loss claims, please send receipts for the replacement items you have bought and a 'property irregularity report'.

Money and documents. Please send full details with a police report and cash withdrawal slips or similar proof of the money you withdrew or that was held by you for business reasons.

Delay. When you claim you must ask the airline or transport company to confirm in writing:

- the cause of the delay or cancellation
- the period of the delay
- the scheduled time of departure and arrival
- the actual time of departure and arrival.

Missed departure - extra travel and accommodation expenses. Please send confirmation of the delay from the carrier or tour operator. You must also send receipts or bills for your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the port or airport.

Personal accident. Please send full details of the accident and injury.

Personal liability. You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our permission in writing.

Legal expenses. Please send full details of the accident and your injury.

Catastrophe cover. Please send written confirmation from the police or the company you had booked the original accommodation with confirming that you were unable to use it and stating the reason.

Ski equipment hire. Please send receipts for the cost of hiring the ski equipment and full details of what was lost, damaged or stolen.

Ski pack (lessons, hire and lift pass). Give the reason for cutting short the use of your ski pack and send us a medical certificate confirming that this was necessary.

Piste closure. Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass.

Avalanche closure. You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed due to an avalanche or a landslide.

We may record or monitor calls for training purposes or to improve the quality of our service.

Important Information

- 1 About the cover and conditions.** This is your contract of insurance. It contains certain conditions in each section and general conditions on pages 26 to 27. You must meet the conditions or we will not accept your claim. We have designed this insurance to cover most events which could affect your trip, but there are certain things which are not covered.
- 2 Limit of cover.** Each section of the personal insurance cover shows the most you can claim, but other limits may apply. For example, under Section 4 (Personal belongings), for single-trip cover the overall limit is £1,500 on the Executive policy and £1,000 on the Super and Standard policies but there is a limit, of £250 on the Executive policy and £200 on the Super and Standard policies, for any single item and a total limit, of £250 on the Executive policy and £200 on the Super and Standard policies, for all valuables. We will work out how much we will pay you for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.
- 3 Cancelling your policy.** You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. We will not refund your premium after the 14-day period. If you have a single-trip policy, we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days. If you want to cancel your policy, please call **0845 601 9422**.
- 4 When this policy is valid.** This policy is only valid if you also have a travel insurance schedule showing the correct premium and you have paid the premium. P J Hayman & Company Ltd will give you this schedule on behalf of the Ski Club of Great Britain. If you have not received your schedule or you require a duplicate copy, please call **0845 601 9422**. The policy describes the cover provided for you and the conditions which your cover depends on. You must keep the policy and travel insurance schedule and send them both to us if you make a claim.
- 5 One-way trips.** This insurance is designed to cover a round trip which starts and finishes at your usual home in the British Isles. We may arrange insurance for one-way trips of up to 17 days. This is limited to the cover and conditions that would have applied if you had arranged to return to the British Isles at the end of the period of insurance.

- 6 **Looking after your belongings.** Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.
- 7 **Excesses.** We will take an excess off each claim you make under certain sections of this insurance policy unless you have paid the excess waiver premium. The amount you will have to pay towards a claim is shown under each section. If you want excess waiver, all the insured people named on the schedule must pay for it when you take out your travel insurance. If we agree to a medical expenses claim (Section 2) which has been reduced because you have used an EHC or private health insurance, you will not have to pay the excess.
- 8 **For annual multi-trips**
- UK trips.** Annual multi-trip insurance provides cover for trips in the UK, only if they include at least two nights' accommodation, which you must pay for and which has been pre-booked.
- Couples and families.** Annual multi-trip cover for couples and families allows the adults covered under the policy to travel either together or separately. Children under 18 may travel independently as long as they are on an organised trip or are arriving to supervised arrangements.
- Winter sports.** Annual multi-trip cover will provide up to 14 days' winter sports cover under the Standard policy, 21 days' under the Super policy and unlimited winter sports cover under the Executive policy in one year.
- Declaration.** The declaration and limits of cover apply to each trip separately.

Definitions

Wherever the following words and phrases appear in this policy or the schedule they will always have the meanings shown below.

Period of insurance. The period you are covered for. The time that cover for particular sections starts and ends is given in more detail below.

- **For single-trip insurance (including Seasonal policies).** Cancellation cover starts on the date of issue shown on your insurance schedule. All other cover begins when you leave home to go on your trip and lasts until you return home, as long as that is within the period of insurance you have paid for.
- **For annual multi-trip insurance.** Cancellation cover starts when you book each trip or on the start date shown on your insurance schedule, if this is later. Cover under all other sections begins when you leave home to go on your trip and ends when you return home from that trip. There is no limit to the number of trips you may take, but each trip must be no longer than 31, 45 or 60 days, depending on the duration period as shown on your policy schedule. The start and finish dates of the trip must fall within the 12-month period. For holidays booked during the 12-month period and that start after the end of the 12-month period, we will provide cancellation cover until the policy ends.
- **We will extend the period of insurance** by up to 30 days, at no extra cost, if you have to stay on your trip longer because of events which you have no control over. If the transport you are on is hijacked, we will automatically provide worldwide cover. The period of insurance will continue for up to 12 months without extra charge.

You, your. Each insured person named on the travel insurance schedule who the correct premium has been paid for.

Valuables. Audio, visual, video, photographic, computer and portable navigation equipment, jewellery, furs, gold and silver items, watches, binoculars and electronic games.

Close relative. Your husband, wife, common-law partner, civil partner, parent, grandparent, parent-in-law, child, grandchild, brother, sister, fiancé or fiancée.

Terminal prognosis. When a doctor tells a patient that they have a condition that will eventually lead to their death.

Business associate. Anyone who works at your place of business and who needs to be in work while you are away so the business can run properly.

Accidental injury. Injury to you resulting directly from an accident involving something violent and visible. This does not include sickness or disease, any natural condition or the result of anything that happens gradually.

Trip. Your holiday or business trip.

Child. A person under 18. To qualify for the child premium, they must be travelling with an adult who we have insured.

Couple. Two adults living at the same address who are married or living together as if they are married.

Family. Up to two adults living at the same address who are married or living together as if they are married, with any number of unmarried dependant children under 18 years who are permanently residing with you or 21 years if they are in full time education. **Those children under 18 may travel independently as long as they are on an organised trip or are arriving to supervised arrangements. Those children aged 18 to 21, if travelling alone must purchase separate insurance.**

We, our, us. Fortis Insurance Limited and the other insurers shown on page 28.

Home. The address where you live in the British Isles or Eire.

Labour dispute or protest. Any form of action taken, or the threat of action, which prevents or otherwise interferes with producing goods or providing services.

Acts of terrorism. An act, including but not limited to the use or threat of force or violence, by any person or group, 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 cause fear to the public, or any section of the public.

Recreational Ski Racing. Any race which does not contain a points system which counts towards a professional or amateur circuit.

Ski Equipment. Skis, ski poles, ski bindings, ski boots, snowboards, snowboard bindings, snowboard boots, snowblades and any other recognised snowsports equipment.

Sports Equipment. Those items which are usually worn, carried, used or held during the participation of a sporting activity. Excluding **Ski Equipment**.

Winter Sports. Bob-sleighbing, cross country skiing, curling, dog-sledding, heli-skiing/boardng, ice skating, ice climbing (amateur) involving the use of ropes, mono skiing, off-piste skiing/snowboarding, recreational ski racing, skiing, ski-touring (including where ropes are used for safety purposes), snowboarding, snow mobilng, snowparks, snowshoeing, telemark, cat skiing and tobogganing.

Geographical limits

Area EU - all countries defined as the United Kingdom, mainland Europe, the republic of Ireland, Madeira, the Canary Islands, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea.

Area WW - Worldwide

Hazardous sports & leisure activities

Category 1 - Acceptable sports & leisure activities

The following activities are covered automatically by this policy at no additional premium.

- Archery, if adequately supervised (amateur)
- Badminton (amateur)
- Baseball (amateur)
- Basketball (amateur)
- Beach games
- Canoeing
- Clay pigeon shooting
- Cricket (amateur)
- Cycling
- Cycle touring
- Dinghy sailing
- Fencing
- Fishing
- Football (amateur)
- Golf (amateur)
- Hiking/Trekking (under 5000 metres altitude) **NB - No cover whilst using specialised climbing equipment**
- Horse riding and pony trekking (up to 7 days) **NB - No cover for horse jumping, hunting on horseback or polo on horseback**
- Hot air ballooning (UK organised prior to departure)
- Jet boating
- Jet skiing
- Jogging
- Marathon running (amateur)
- Motorcycling up to 50cc **NB - No cover for motorcycle racing**
- Mountain biking
- Netball (amateur)
- Orienteering
- Outwardbound pursuits
- Paintballing
- Parascending (over water)
- Racquetball
- Rambling
- River canoeing
- Roller skating/blading
- Rounders
- Rowing
- Running - sprint and long distance (amateur)
- Safari (UK organised) **NB - No cover for safaris involving the use of firearms**
- Sail boarding
- Sailing within territorial limits
- Scuba diving (to a depth of 30 metres)
- Snorkeling
- Squash (amateur)
- Surfing (amateur) under 14 days
- Tennis (amateur)
- Track events (amateur)
- Triathlon
- Volleyball
- War games
- Water polo (amateur)
- Waterskiing (amateur)
- White water rafting (Grade 1 to 4)
- Windsurfing (amateur)
- Work abroad (non-manual) **NB - No cover for manual work abroad or the use of machinery**
- Yachting (racing/crewing inside territorial waters)
- Winter sports (as defined on page 7)

The following activities under categories 2, 3 and 4 are considered to be hazardous sports & leisure activities. You will only be covered whilst participating in these activities if you have paid the appropriate additional premium before your trip commences and you have received confirmation in writing from the Ski Club of Great Britain confirming which category of cover you have taken. If you take out category 4 cover you will also be covered for activities under categories 2 and 3. If you take out category 3 cover you will also be covered for activities under category 2.

Category 2 - Hazardous sports & leisure activities

- Black water rafting (Grade 1 to 4)
- Boxing training (no contact)
- Bungee jumping (up to 3 jumps)
- Deep sea fishing
- Flying as passenger in a non-commercial private plane or non-commercial private aircraft
- Go karting (specific use)
- Gymnastics
- Hiking/Trekking (between 5,000 and 6,000 metres altitude) **NB - No cover whilst using specialised climbing equipment**
- Hockey
- Horse riding and pony trekking over 7 days **NB - No cover for horse jumping, hunting on horseback or polo on horseback**
- Hot air ballooning (non-UK organised)
- Hydro zorbing
- Kayaking
- Martial arts (training only)
- Motorcycling (over 50cc - must have a license to ride a motorcycle over 50cc) **NB - No cover for motorcycle racing**
- Rugby
- Safari (non-UK organised) **NB - No cover for safaris involving the use of firearms**
- Sea canoeing
- Ski mountaineering
- Ski racing
- Surfing (over 14 days, amateur)

Category 3 - Hazardous Sports & leisure activities

- Abseiling
- American football (amateur)
- Big game hunting
- Black water rafting (grade 5 to 6 inclusive)
- Outdoor endurance events
- Paragliding/Parapenting
- Parascending (over land)
- Quad biking
- Sand boarding
- Sand yachting
- White water canoeing
- White water rafting (grade 5 to 6 inclusive)
- Yachting (racing / crewing) - outside territorial waters

Category 4 - Hazardous Sports & leisure activities

- BMX cycling
- Cresta Run
- High diving (amateur)
- Horse jumping **NB - No cover for hunting on horseback or polo on horseback**
- Ice hockey
- Manual work at ground level and not involving the use of heavy machinery
- Motor rallies **NB - No cover for major motor rallying events**
- Parasailing
- Rock climbing
- Rock scrambling
- Show jumping
- Skateboarding

Please note that we will not provide cover:

- (a) for any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**;
- (b) if you receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**;

Cover for **hazardous sports or leisure activities** category 2-4 is only available to persons over 65 if referred to and accepted by Fortis.

Personal Travel Insurance

Section 1 - Cancellation & Curtailment

There is no cover under this section if you have paid the lower premium to exclude cancellation cover.

- Standard & Seasonal 100: up to £1,000
- Super & Seasonal 200: up to £2,000
- Executive & Seasonal 300: up to £6,000

What is covered

We will repay you for your expenses you have paid or legally have to pay for travel and accommodation, instructors and course fees which you do not use if you have no choice but to cancel the trip or you cut the trip short and return home early because of one of the reasons listed below which occurs during the period of insurance.

Note - For single-trip cover, cancellation insurance starts on the date of issue shown on your insurance schedule. For annual multi-trip cover, each trip is covered when you book it or on the start date shown on your insurance schedule, whichever is later.

- 1 One of the following people is injured, falls ill or dies:
 - (a) You or the person you had arranged to travel or stay with
 - (b) A close relative
 - (c) A business associate.
- 2 You are subject to Jury service, witness call or compulsory quarantine;
- 3 Accident to your vehicle within 7 days prior to the intended date of departure (applicable to self-drive holidays only);
- 4 The posting overseas or emergency and unavoidable requirements of duty of Armed Forces, Police, Fire, Nursing or Ambulance Services.
- 5 Redundancy if you are under 65 and have 2 years' continuous employment with the same employer.
- 6 Your home is damaged and not fit to live in, or the police ask you to stay or return because your home has been burgled.

What is not covered - cancellation

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You are not covered for claims caused directly or indirectly by the following:
 - (a) You deciding you no longer want to travel
 - (b) A labour dispute or protest
 - (c) Government regulations, acts of parliament or currency restrictions
 - (d) Your financial circumstances or unemployment (other than redundancy if you are under 65 and have two years' continuous employment with the same employer)
 - (e) The tour operator, or anyone you have made travel or accommodation arrangements with, failing to provide the arrangements
 - (f) Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip

- (g) You travelling against medical advice or to get medical treatment
 - (h) If you fail to get a valid passport or other travel documents you need.
- 2 We will not pay any amounts you can get back from someone or somewhere else.
 - 3 We will not pay the first £70 (£10 for deposit-only claims) of every claim made for each of you unless you have paid the excess waiver premium.

Conditions - cancellation

As well as the general conditions on pages 26 to 27, the following conditions apply:

- 1 You must do everything that you can to get to the airport, port or station you are leaving from on time.
- 2 If you do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.

What is not covered - curtailment

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You are not covered for claims caused directly or indirectly by the following:
 - (a) You taking part in any hazardous sport or leisure activity for which you have not taken out the appropriate category of cover as shown on your insurance schedule. See pages 8 and 9 for details.
 - (b) Deliberately putting yourself at risk (unless you are trying to save someone's life)
 - (c) Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs
 - (d) Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip
 - (e) You travelling against medical advice or to get medical treatment.
- 2 We will not pay the first £70 of every claim made for each of you, unless you have paid the excess waiver premium.

Conditions - curtailment

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.
- 2 Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
- 3 If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.

Section 2 - Medical and other expenses

- Standard & Seasonal 100: up to £2,000,000
- Super & Seasonal 200: up to £5,000,000
- Executive & Seasonal 300: up to £10,000,000

What is covered

- 1 You will be covered for the following expenses caused by you becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs are reasonable:
 - (a) Expenses you would have to pay, outside the United Kingdom and the country where you normally live, within 12 months of the start of your illness or injury. The expenses must be for medical, surgical and hospital charges, emergency dental treatment (for pain relief), ambulances, nursing homes and nursing.
 - (b) The extra cost of returning to your home, including returning you by air ambulance if this is medically necessary.
 - (c) Extra accommodation (room only) expenses.
 - (d) Extra travel and accommodation (room only) expenses for one person who has to either stay with you or travel from the British Isles to escort you home if you are seriously ill or injured.
 - (e) The extra cost of funeral expenses abroad or of bringing your body or ashes home.
 - (f) If you are on a business trip and your company needs to send someone to replace you, we will pay their replacement's economy class air fare or second-class rail fare to the point at which you were too ill to continue the business trip.
- 2 You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill or injured or has died during the period of insurance.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following:
 - (a) You taking part in any hazardous sport or leisure activity for which you have not taken out the appropriate category of cover as shown on your insurance schedule. See pages 8 and 9 for details.
 - (b) Deliberately putting yourself at risk (unless you are trying to save someone's life)
 - (c) Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs
 - (d) Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip
 - (e) You travelling against medical advice or to get treatment.
- 2 You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.
- 3 You are not covered for extra costs for a single room or private accommodation.
- 4 You are not covered for any treatment you receive after you have returned home.
- 5 We will not pay the first £70 of every claim made for each of you unless you have paid the excess waiver premium or your claim has been reduced because you have used an EHIC or private health insurance.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.
- 2 Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
- 3 If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.
- 4 You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.
- 5 We may tell you to return if our medical advisers and the doctors treating you decide that you are fit to travel.

Section 3 - Hospital benefit

■ Standard & Seasonal 100: up to £300

■ Super & Seasonal 200: up to £300

■ Executive & Seasonal 300: up to £300

What is covered

If you fall ill or are injured during the period of insurance, you will receive £10 for each full 24 hours up to the amount shown above, that you spend as an inpatient in a hospital outside the UK and the country where you normally live.

Note - Any amount you receive under this section will be on top of any amount that you receive under Section 2. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You are not covered for claims caused directly or indirectly by the following.
 - (a) You taking part in any hazardous sport or leisure activity for which you have not taken out the appropriate category of cover as shown on your insurance schedule. See pages 8 and 9 for details
 - (b) Deliberately putting yourself at risk (unless you are trying to save someone's life)
 - (c) Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs
 - (d) Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip
 - (e) You travelling against medical advice or to get medical treatment.

Section 4 - Personal Belongings

- Standard & Seasonal 100: up to £1,000. Single item limit: £200. Valuables limit: £200
- Super & Seasonal 200: up to £1,000. Single item limit: £200. Valuables limit: £200
- Executive & Seasonal 300: up to £1,500. Single item limit: £250. Valuables limit: £250

You will not be covered under this section if you have paid the lower premium to exclude personal belongings cover.

What is covered

If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to the amount shown above to replace or repair them. (We will take an amount off for wear and tear and loss of value.) There is a limit for one item, pair or set and an overall limit for valuables, golf and sports equipment, compact discs and pre-recorded audio tapes depending on the level of cover taken out. See above.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You are not covered for the following.
 - (a) Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days
 - (b) Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
 - (c) Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage
 - (d) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
 - (e) Loss of, theft of or damage to food, drink or tobacco products
 - (f) Loss of, theft of or damage to contact or corneal lenses, mobile phones, loose precious stones, securities, deeds, documents or property held for business purposes
 - (g) Loss of, theft of or damage to valuables if you leave them in baggage which is checked in to the carrier
 - (h) Loss of, theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe or a safety deposit box
 - (i) There is no cover for personal belongings left in a vehicle overnight.
- 2 Ski equipment is not covered under this section (see winter sports sections on pages 23 to 25).
- 3 We will not pay the first £70 of every claim made for each of you unless you have paid the excess waiver premium.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply:

- 1 You must take proper care of your belongings and act as if you did not have this insurance policy.
- 2 If your claim involves a pair or set, we will only pay the value of the part of the pair or set that is lost, stolen or damaged.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

Section 5 - Temporary loss of belongings

- Standard & Seasonal 100: up to £150
- Super & Seasonal 200: up to £150
- Executive & Seasonal 300: up to £150

What is covered

If your personal belongings are temporarily lost for more than 12 hours on your outward journey, you can claim up to £50 for each 12 hour period up to £150 for the replacements you need to buy.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusion applies:

- 1 You are not covered for claims if you receive compensation from someone else.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply:

- 1 As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 2 If your personal belongings are never found and we agree to pay for permanent loss, we will take off any amount we have already paid for temporary loss.

Section 6 - Money and documents

- Standard & Seasonal 100: Cash limit: £100. Travel documents: up to £150
- Super & Seasonal 200: Cash limit: £200. Travel documents: up to £150
- Executive & Seasonal 300: Cash limit: £250. Travel documents: up to £150

What is covered

We will repay you if you lose any of the following or they are stolen:

- Bank notes
- Coins
- Traveller's cheques
- Travel tickets

- Admission tickets
- Meal vouchers
- Passports

We will repay you up to the amount shown for cash. For each child under 18 we will pay up to £50 for cash under Executive & Seasonal 300 cover only.

This cover starts from the time you get the money or documents or 72 hours before you leave home to go on your trip, whichever is later.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You are not covered for the following:
 - (a) Loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.
 - (b) Loss of value or shortages caused by a mistake.
 - (c) Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.
 - (d) We will not pay the first £70 of every claim made for each of you unless you have paid the excess waiver premium.

Condition

As well as the general conditions on pages 26 to 27, the following condition applies:

- 1 You must take proper care of your belongings and act as if you did not have insurance.

Section 7 - Delay

- Standard & Seasonal 100: No cover
- Super & Seasonal 200: No cover
- Executive & Seasonal 300: up to £250

What is covered

If the transport you are booked to travel on for your outward or return journey is cancelled or delayed for reasons which you (or the tour operator) cannot control, you will receive one of the following.

- 1 Compensation of £20 for the first full 12-hour period that you are delayed and £10 for each additional 12-hour period of delay, up to a limit of £250. We will work out the length of the delay based on the difference between your scheduled time of arrival and your actual arrival time at your final destination.
- 2 Your cancellation charges (up to £6,000) if, after a 12-hour delay to the departure of your outward journey from the British Isles, you decide to cancel the trip.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You are not covered for the following:
 - (a) Any claims if you took this insurance out within four weeks of the date you are due to leave and it is public knowledge that the journey could be delayed

- (b) Claims caused by the tour operator, or any other provider of transport and accommodation, stopping trading
- (c) Amounts you can get back from someone or somewhere else if you decide to cancel the trip.

Conditions

As well as the general conditions on pages 26 to 27 the following conditions apply:

- 1 You must ask the airline or transport company to confirm in writing:
 - (a) the cause of the delay or cancellation
 - (b) the period of the delay
 - (c) the scheduled time of departure and arrival; and
 - (d) the actual time of departure and arrival.

Section 8 - Missed Departure

- Standard & Seasonal 100: No cover
- Super & Seasonal 200: No cover
- Executive & Seasonal 300: up to £500

What is covered

If one of the following takes place during the period of insurance, you will be covered for the cost of reasonable extra accommodation and travel expenses to allow you to carry on with your trip:

- 1 Labour dispute or protest, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services, including booked connecting flights.
- 2 An accident or breakdown involving the car in which you are travelling causes you to arrive at the airport, port or station you are leaving from on your outward or final return journey home, too late to start the journey you have booked.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply.

- 1 You must do all that you can to arrive at the airport, port or station you are leaving from on time.
- 2 In the case of a labour dispute or protest, you will only be covered if the dispute is announced and begins during the period of insurance.
- 3 If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's report or police accident report.

Section 9 - Personal accident

- Standard & Seasonal 100: Max Benefit: £10,000
- Super & Seasonal 200: Max Benefit: £10,000
- Executive & Seasonal 300: Max Benefit: £20,000

What is covered

If, during the period of insurance, you are accidentally injured and lose your sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, you can claim one of the following amounts:

Standard & Seasonal 100

- | | |
|--|---------|
| (a) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes | £10,000 |
| (b) For permanent total disablement meaning that you cannot do any kind of paid work | £10,000 |
| (c) For death (ages 18 to 65) | £5,000 |
| (d) For death (aged under 18) | £2,500 |

Super & Seasonal 200

- | | |
|--|---------|
| (a) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes | £10,000 |
| (b) For permanent total disablement meaning that you cannot do any kind of paid work | £10,000 |
| (c) For death (ages 18 to 65) | £5,000 |
| (d) For death (aged under 18) | £2,500 |
| (e) All benefits (aged over 65) | £2,500 |

Executive & Seasonal 300

- | | |
|--|---------|
| (a) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes | £20,000 |
| (b) For permanent total disablement meaning that you cannot do any kind of paid work | £20,000 |
| (c) For death (ages 18 to 65) | £10,000 |
| (d) For death (aged under 18) | £2,500 |
| (e) All benefits (aged over 65) | £2,500 |

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You are not covered for claims caused directly or indirectly by the following:
 - (a) You taking part in any hazardous sport or leisure activity for which you have not taken out the appropriate category of cover as shown on your insurance schedule. See pages 8 and 9 for details.
 - (b) Deliberately putting yourself at risk (unless you are trying to save someone's life)
 - (c) Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs
 - (d) Pregnancy - if you are expected to give birth before your trip, during your trip or within eight weeks after the end of your trip.

- 2 You are not covered under this section for any claim if:
 - (a) it was caused by medical or surgical treatment, unless it was necessary after the accident; or
 - (b) at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).
- 3 You are not covered if the accident was caused by a medical condition that existed before your trip.

Conditions

As well as the general conditions on pages 26 to 27, the following condition applies:

- 1 If you make a claim, you must allow our medical advisers to examine you as often as they need to. (We will pay any costs and your expenses for these examinations if we accept your claim.)

Section 10 - Personal Liability

- Standard & Seasonal 100: up to £2,000,000
- Super & Seasonal 200: up to £2,000,000
- Executive & Seasonal 300: up to £2,000,000

What is covered

If you accidentally injure someone or damage someone else's property during the period of insurance, you will be covered for your legal liability:

- (a) to people who do not work for you and who are not your travelling companions or members of your family; and
- (b) for accidental damage to property which is not owned or being looked after by you or a member of your family.

For accidental damage to rented accommodation, we will pay up to £100,000 for a single incident which you are legally responsible for.

This cover includes legal expenses which you have paid with our permission.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 This section does not cover liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat or any form of motorised leisure equipment.
- 2 This section does not cover employer's liability or liability caused by you carrying out contracts, supplying goods and services, or doing your job.
- 3 You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
- 4 We will not pay the first £250 of every claim to do with rented accommodation. (The excess waiver does not apply to this section.)

Conditions

As well as the general conditions on pages 26 to 27, the following condition applies:

- 1 You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

Section 11 - Legal expenses

- Standard & Seasonal 100: up to £5,000
- Super & Seasonal 200: up to £5,000
- Executive & Seasonal 300: up to £10,000

The following definitions only apply to this section.

We, us, our	DAS Legal Expenses Insurance Company Limited
Representative	The lawyer, or other suitably-qualified person, who we have appointed to act for you in line with the conditions of this section.
Legal costs	All reasonable and necessary costs charged by the representative on a standard basis. It also includes the opponent's costs in civil cases if you have to pay them or if you pay them with our agreement.
Date of the incident	The date the incident which may lead to a claim happened. If there is more than one event arising at the same time or from the same cause, the date of the incident is the date of the first of these events.
Insured incident	An event which causes the death of, or bodily injury to, you.

What is covered

Under this section, we will negotiate for your legal rights after an insured incident.

We will also help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal.

Before we pay legal costs for appeals, we must agree that it is always more likely than not that the appeal will be successful.

If you use a representative, we will pay the legal costs for this. The most we will pay for all claims for an insured incident resulting from one or more event arising at the same time or from the same cause is shown above.

We agree to provide legal expenses cover, keeping to the conditions and exclusions, as long as:

- any legal proceedings will be dealt with by a court or other body which we agree to; and
- in civil claims, it is always more likely than not that you will recover damages (or other legal remedy) or make a successful defence; and
- the insured incident happens during the period of insurance.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 Any claim reported to us more than 180 days after the date you should have known about the insured incident.
- 2 Any legal costs before we agree to pay them.
- 3 Any claim relating to the following:
 - Any illness which develops gradually or is not caused by a specific or sudden accident
 - You driving a motor vehicle for which you do not have valid motor insurance
 - An application for a judicial review.
- 4 Defending your legal rights (but defending a counter claim is covered.)
- 5 Any disagreement with us that is not in condition 18 of this section.

- 6 Any legal action you take which we or the representative have not agreed to or where you do anything that has a negative effect on us or the representative.
- 7 Any legal action against the travel agent, tour operator, carrier or any of the insurers listed on page 28.
- 8 Fines, damages or other penalties which you are ordered to pay.
- 9 Any legal costs that you have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).
- 10 Any insured incident intentionally brought about by you.
- 11 Any claim relating to your alleged dishonesty or alleged violent behaviour.
- 12 Any claim relating to written or spoken comments which damage your reputation.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply:

- 1 Send us everything we ask for in writing, and give us full details of any claim and any information we need, as soon as possible.
- 2 We can take over, in your name, any claim or legal proceedings at any time. We can negotiate any claim on your behalf.
- 3 You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
 - (a) we agree to start court proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - (b) there is a conflict of interest.
- 4 We may choose not to accept your choice, but only in exceptional circumstances. If there is a disagreement over the choice of representative in these circumstances, you may choose another suitably qualified person.
- 5 In all circumstances (except those in 3 above), we are free to choose a representative.
- 6 We will appoint a representative to represent you according to our standard conditions of appointment. The representative must fully cooperate with us at all times.
- 7 We will have direct contact with the representative.
- 8 You must co-operate fully with us and the representative, and must keep us up to date with the progress of the claim.
- 9 You must give the representative any instructions that we ask for.
- 10 You must tell us if anyone offers to settle the claim.
- 11 If you do not accept a reasonable offer to settle a claim, we may refuse to pay further legal costs.
- 12 You must not negotiate or agree to settle a claim without our approval.
- 13 We may decide to pay you the amount of damages that you are claiming or that is being claimed against you instead of starting or continuing legal proceedings.
- 14 If we ask, you must tell the representative to have legal costs taxed, assessed or audited.
- 15 You must take every step to recover any legal costs that we have to pay and must pay us any legal costs that you recover.
- 16 If your representative refuses to continue acting for you or if you dismiss your representative, the cover we provide will end immediately, unless we agree to appoint another representative.

- 17 If you stop a claim without our agreement, or do not give suitable instructions to your representative, the cover we provide will end immediately and we will be entitled to reclaim any legal costs we have paid.
- 18 If we and you disagree about the choice of representative, or about how a claim is handled, we and you can choose another representative to decide the matter. We and you must both agree to this in writing. If we cannot agree with you about the choice of second representative, we will ask the president of a relevant national law society to choose a representative. Whoever loses the disagreement will have to pay the costs of settling it.
- 19 We may ask you to get (at your own expense) an opinion from a barrister chosen by you and us about whether a claim or proceedings will be successful. If the barrister believes that it is more likely than not you will recover damages (or reach a solution that we have agreed to) or make a successful defence, we will pay the cost of getting the opinion.
- 20 We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

Section 12 - Catastrophe

- Standard & Seasonal 100: up to £1,000
- Super & Seasonal 200: up to £1,000
- Executive & Seasonal 300: up to £1,000

What is covered

If fire, flood, earthquake or storm during the period of insurance prevents you from using your accommodation, you will be covered for the reasonable extra cost of accommodation and travel to move to other accommodation.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You are not covered for the following.
 - a) Costs which may be refunded from someone or somewhere else;
 - b) Costs which you would have had to pay during your trip if the problem had not occurred;
 - c) Any claim where you do not produce a receipt for the costs you have incurred.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply:

1. The accommodation that you move to must be near to the accommodation that you had originally booked and of a similar standard.
2. You must provide written confirmation from the police or the company you had booked the original accommodation with confirming that you were unable to use it and stating the reason.

Winter sports

You will be covered under all sections for all winter sports as defined on page 7.

You are not covered for ski equipment under section 4 (Personal belongings) of this travel policy. Please see below for details of cover for ski equipment.

Ski-lift passes are included in the cover provided by Section 6 (Money and documents) of this travel policy.

The following extra cover is also included in winter sports.

Section 13 - Ski equipment

- Standard & Seasonal 100: Owned: up to £300. Single item limit: £250. Hired: up to £200
- Super & Seasonal 200: Owned: up to £500. Single item limit: £450. Hired: up to £300
- Executive & Seasonal 300: Owned: up to £600. Single item limit: £550. Hired: up to £350

What is covered

If you accidentally lose your own ski equipment, or if it is stolen or damaged, you can claim up to the amount shown above to replace or repair it. (We will take an amount off for wear and tear and loss of value.) There is a limit for one item, pair or set depending on the level of cover taken out. See above. The total limit for hired ski equipment which is lost, stolen or damaged is also shown above.

Section 14 - Ski equipment hire

- Standard & Seasonal 100: £20 a day (up to £200)
- Super & Seasonal 200: £25 a day (up to £300)
- Executive & Seasonal 300: £30 a day (up to £300)

What is covered

If your own ski equipment is lost, stolen or damaged you will be covered for the reasonable hire of ski equipment up to limits shown above.

What is not covered for Sections 13 & 14

As well as the general conditions on pages 26 to 27, the following conditions apply:

- 1 You are not covered for the following.
 - (a) Loss of, theft of or damage to your ski equipment during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss, theft or damage to the carrier straight away, you must do so in writing within seven days
 - (b) Loss or theft of your ski equipment at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - (c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
 - (d) Loss of, theft of or damage to ski equipment left in a vehicle overnight.

- 2 You are not covered for claims for which you receive compensation from someone else.
- 3 We will not pay the first £70 of every claim made for each of you under unless you have paid the excess waiver premium. This does not apply to claims for temporary loss or hire of ski equipment under Section 14.

Conditions for Sections 13 & 14

As well as the general conditions on pages 26 to 27, the following conditions apply:

- 1 You must take proper care of your belongings, for example by splitting your skis, and act as if you did not have this insurance policy.
- 2 The following condition applies to claims for temporary loss of ski equipment. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

Section 15 - Ski pack (lessons, hire and lift pass)

- Standard & Seasonal 100: up to £300
- Super & Seasonal 200: up to £350
- Executive & Seasonal 300: up to £350

What is covered

If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the ski pack that you cannot use up to £75 a day up to the amount shown above.

What is not covered

As well as the general conditions on pages 26 to 27 the following exclusion applies:

- 1 You taking part in any hazardous sport or leisure activity for which you have not taken out the appropriate category of cover as shown on your insurance schedule. See pages 8 and 9 for details

Section 16 - Piste closure

- Standard & Seasonal 100: No cover
- Super & Seasonal 200: No cover
- Executive & Seasonal 300: up to £300

What is covered

If the weather prevents you from skiing at the resort you are booked into, you will be covered for reasonable transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £30 for each whole day's skiing you have lost.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You will not be covered for any amount you can get back from someone or somewhere else.
- 2 You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

Conditions

As well as the general conditions on pages 26 to 27, the following conditions apply:

- 1 Cover will only apply for as long as there are poor snow conditions at your resort.
- 2 You must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Section 17- Avalanche closure

- Standard & Seasonal 100: up to £200
- Super & Seasonal 200: up to £200
- Executive & Seasonal 300: up to £500

What is covered

If your arrival at, or departure from, your resort is delayed due to an avalanche or a landslide, you will be covered for reasonable extra travel and accommodation expenses. We will pay up to £50 for each full 24 hours that you are delayed.

What is not covered

As well as the general conditions on pages 26 to 27, the following exclusions apply:

- 1 You will not be covered if the tour operator pays for your extra travel and accommodation costs.
- 2 If you receive compensation from someone or somewhere else, we will take this off your claim.

General conditions that apply to all sections

- 1 You must tell us any facts we ask for in the declaration and which could affect this insurance. If you do not, you may not be fully covered. You must give us any information which may influence our decision to provide or continue your cover or the way we work out your premium (for example, your health or the health of a close relative). If you are not sure whether we need to know a particular fact, please contact your insurance agent.
- 2 You will not be covered for the following:
 - (a) Any other loss resulting directly or indirectly from the cause of your claim
 - (b) Any claim which you could make under any other insurance or any amount you can get back from someone or somewhere else. This does not apply to Section 9 - Personal accident
 - (c) Any claim caused directly or indirectly by the following:
 - i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from a nuclear device or nuclear equipment;
 - ii) Your property being held, taken, destroyed or damaged under the order of any government or other authority;
 - iii) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound;
 - iv) War, invasion, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 2 - Medical and other expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.);
 - v) Acts of terrorism (This does not apply to Section 2 - Medical and other expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance);
 - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent;
 - vii) The failure, or fear of failure, of equipment or computer program, whether or not you own it, to recognise or correctly interpret or process any date as the true or correct date, or to continue to work correctly after that date. (This does not apply to Section 2 - Medical and other expenses.)
- 3 You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
- 4 You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
- 5 If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.
- 6 If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
- 7 We may take action in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.

- 8 If we have to pay any amounts under the law of another country and we would not usually have to pay these amounts under the policy, you must repay the amounts to us.
- 9 All the sums insured and limits set out in this policy include VAT.
- 10 English law will apply to this contract of insurance unless you and we agree otherwise and any disputes will be heard in an English court.
- 11 The premium for this insurance includes insurance premium tax where necessary.
- 12 If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.
- 13 If you have paid the extra excess waiver premium, you will not have to pay the excess under certain sections of the policy. If we agree to a claim for medical expenses which has been reduced because you have used an EHC or private health insurance, you will not have to pay the excess.
- 14 Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

Signed for the insurers



B.D. Smith

Chief Executive

Fortis Insurance Limited

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

What you should do first

If your complaint is about the way your policy was sold to you, contact your insurance agent to report your complaint.

If you have a complaint about a claim, call your claims handler first. You will find the claims handler's name and phone number on any letters they have sent you.

If your problem has still not been sorted out

Step 1

Contact our Customer Service Advisor who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or e-mail us through our website at www.fortisinsurance.co.uk (please include your policy number and claim number if appropriate).
Customer Services Advisor, Fortis Insurance Limited, Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA

Step 2

If this matter has still not been sorted out, you can write to Barry Smith, Chief Executive at the same address.

Step 3

If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

By using this complaints procedure, it will not affect your rights to take legal proceedings.

Service standards

We will reply to any letter you send us within two working days of receiving it. In our letter we will tell you who will be dealing with your complaint and when you should expect a reply.

Financial Services Compensation Scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information can be obtained from Customer Services on 020 7892 7300 or www.fscs.org.uk

Insurers

The insurers are Fortis Insurance Limited and DAS Legal Expenses Insurance Company for Section 11. Fortis Insurance Limited and DAS Legal Expenses Insurance Company are both authorised and regulated by the Financial Services Authority. Registered address - Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA. Registered number: 354568 England.

This insurance is arranged by Perkins Slade Limited and administered by P J Hayman and Company Limited.

Data Protection Notice

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our means the Fortis Group which includes Fortis Insurance Limited and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

By taking out this insurance policy, you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with your insurance policy as it will also apply to them.

How we use your personal information

We will use your personal information to manage your insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to your agent.

We also may use your personal information and information about your use of our products and services to carry out research and analysis.

We may have to share your personal information with other insurers, regulatory authorities or agents providing services on our behalf.

We will only release your personal information to others if:

- We need to do so to manage your policy with us;
- You have given permission to receive promotional material;
- We need to prevent fraud;
- We are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); or
- There are any other circumstances where you have given your permission.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

Dealing with others on your behalf

To help you manage your insurance policy, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

Sensitive information

Some of the personal information that we ask you to provide is known as sensitive personal data. This will include information relating to your health, race, religion and any criminal convictions that you have. We will only use sensitive personal data about you to manage your policy and to provide the services described in your policy documents.

Monitoring and recording calls

We may monitor and record telephone calls to monitor and improve our service and to prevent or detect fraud.

Further information

You are entitled to receive a copy of the information we hold about you. Please contact our Data Protection Officer, giving your name, address and insurance policy number. We are entitled to charge you a small administrative fee for this.

Contact Numbers

Ski Club Travel Insurance 0845 601 9422

Assistance International +44 2380 644 633

Medical Screening 0845 601 9422

OneCall Claims 0845 122 3280

Ski Club Travel Insurance is brought to you by:

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