

Valid for holidays booked between 01/09/2017 and 31/08/2018 for travel commencing between 01/04/2018 and 31/03/2019.	 <b>SINGLE TRIP TRAVEL INSURANCE POLICY</b>	Master Policy Number <b>RTYEC40136-01</b>
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**DEMANDS AND NEEDS**

This travel insurance policy will suit the demands and needs of an individual, or group who have no excluded medical conditions, who are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

**IMPORTANT**

It is important that **you** read this insurance policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find it does not meet all of **your** requirements, please refer to the statutory cancellation rights section on page 1.

This policy is underwritten by Travel Insurance Facilities and insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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**YOUR POLICY**

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, destruction, legal liability or other specified events happening within the **period of insurance**, provide insurance in accordance with the operative sections of **your** policy. The travel company booking confirmation and any endorsement are all part of the policy. **Your** policy is evidence of the contract of insurance.

**PLEASE REFER TO PAGE 10 FOR GENERAL EXCLUSIONS, AND PAGE 12 FOR EMERGENCY ASSISTANCE AND REPATRIATION AND HOW TO MAKE A CLAIM**

**STATUTORY CANCELLATION RIGHTS**

**You have a ‘cooling off’ period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise Edwards Coaches within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, the following cancellation terms will be applied dependant on what type of policy you have purchased.**

**Single Trip policies** - In the event **you** have not travelled and are not claiming on the policy, a refund of 50% of the policy premium will apply. If **you** have travelled or are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.

***We reserve the right to give 7 days’ notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation.***

**SUMMARY OF COVER AND EXCESSES PER INSURED PERSON** (please refer to your Travel Insurance Certificate for specific cover details, this Policy should be read in conjunction with the Travel Insurance Certificate)

	<b>Cover</b>	<b>Limits per person per trip (unless otherwise stated)</b>	<b>Excess</b>
1	Cancellation	£1,500 within the UK, Channel Islands, Isle of Man and Europe £3,500 worldwide	4+ day holidays - £60 (£20 loss of deposit)
2	Travel Delay  Abandonment	£20 for the first 12 hours and £10 for each subsequent 12 hours up to £60  Amount shown under the Cancellation limit after 12 hours delay	Nil  4+ day holidays - £60
3	Missed Departure	£100 for England, Scotland and Wales, £300 for Northern Ireland, Isle of Man, Isles of Scilly and Europe £600 for worldwide	Nil
4	Personal Accident -Death  -Loss of limbs and/or sight -Permanent total disablement	£15,000 (£1,000 for children under 18 and £7,500 for adults older than 65 at the time of the accident)  £15,000  £15,000(No cover for children Under the age of 18 at the time of the accident)	Nil
5	Medical and Other Expenses -Emergency Dental Pain Relief (non UK only) -Additional accommodation and travel expenses (UK limit) - Curtailment  -Curtailment (UK limit) -Local Funeral Expenses (non UK only) -Taxi fares and telephone calls	£2,000,000 £350  £1,500  £1,500 within the UK, Channel Islands, Isle of Man and Europe £3,500 worldwide  £300 £1,000 £100	£60 Nil  £60  4+ day holidays - £60 4+ day holidays - £60 4+ day holidays - £60 £60 Nil
6	Hospital Benefit	£10 per 24 hours up to £100 UK £15 per 24 hours up to £450 Non-UK	Nil
7	Personal Property -Single Article Limit -Valuables Limit -Delayed Baggage -Personal Money	£1,500 £200 £200 £100 after 12 hour delay £200 (£50 for children under 16 at the time of the incident)	£50   Nil £50
8	Loss of Passport Expenses	£200	Nil
9	Personal Liability	£2,000,000 per policy	Nil
10	Legal Costs and Expenses	£25,000 per policy	Nil

**HEALTH CONDITIONS**

**You** must be able to comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may refuse to deal with any relevant claim or reduce the amount of any relevant claim payment.

**You** must be able to comply with the following:

**Applying to travel to all destinations:**

It is condition that at the time of taking out this policy and between that time and **your** departure **you** must comply with each of the following:

1. **You** are not travelling against the advice of a medical practitioner;
2. **You** are not travelling for the purpose of obtaining medical treatment;

3. **You** have not been given a terminal prognosis;
4. **You** are not receiving or awaiting treatment for an illness or injury as a hospital day case or inpatient (only at the time of taking out the policy);
5. **You** are not aware of any reason why the **trip** should be cancelled or cut short (only at the time of taking out the policy).

***In addition if you are travelling outside the United Kingdom and answer yes to any of the following questions, you must declare these medical conditions to us.***

- 1) Have **you** or anyone insured under this policy ever been diagnosed or received treatment for:
  - a) any heart or circulatory condition;
  - b) a stroke or high blood pressure;
  - c) a breathing condition (including asthma);
  - d) any type of cancer;
  - e) any type of diabetes;
  - f) has **your** doctor altered **your** regular prescribed medication in the last 3 months?
- 2) In the last 2 years, have **you** or anyone insured under this policy, been treated for any serious or reoccurring medical condition, asked to take regular prescribed medication or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?
- 3) Are **you** or anyone insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

**If you have answered yes to the questions above you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so. To enable us to consider your medical condition please contact Travel Administration Facilities on: 0203 824 05388am-8pm Monday- Friday 9am-5pm Saturday. Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. Should you decide not to pay the additional premium, the existing medical conditions will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.**

#### **SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED**

1. The cover under this policy is only available to **United Kingdom residents** for travel to and from the **United Kingdom** and repatriation will be to the **United Kingdom** only.
2. Cover is only available for the whole duration of a booked **trip** to a maximum 70 consecutive days (31 days for worldwide trips), and cover cannot be purchased once a **trip** has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each **insured person**.
4. If your **money, valuables**, any items of **baggage, your** passport or visa are lost or stolen, **you** must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure **you** get a copy of the Police report. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.
5. **You** are not covered for **valuables, your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
6. **Stolen property: You** are not covered for **baggage** stolen from:
  - a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or b) the passenger compartment of any unattended vehicle.

#### **DEFINITIONS**

These definitions apply throughout **your** policy wording. Where the following words and phrases appear in this policy they will appear in bold and will always have these meanings. **We** have listed the definitions alphabetically.

**Baggage** – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with the articles purchased, worn or carried by **you** for individual use during **your**

**trip** (including golf equipment), but excluding **valuables** and **money**.

**Bodily injury** – An identifiable injury caused solely and directly by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

**Close business associate** – A business partner, director or employee of **yours** who has a close working relationship with **you**.

**Close relative** – Spouse or partner who **you** are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

**Cruise** – A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.

**Curtail/Curtailment** – The cutting short of **your** trip by **your** early return home or **your** repatriation to a hospital or nursing home in your home country or **your** hospitalisation abroad as an inpatient. Payment will be made on the number of full days of **your** trip that are lost from the day **you** are brought home or hospitalised.

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

**Loss of sight** – The complete and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

**Medical practitioner** – A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

**Money** – Cash, bank or currency notes and coins in current use, cheques, postal and money orders, travel tickets, pre-paid coupons or vouchers, event and entertainment tickets and lift passes (in respect of winter sports **trips** where the appropriate premium has been paid) held by **you** for social, domestic and pleasure purposes.

**Period of Insurance** – From the date of departure to the date of return as shown on the travel company booking confirmation other than for cancellation which applies from the date of booking and terminates on the date of departure as shown on the booking confirmation. The period of insurance is automatically extended free of charge for the period of the delay in the event that **your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

**Permanent total disablement** – Total and permanent disability which medical evidence confirms will prevent **you** from undertaking any relevant occupation.

**Public transport** – Any publicly licensed aircraft, sea vessel, train, coach, taxi, bus or tram on which **you** are booked or had planned to travel.

**Redundancy** – Being an employee where **you** qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of **redundancy**, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

**Relevant information** – A piece of information that would increase the likelihood of a claim under your policy.

**Ski equipment** – Skis, ski boots, ski poles and snowboards.

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

**Travelling companion** – A person with whom **you** are travelling with and on the same booking, or with whom **you** have arranged to meet at **your trip** destination with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

**Trip(s)** – A holiday or journey that begins when **you** leave **home** and ends on **your** return to either **(i) your home**, or **(ii) a hospital or nursing home** in the United Kingdom, following **your** repatriation. Both during the period of cover.

**Unattended** – Left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your** possessions.

**UK/United Kingdom** – England, Scotland, Wales, Northern Ireland and the Isles of Scilly.

**United Kingdom residents** – Any person who is staying in or has lived in the **United Kingdom** for more than 12 months, or if studying or working in the **United Kingdom** for more than 6 months.

**Valuables** – Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones) computer games and associated equipment, telescopes and binoculars.

**We/Our/Us** – Union Reiseversicherung AG UK.

**You/Your/Yourself/Insured person** – Any person named on the travel company booking confirmation who is eligible to be insured and for whom a premium has been paid.

## GEOGRAPHICAL LIMITS

Area A - **United Kingdom**, Republic of Ireland and the Channel Islands (please see definition of **UK**).

Area B - Europe includes the Commonwealth of Independent States (west of the Ural Mountains), islands in the Mediterranean, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira and the Azores.

Area C – Worldwide.

## EUROPEAN HEALTH INSURANCE CARD (EHIC)

If **you** are travelling within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** should obtain a free European Health Insurance Card (EHIC). **You** can apply either online at [www.ehic.org.uk](http://www.ehic.org.uk) or by telephoning **0300 330 1350**.

This will entitle **you** to get **free or reduced cost** medical treatment in state medical centres and hospitals. **You** are therefore advised to make use of these rather than private facilities.

## SECTION 1 – CANCELLATION

### What is covered

**We** will pay **you** up to the amount shown on the Summary of Cover table for the unused proportion of any travel and accommodation costs or prepaid non-refundable expenses (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid) which **you** have paid or legally have to pay if cancellation of **your trip** is:

- a) unavoidable and
- b) due to an event which is beyond **your** control.

### Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of accommodation and/or transport as soon as **you** find it necessary to cancel the **trip**, **our** liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

### What is not covered

1. The applicable excess of each and every claim, per incident claimed for, under this section by each **insured person**.
2. Any claims on medical grounds where **you** fail to provide a medical certificate or other suitable evidence from a **medical practitioner** of the need to cancel the **trip**.
3. Any claims where **you** have not complied with the Health Conditions on pages 2 and 3.
4. Anything arising directly or indirectly from:
  - a) **your** reluctance to travel or financial reasons other than involuntary **redundancy**.
  - b) circumstances known to **you** before **you** booked **your trip** or purchased this insurance which could reasonably have been expected to lead to cancellation of the **trip**.

- c) bankruptcy or liquidation of any travel agent, tour operator, **public transport** provider or transportation company.
  - d) the tour operator or anyone **you** have made travel or accommodation arrangements with failing to provide such arrangements.
  - e) **your** failure to obtain the required passport or visa.
  - f) regulations set by the government of any country.
5. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.
  6. Anything mentioned in the General exclusions section. **You** should also refer to the Health conditions section.

## SECTION 2 – TRAVEL DELAY AND ABANDONMENT

This section does not apply to **trips** within the **United Kingdom** (unless involving travel to or from Northern Ireland or the Isles of Scilly).

### What is covered

**We** will pay **you** either:

1. A benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours delay after that, up to a total payment of £60 provided **you** eventually travel; or
2. Up to the amount under Section 1 – Cancellation, if **you** choose to abandon the **trip** before departure from the **United Kingdom** after the first full 12 hours **you** are delayed and no alternative form of transport is offered within that period;

if the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland) is cancelled and/or unavoidably delayed for more than 12 hours beyond the scheduled time of departure as a result of failure or disruption of the **public transport**.

### Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator or travel company has asked **you** not to travel to the departure point.
2. **You** must obtain written confirmation from the **public transport** provider stating the period and the reason for the cancellation and/or delay.

### What is not covered

1. The applicable excess for each and every claim, per incident claimed for, under subsection 2. of What is covered by each **insured person**.
2. Any claims arising from withdrawal from service temporarily or otherwise of the **public transport** on which **you** are booked to travel on the orders or recommendation of the Civil Aviation Authority, Port Authority or similar regulatory body in any country.

3. Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.
4. Circumstances known to **you** before **you** booked **your trip** or purchased this insurance which could reasonably have been expected to lead to cancellation of, or delay to the **public transport** on which **you** are booked to travel.
5. Any costs incurred by **you** which are recoverable from the **public transport** operator or accommodation provider, or for which **you** receive or are expected to receive compensation, reimbursement, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Any delays caused by the failure of the tour operator to fulfil the scheduled **trip**.
7. Anything mentioned in the General exclusions section.

### SECTION 3 – MISSED DEPARTURE

#### What is covered

We will pay **you** up to the amount shown on the Summary of Cover table, for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if:

1. the vehicle **you** are travelling in breaks down or is involved in an accident, is delayed by strike, industrial action or adverse weather, or
2. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling, or
3. the **public transport you** are using is delayed resulting in **you** arriving too late to board the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland).

#### Special conditions relating to claims

1. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

#### What is not covered

1. Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.
2. Any claims arising if **you** are not proceeding directly to the departure point.
3. Anything mentioned in the General exclusions section.

### SECTION 4 – PERSONAL ACCIDENT

#### What is covered

We will pay up to the amount shown on the Summary of Cover table to **you** or **your** legal personal representative, if **you** sustain **bodily injury** during **your trip** which shall solely and independently

of any other cause, result within one year in **your death, loss of limb, loss of sight or permanent total disablement**.

The total amount payable under this section is £15,000 per **insured person**.

#### Special conditions relating to claims

1. Benefit is not payable to **you** under more than one of items 1., 2. or 3.

#### What is not covered

1. Any claims for death, loss or disablement caused directly or indirectly by a **bodily injury** which existed prior to the commencement of the **trip**.
2. Any claims where **you** have not complied with the Health Conditions on pages 2 and 3.
3. Anything mentioned in the General exclusions section.

### SECTION 5 – MEDICAL AND OTHER EXPENSES

#### What is covered

This section includes assistance by Emergency Assistance Facilities who must be contacted as soon as possible in the event of death, **bodily injury**, illness, disease or if hospitalisation and/or compulsory quarantine occurs or if repatriation has to be considered.

We will pay **you** up to the amount shown on the Summary of Cover table for the following expenses which are necessarily incurred within 12 months of the incident, if during **your trip you** suffer unforeseen **bodily injury**, illness, disease and/or compulsory quarantine, or as a result of any of the other events occurring as shown below:-

1. Outside the **United Kingdom** for emergency medical and surgical treatment and hospital and nursing home charges. Claims for emergency dental treatment (for pain relief only) are limited to the amount shown on the Summary of Cover table.
2. For necessary additional accommodation and travelling/repatriation expenses (economy class) if **you** are hospitalised as an in-patient during the **trip** or if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes with the prior authorisation of Emergency Assistance Facilities customary and reasonable additional accommodation and travelling/repatriation expenses (economy class) for one relative or friend to stay with **you** or travel to **you** from their home in the **United Kingdom** if **you** have to be accompanied on medical advice (limited to the amount shown in your Summary of Cover table for **trips** solely within the **United Kingdom**) or if **you** are a child and require an escort home.
3. In the event of death:
  - a) for conveyance of the body or ashes to **your home**
  - b) local funeral expenses abroad limited to the amount shown in the Summary of Cover table.



4. The cost of taxi fares and telephone calls necessarily incurred up to the amount shown in the Summary of Cover table.
5. The value of the portion of **your** travel and/or accommodation costs (limited to the amount shown on the Summary of Cover) which have not been used and which were paid for before **your trip** commenced (including ski hire, ski school and lift passes, which do not have to be paid for before **your trip** commenced, in respect of winter sports **trips** where the appropriate premium has been paid) if **you** are hospitalised as an inpatient during the **trip** or if **you** have to return to **your home** earlier than planned because of **your** death, **bodily injury**, illness or disease. Such proportionate value costs to be calculated for the dates of hospitalisation during the **trip** and/or from the date of return to **your home**.
6. For customary and reasonable additional travelling expenses if **you** have to return to **your home** earlier than planned due to:
  - a) death, **bodily injury**, illness or disease of a **close relative** or **close business associate** resident in the **United Kingdom**, or
  - b) the Police or other authorities asking **you** to return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen tree(s), collision by road vehicles, malicious people or theft.
 For **trips** solely within the **United Kingdom** additional travelling expenses are limited to £300 per **insured person**.

#### Special conditions relating to claims

1. All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected or the amount of any relevant claim reduced if receipts are not produced.
2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to **your home** at any time during the **trip**. **We** will do this, if in the opinion of Emergency Assistance Facilities or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home** or a suitable hospital nearby to continue treatment.
3. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return **home**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel **your** cover under the medical related sections being Section 1- Cancellation, Section 4 – Personal accident, Section 5 – Medical and other expenses and Section 6 – Hospital benefit of **your** policy and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your** home.

Cover for **you** under all other sections will however continue for the remainder of the **trip**.

#### What is not covered

1. The applicable excess for each and every claim, per incident claimed for, under this section by each **insured person**.
2. Any claims where **you** have not complied with the Health Conditions on pages 2 and 3.
3. Any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.
4. Any claims that are not confirmed as medically necessary by the attending **medical practitioner** or Emergency Assistance Facilities and any additional travelling expenses not authorised by **us** or Emergency Assistance Facilities if **you** have to return **home** earlier than planned or be repatriated.
5. Any claims arising directly or indirectly for:
  - a) Any form of treatment or surgery which in the opinion of Emergency Assistance Facilities or **us** (based on information provided by the attending **medical practitioner**), can be reasonably delayed until **your** return to the **United Kingdom**.
  - b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
  - c) Any expenses incurred in obtaining or replacing medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**.
  - d) Any additional hospital costs arising from single or private room accommodation unless confirmed as medically necessary by Emergency Assistance Facilities, based on information provided by the attending **medical practitioner**.
  - e) Any treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by Emergency Assistance Facilities.
  - f) The costs of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
6. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.
7. Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication prior to travel, including medication to prevent malaria.
8. Anything mentioned in the General exclusions section. **You** should also refer to the Health conditions section.

#### SECTION 6 – HOSPITAL BENEFIT

##### What is covered

**We** will pay **you** the amount shown on the Summary of Cover table if **you** have to stay in hospital as an in-patient or are confined to

**you** accommodation due to **you** compulsory quarantine, or on the orders of a **medical practitioner** as a result of **bodily injury**, illness or disease **you** sustain.

**We** will pay these amounts in addition to any medical expenses, additional accommodation, travelling or repatriation expenses incurred under Section 5 – Medical and other expenses, provided **we** pay a claim under that section. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **you** visitors during **you** stay in hospital.

#### Special conditions relating to claims

1. **You** must tell Emergency Assistance Facilities as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **you** accommodation on the orders of a **medical practitioner**.
2. Documentation must be submitted to confirm the date and time of admission and discharge.

#### What is not covered

1. Hospitalisation, compulsory quarantine or confinement to **you** accommodation as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication prior to travel, including medication to prevent malaria.
2. The use of private facilities unless authorised by Emergency Assistance Facilities.
3. Anything mentioned in the General exclusions section.

### SECTION 7 – PERSONAL PROPERTY

#### What is covered Subsection A - Baggage

1. **We** will pay **you** up to the amount shown on the Summary of Cover table for the accidental loss of, theft of, damage to or destruction of **baggage** and **valuables**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (as detailed in the table found at <http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/>), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum **we** will pay **you** for the following items is:

- a) £200 for any one article, pair or set of articles (for example golf equipment).
- b) £200 in total for all **valuables**.
- c) Where proof of ownership / purchase is not provided **we** will pay £50 per item up to a maximum of £150.

In the event of a claim in respect of a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

#### Subsection B – Delayed baggage

1. **We** will also pay **you** up to the amount shown on the Summary of Cover table, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier or tour representative, confirming the number of hours the **baggage** was delayed.

Any amount **we** pay **you** under this subsection will be deducted from **your baggage** claim under Subsection A – Baggage if **your baggage** proves to be permanently lost.

#### Subsection C – Personal money

1. **We** will pay **you** up to the amount shown on the Summary of Cover table if **your** own personal **money** is lost or stolen whilst being carried on **your** person or left in a locked hotel safe or safety deposit box.

#### Special conditions relating to claims

1. **You** must exercise reasonable care for the safety and supervision of **your** property.
2. **You** must get a written report from the local Police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss, theft or attempted theft of all **baggage**, **valuables** or personal **money**. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.
3. **You** must get a written carriers report if **your baggage** is lost, damaged or destroyed in transit (or a Property Irregularity Report (PIR) in the case of an airline).
4. **You** must provide suitable evidence of purchase/ownership and value of all items lost, stolen, damaged or destroyed.
5. Any item with a purchase price in excess of £50 must be supported by original proof of ownership / purchase. Any items not supported by such proof of ownership / purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.

#### What is not covered

1. The applicable excess of each and every claim, per incident claimed for, under this section by each **insured person**.
2. Loss, theft of, damage or destruction:
  - a) due to delay, confiscation or detention by customs or other officials or authorities.
  - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind (other than as defined in the personal **money** definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, sports gear whilst in use (other than ski equipment in respect of winter sports **trips** where the



appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment.

- c) caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning or restoring, mechanical or electrical breakdown.
  - d) of **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss or damage due to cracking, scratching breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles being transported by a carrier, unless the breakage is due to fire, theft or an accident to the vessel, aircraft, sea vessel, train or vehicle in which they are being carried.
  4. **Baggage** stolen from;
    - a) an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus and evidence of force and violent entry to the vehicle is available.
    - b) the passenger compartment of any unattended vehicle.
  5. Any shortages due to error, omission or depreciation in value.
  6. Any property more specifically insured or recoverable under any other source.
  7. Anything mentioned in the General exclusions section.

## SECTION 8 – LOSS OF PASSPORT EXPENSES

### What is covered

**We** will pay **you** up to the amount shown on the Summary of Cover table for unavoidable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport or visa, if **your** passport or visa is lost or stolen.

### Special conditions relating to claims

1. **You** must exercise reasonable care for the safety and supervision of **your** passport and visa.
2. **You** must get a written report from the consulate and local Police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss or theft of **your** passport or visa. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.

### What is not covered

1. Loss, destruction or damage:
  - a) due to confiscation or detention by customs or other officials or authorities.
  - b) to **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the

custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

2. Anything mentioned in the General exclusions section.

## SECTION 9 – PERSONAL LIABILITY

### What is covered

**We** will pay **you** up to the amount shown on the Summary of Cover table (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause that happened during the **trip** leading to claims made against **you** for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not a member of **your** family or household or employed by **you**.
2. Loss of or damage to any property which does not belong to, is not in the charge of and is not in the control of **you**, any member of **your** family or household or anyone employed by **you**.
3. Damage to **your** temporary holiday accommodation that does not belong to **you** or any member of **your** family or household or an employee.

### Special conditions relating to claims

1. **You** must give us written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send us every court claim form, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

### What is not covered

1. Fines imposed by a Court of Law or other relevant bodies.
2. Anything caused directly or indirectly by;
  - a) liability which **you** are responsible for because of an agreement (such as a hire agreement) that was made.
  - b) injury, loss or damage arising from:
    1. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport).

- II. the occupation (except temporarily for the purposes of the **trip**) or ownership of any land or buildings.
  - III. the carrying out of any trade or profession.
  - IV. racing of any kind.
  - V. any deliberate act.
3. Anything mentioned in the General Exclusions section.

## SECTION 10 – LEGAL COSTS AND EXPENSES

### What is covered

1. **We** will pay **you** up to the amount shown on the Summary of Cover table for the legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip**.

### Special conditions relating to claims

1. Legal expenses are only considered on the condition that **you** use Slater & Gordon LLP as **your** legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers.
2. Where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.
3. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid.
4. **We** will settle all claims under the law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
5. **You** accept that if **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.
6. **You** accept that costs cannot be considered under an arbitration scheme or a complaints procedure.
7. If **you** have an accident abroad and require legal advice **you** should contact Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ, or by calling on 0161 228 3851. Open Monday to Friday 9am-5pm.

### What is not covered

1. The applicable excess of each and every claim, per incident claimed for, under this section by each **insured person**.
2. Any legal proceedings in the USA or Canada that do not follow the contingency fee system operating in North America.
3. Any claim where **you** are pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
4. Any claim where the estimated recovery is less than £500.
5. **You** claiming against another insured person who is a member of your family, **business associate**, a friend or **travelling companion**, whether insured by **us** or another provider.
6. Any claim which is due to damage caused to a mechanically propelled vehicle.
7. Legal proceedings in more than one country for the same event.

8. Anything mentioned in the General Exclusions section.

## GENERAL EXCLUSIONS

**You** are not covered for anything caused directly or indirectly by:

1. Any costs incurred before departure (except cancellation) or after **you** return **home**.
2. More than the proportionate cost of **your trip** and any claim against the policy (all sections) where **you** have not insured for the full cost of **your trip**.
3. Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTA's, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
4. The cost of taxi fares, telephone calls, faxes or any expenses for food or drink unless specified in the policy.
5. Any claim arising from any **relevant information** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
6. Any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
7. Any costs which are due to any errors or omissions on **your** travel documents.
8. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customers or other government officials or authorities of any country.
9. Any claim not supported by the correct documentation.
10. You travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom**. If **you** are riding pillion, the rider must also hold appropriate qualifications (Please note there is no cover under Section 9 – Personal Liability for any claim related to the use of motorised vehicle. **You** can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
11. Your failure to obtain the required passport, ESTA or VISA.
12. **You, your travelling companion, close relative** or **business associate**, being under the influence of:
  - Drugs (except those prescribed by a registered doctor but not when prescribed for treatment of drug addiction);
  - Alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine);
  - Solvents, or;
  - Anything related to **you, your travelling companion, close relative** or **business associates** prior abuse of drugs, alcohol or solvents.
13. Any claim that is due to any failure (including financial) of **your** travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as **your** agent, unless specified

14. **Your** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug abuse and/or addiction, solvent abuse and putting **yourself** at needless risk (unless **you** are trying to save someone's life).
15. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
16. **You** participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests or dangerous pursuits.
17. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
18. Bankruptcy/liquidation of any tour operator, travel agent, **public transport** provider or transportation company.
19. Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.
20. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power.
21. Loss or damage to any property and expense or legal liability caused by or contributed to or arising from;
  - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel.
  - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it
  - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
22. **You** travelling on motorcycles up to 125cc but not wearing a crash helmet (whether legally required locally or not) and travelling on any quad bike, all-terrain vehicle or motorcycle over 125cc.
23. **You** mountaineering or rock climbing using picks, ropes or guides or pot-holing.
24. **Your** manual work or hazardous occupation of any kind.
25. **You** taking part in dangerous expeditions or the crewing of a vessel outside European waters.
26. Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong.
27. **Your** participation in any illegal act.
28. **Your** travel to a country or specific area or event to which the travel advice unit of the Foreign & Commonwealth Office (FCO) has advised against all, or all but essential travel. **You** can go

online at: [www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/](http://www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/).

29. **Cruise** trips.

#### GENERAL CONDITIONS

**You** must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may cancel the policy or refuse to deal with relevant claims or reduce the amount of any relevant claim payments.

1. No payment will be made under Section 1, 4, 5 or 6 without appropriate medical certification.
2. If **we** require medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **your** expense.
4. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than our proportional share (not applicable to Section 4 – Personal accident).
5. **You** must take all reasonable steps to avoid **bodily injury**, death, illness, disease, loss, theft, damage, destruction or legal liability and take all reasonable steps to safeguard **your** property and to recover any lost or stolen articles.
6. Throughout **your** dealings with **us** **we** expect **you** to act honestly.

If **you** or anyone acting for **you**:

- a) knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or
- b) knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- a) **we** may prosecute fraudulent claimants;
  - b) **we** may make the policy void from the date of the fraudulent act;
  - c) **we** will not pay any fraudulent claims;
  - d) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
  - e) **we** may inform the Police of the circumstances.
7. **We** accept as evidence of cover the booking confirmation issued to **you** by the travel company showing that the premium has been paid.

8. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
9. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
10. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
12. **You** and **we** are free to choose the laws applicable to this policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.
13. **You** must submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom.**"

#### Financial Services Compensation Scheme (FSCS)

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations, **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

#### Emergency assistance and repatriation

In the event of death or in the event of **bodily injury**, illness or disease resulting in any of the following, immediate contact must be made with the Emergency Assistance Facilities Service:-

- Hospitalisation
- Repatriation or alteration in travel plans.

#### EMERGENCY ASSISTANCE FACILITIES

Telephone: +44 (0) 203 829 6745

When calling state **your** identity, **your** policy number and the identity and telephone number of the treating doctor.

#### How to make a claim for all sections

If **you** need to make a claim please contact Travel Claims Facilities on 0203 829 6761 (opening hours 8:30am to 6pm Monday to Friday) and ask for a claim form, or write to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

**You** can also download a pdf of the claim form at:

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

#### Complaints procedure

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right. **WHEN YOU CONTACT US** Please give **us your** name and a contact telephone number.

Please quote **your** policy and/or claim number, and the type of policy **you** hold.

Please explain clearly and concisely the reason for **your** complaint.

#### INITIATING YOUR COMPLAINT

Any enquiry or complaint **you** have regarding **your** policy or a claim notified under **your** policy, may be addressed to:

**Quality and Improvements Manager**

**URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

**Telephone: 0203 829 6604**

If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** complaints procedure has been exhausted.

The Financial Ombudsman can be contacted at:

**Financial Ombudsman Service,**

**Exchange Tower,**

**Harbour Exchange Square, London E14 9SR.**

**Telephone: 0800 023 4567 or 0300 123 9123**

**Fax: (020) 7964 1001. email:**

**[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

This procedure will not affect **your** rights in law.

**You** are also able to use the EC On-line Dispute Resolution (ODR) platform at

<https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN> who will notify FOS on **your** behalf.

Edwards Coaches – 09.2017