



PANTAENIUS
Sail & Motor Yacht Insurance

Mariner's Travel Insurance

*Single Trip & Annual Multi-Trip
Travel Insurance Policy 2017/18*

This document only constitutes a valid insurance policy when it is issued between 1st January 2017 and 28th February 2018 in conjunction with a valid Policy Schedule.

Scheme Reference: 05891C

The following is only a summary of the main cover limits for each cover option.

These options are: **Classic - Single Trip (ST)** and **Annual Multi-Trip (AMT)** or **Premier - Annual Multi-Trip (AMT)**.

Your chosen cover option will be specified in Your Policy Schedule. You should read the Policy Wording for the full terms and conditions.

SCHEDULE OF BENEFITS

Sections	Classic ST and AMT Up to	Excesses	Premier AMT Up to	Excesses
1. Cancellation and Curtailment Charges	£3,000	Nil	£5,000	Nil
2. Catastrophe	£1,000	Nil	£5,000	Nil
3. Emergency Medical and Other Expenses	£5,000,000	£50	£5,000,000	£35
Emergency Dental Treatment	£350		£350	
Additional Accommodation and Travelling Costs	£5,000		£5,000	
Burial Costs/Body Repatriation	£3,000		£3,000	
4. Re-joining the Boat	No Cover	N/A	£3,000	Nil
5. Crew Replacement/Vessel Repatriation	No Cover	N/A	£1,500	Nil
6. Hospital Inconvenience Benefit	£25 per day up to £1,500	Nil	£25 per day up to £1,500	Nil
7. Travel Delay	£20 for the first 12 hour period, £10 for each additional 12 hour period up to £100	Nil	£20 for the first 12 hour period, £10 for each additional 12 hour period up to £100	Nil
Abandonment	£3,000	Nil	£5,000	Nil
8. Missed Departure/Connection	£500	Nil	£500	Nil
9. Personal Accident				
Loss of Limbs or Sight	£20,000	Nil	£30,000	Nil
Permanent Total Disablement (aged up to 69)	£20,000		£30,000	
Permanent Total Disablement (Over 70)	£5,000		£5,000	
Death Benefit (aged 16-69)	£20,000		£30,000	
Death Benefit (aged under 16)	£2,500		£2,500	
10. Personal Liability	£2,000,000	Nil*	£2,000,000	Nil*
11. Legal Expenses	£25,000	Nil	£25,000	Nil
12. Personal Effects and Baggage	£1,500	£50	£3,000	£35
Single Item, Pair or Set Limit	£500		£500	
Valuables Limit in Total	£500		£500	
Travel Documents	£200		£200	
13. Delayed Baggage (over 12 hours)	£100	Nil	£250	Nil
14. Personal Money	£750	£50	£750	£35
Cash Limit	£250 (£75 under 18)		£500 (£150 under 18)	Nil
15. Hijack	£50 per day	Nil	£50 per day	Nil
Wintersports Cover (when additional premium is paid)				
16. Ski Equipment	£500	£50	Up to £500	£35
Single Item Limit - Owned	£500		Up to £500	
Single Item Limit - Hired	£500		Up to £500	
17. Ski Hire	£25 per day up to £300	Nil	£25 per day up to £300	Nil
18. Ski Pack	£50 per day up to £300	Nil	£50 per day up to £300	Nil
19. Piste Closure	£20 per day up to £200	Nil	£20 per day up to £200	Nil
20. Delay Due to Avalanche	£250	£50	£250	£35

*£200 in respect of holiday accommodation

CONTENTS

	Page No
Schedule of Benefits	2
Important Information	3-4
Geographical Areas	4
Health Warranty	4
Medical Screening	4
Medical Screening Questions	4
Definition of Words	4-6
Your Insurance Cover	6-11
General Exclusions	11
General Conditions	11-12
Complaints Procedure	12
What to do in the Event of a Medical Emergency	12
Activities	13

IMPORTANT INFORMATION

This policy is for residents of the United Kingdom, Channel Islands or the Isle of Man only. This document is Your travel insurance policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. It is validated by the issue of the Policy Schedule which must be attached to the policy.

It is very important that You read the whole of this policy before You travel and make sure You understand exactly what is and is not covered and what to do if You need to claim. If You have any queries, please contact the Scheme Administrators on **02392 419 009**.

Underwritten by:

This insurance is arranged by Pantaenius UK Ltd and Crispin Speers & Partners Ltd and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Pantaenius UK Ltd, Crispin Speers & Partners Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on **0800 111 768**.

Cover

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the Period of Insurance. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the Policy Schedule that states the persons covered and the basis of cover. Together these documents form a Contract of Insurance.

Eligibility

This policy is only available to You if:

- You are permanently resident in the United Kingdom, the Channel Islands or the Isle of Man;
- You are registered with a Medical Practitioner in Your Home Area;
- Your Trip starts and ends in the United Kingdom, the Channel Islands or the Isle of Man (Single Trip or Annual Multi-Trip cover only);
- You are no more than 75 years old at the time You purchase this policy.
- You are in the United Kingdom, the Channel Islands or the Isle of Man at the time of purchasing this policy

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all questions We or the administrator may ask as part of Your application for cover under the Policy;
- to make sure all information supplied as part of Your application for cover is true and correct;
- tell Us of any changes to the answers You have given as soon as possible.

Failure to provide answers inline with the requirement of the Act may mean that Your Policy is invalid and that it does not operate in the event of a claim.

The Law Applicable to this Policy

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the Courts of England or the country within the United Kingdom in which Your main residence is situated.

Cancellation

If You decide that for any reason, this Policy does not meet Your insurance needs then please contact Your Scheme Administrator on **02392 419 009** within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, We will refund Your premium in full. Thereafter You may cancel the insurance cover at any time however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

How Your Policy Works

Your policy and Policy Schedule is a contract between You and Us. We will pay for any claim You make which is covered by this policy and happens during the Period of Insurance.

Unless specifically mentioned the benefits and exclusions within each section, apply to each Insured Person. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of Words'. These words start with a capital letter throughout the Policy Wording.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Fraud Prevention

To keep premiums low We do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime We may:

- Share information about You with other organisations and public bodies including the police;
- Share information about You with other insurers;
- Pass Your details to recognised centralised insurance industry applications and review systems (for example the Travel Claims Database) where Your details may be checked and updated;
- Check Your details with fraud prevention agencies and databases. If You give Us false or inaccurate information and We suspect fraud, We may record this with fraud prevention agencies;
- Search records held by fraud prevention and credit agencies to:
 - Help make decisions about credit services for You and members of Your household;
 - Help make decisions on insurance policies and claims for You and members of Your household;
 - Trace debtors, recover debt, prevent fraud and to manage Your insurance policies;
 - Check Your identity to prevent money laundering;
 - Undertake credit searches and additional fraud searches.

Extension of Cover

The Period of Insurance will be extended day by day up to a maximum of 60 days after the expiry of the period stated on the Policy Schedule or the end of the Trip in respect of Annual Multi-Trip when the return is necessarily delayed as a direct result of Your ill health or that of Your Travelling Companion or due to failure of Public Transport or of the Vessel You are travelling on, or as a result of You having to divert from Your original passage plan for reasons of safety as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane or medical epidemic provided that Our Emergency Assistance Service has been notified.

If Your Health Changes

If Your health changes after the time of taking out or renewing Your policy, or at the time of making arrangements to travel in the case of an Annual Multi-Trip policy, and before the commencement date of Your Trip. You must tell Us so that We can tell You if the change in health will affect Your insurance and if cover can continue for further Trips You may wish to book.

If You are not sure whether something is relevant You must tell Us anyway.

Policy Excess

Under some sections of the policy claims will be subject to an Excess. This means that You will be responsible for paying the first part of the claim. The amount You have to pay is the Excess.

Single Trip Notes

You must be aged 75 years or under. Age applies at the date of issue of Your policy. The maximum Trip duration is 547 days. The maximum Wintersports Trip duration is 60 days provided the appropriate additional premium has been paid. In the event of early return (including Curtailment) all cover will cease on Your arrival Home.

Annual Multi-Trip Notes

You may take any number of Trips during the Period of Insurance (shown on the Policy Schedule) however certain limitations and restrictions apply as set out below. You must be aged 75 years or under. Age applies at the date of issue of Your policy. Maximum duration any one Trip is 60 days or 90 or 120 days on payment of additional premium. Maximum Wintersports duration included is 21 days in a year. Any Trip solely within the United Kingdom is only covered where You have pre-booked at least one nights accommodation. Each Trip under Annual-Multi Trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

GEOGRAPHICAL AREAS

Area 1 Europe including the United Kingdom, Channel Islands, Isle of Man, continent of Europe west of the Ural Mountains, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and any country with a Mediterranean coastline (excluding Algeria, Israel, Libya and Lebanon).

Area 2 Worldwide - all other countries not defined within Area 1.

RENEWAL OF YOUR POLICY

If You have Annual Multi-Trip cover, We will send You a renewal notice prior to the expiry of the Period of Insurance as shown on Your Policy Schedule. The terms of Your cover and the premium rates may be varied by Us at the renewal date.

We will give You at least 21 days written notice before the renewal date should this happen.

At renewal We will ask You about any changes to Your health or circumstances and check that You still comply with the Health Warranty below as this may affect the cover provided. If You do not comply with these conditions Your insurance may be invalid.

HEALTH WARRANTY

You must comply with the following conditions to have the full protection of Your policy. If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

You will NOT be covered under Section 1 Cancellation and Curtailment Charges, Section 3 Emergency Medical & Other Expenses, Section 4 Rejoining the Boat, Section 5 Crew Replacement, Section 6 Hospital Inconvenience Benefit and Section 9 Personal Accident for any Trip where at the time of taking out this insurance or in the case of Annual Multi-Trip at the time of booking each Trip You:

- are waiting for an operation, hospital consultation (other than regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- have received a terminal prognosis; or
- travel against the advice of a Medical Practitioner or where You would have been if You had sought their advice before beginning Your Trip; or
- know You will need treatment or consultation at any medical facility during Your Trip; or
- are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
- are aware of a Medical Condition for which You have not had a diagnosis; or
- travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

At the time of taking out this insurance You will need to contact the medical screening line in the following circumstances:

If You are travelling outside the United Kingdom You should call the medical screening line (see opposite) if You:

- need to declare a Medical Condition;
- are unsure whether a Medical Conditions needs to be declared or not;
- answer YES to any of the medical screening questions (see opposite).

Additionally, if You have an Annual Multi-Trip policy:

You must call the medical screening line (see opposite) if You are travelling outside the United Kingdom, and at any time:

- You develop a new Medical Condition after Your policy was issued;
- Your existing Medical Condition changes after Your policy was issued.

MEDICAL SCREENING

If You need to telephone the Medical Screening Line, You will be asked simple questions about Your Medical Condition, medication, trip to Your Medical Practitioner, and other related matters.

If, as a result of Your call, We wish to impose special terms, such as an additional premium, this will be advised to You immediately and confirmed in writing.

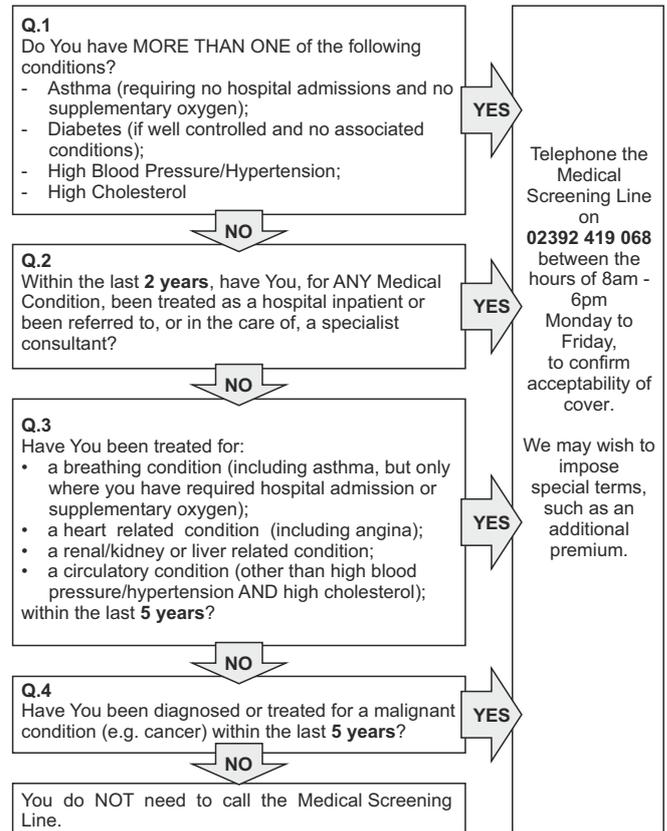
Should You decide not to pay the additional premium all Medical Conditions will not be covered.

Any additional Medical Conditions not declared to Us will not be covered.

You will also be advised of a medical screening reference, which You should keep a record of.

MEDICAL SCREENING QUESTIONS

Important – not applicable if Your Trip is within the United Kingdom.



DEFINITION OF WORDS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear with a capital letter.

Acceptable Activities

Any sport or leisure activity listed on page 13 when participating on an amateur basis.

Accident/Accidental

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical Bodily Injury which results in a loss. In no event shall the contracting of any disease and/or illness (including, but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an Accident. An event that directly or indirectly exacerbates a previously existing physical Bodily Injury shall not be considered an Accident.

Bodily Injury

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

Cancellation Costs

Unused and irrecoverable travel, car hire, excursions and accommodation expenses paid or contracted to be paid by You in respect of Your Trip.

Children/Grandchildren

Persons aged up to 18 years of age at the date of issue of the policy, or under 23 years if still in full time education.

Close Business Associate

A person in the same employment as You, whose absence from work or place of employment for more than one or more complete days at the same time as You, prevents the effective continuation of that business and necessitates the cancellation or curtailment of the Trip as certified by a senior director, business partner or co-director of such company.

Close Relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, Grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, adoptive/foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Consequential Loss

Any other costs that are directly or indirectly caused by the event which led to Your claim unless specifically stated in this policy. For example Your loss of earnings as a result of being hospitalised abroad.

Curtailment Costs

Travel costs necessarily incurred to return You Home before the booked return date and a pro rata amount representing the unused and irrecoverable costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. This pro rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

Where applicable, the Excess is the first amount of the claim for each person, each section and each incident which is payable by You. Excess amounts are shown in the Schedule of Benefits.

Family

Two adult partners and all their dependent Children or Grandchildren. Family members are entitled to travel independently of each other if Annual Multi-Trip cover is taken.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft or sea Vessel (or the crew thereof) in which You are travelling or Your Kidnap.

Home

Your usual place of residence in the United Kingdom.

Kidnap

Your unlawful capture and detention in excess of 24 hours.

Medical Condition

Any disease, illness or injury.

Medical Practitioner

A registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

Pair or Set

Two or more items of Personal Effects which are complementary or used or worn together.

Period of Insurance Single Trip

Section 1 (Cancellation Cover) insurance is effective from the date shown on the Policy Schedule and terminates on commencement of the planned Trip. In respect of all other sections, insurance commences when You leave Your Home or business (whichever is the later) in the United Kingdom to commence the Trip described in the Geographical Limits and shall cease with whichever occurs first of the following:

- The expiry of the policy period shown on the Policy Schedule;
- Your return Home as planned, at the end of the Trip;
- Your first return to the United Kingdom prior to the planned return at the end of the Trip.

For Trips in excess of 12 months duration, one return to the United Kingdom is permitted, during which time this Insurance will be suspended.

Period of Insurance Annual Multi-Trip

Section 1 (Cancellation Cover) insurance is effective from the later of either the date of commencement of the Policy Schedule or the time at which a Trip is booked and terminates with whichever occurs first of the following:

1. The commencement of the Trip; or
2. The expiry of the policy period (being the expiry of 365 days from the date of commencement of the policy).

In respect of all other sections, insurance commences when You leave Your Home or business in the United Kingdom (whichever is the later) to commence the Trip described in the Geographical Limits and shall cease with whichever occurs first of the following:

1. The expiry of the policy period (being the expiry of 365 days from the date of purchase).
2. Your return to Your Home as planned, at the end of the Trip;
3. Your first return to the United Kingdom prior to the planned return at the end of the Trip; or
4. Your period of travel exceeding the period stated on the Policy Schedule. If Your period of travel exceeds or was intended to exceed 60 days (or 90 or 120 days as appropriate) then the entire period of travel, including the first 60 days (or 90 or 120 days as appropriate), will not be covered hereunder.

(Wintersports limited to 21 days per policy per year unless otherwise stated on Your Policy Schedule).

Any Trip that had already begun when You purchased this insurance will not be covered, except where this policy replaces or You renew an existing Annual Multi-trip policy which fell due for renewal during the Trip.

Personal Effects

Luggage and clothing (excluding Sports Equipment, Ski Equipment and Valuables) and other articles which belong to You (or for which You are legally responsible) which are worn, used or carried by You during any Trip.

Personal Money

Bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets and phonecards all held for private purposes.

Policy Schedule

This is Your proof of insurance. It will show details of You, the Period of Insurance and the cover You have opted for.

Public Transport

Any publicly licensed aircraft, train, bus, coach or ferry services on which You are booked to travel.

Redundancy/Redundant

Means You becoming unemployed under the Protection of Employment Act. You must have been given a notice of Redundancy and be receiving payment under the current Redundancy Payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer for at least two years
- any employment which is not on permanent basis
- any employment which is on a short term, fixed contract
- any instance where You had reason to believe at the time of booking Your Trip or purchasing this Insurance that You would be made Redundant.

Scheme Administrators

P J Hayman & Company Limited, Stansted House, Rowlands Castle, PO9 6DX.

Single Item

Any one article, Pair, Set or collection.

Ski Equipment

Skis, ski sticks, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots owned by You.

Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity.

Travelling Companion

Means a person(s) with whom You have booked to travel and without whom Your travel plans would be impossible.

Trip

A holiday or journey, which starts from Your Home or business (whichever is the later) to countries within the Geographical Limits for which the appropriate premium has been paid and ends on return to Your Home or business (whichever is earlier), during the Period of Insurance.

Unattended

Means when You are not in full view of and not in a position to prevent unauthorised interference with Your Personal Effects, baggage or vehicle.

United Kingdom

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

Valuables

Articles made of or containing gold, silver or other precious metals, jewellery, leather goods, animal skins, photographic equipment, electrical and electronic equipment of any kind, video and all audiovisual equipment and their media, telecommunications equipment including mobile phones, telescopes and binoculars, antiques, spectacles and sunglasses.

Vessel

Any waterborne craft that You are travelling on including Your own yacht or chartered yacht.

We/Insurer/Our or Us

UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Wintersports

The following activities are covered if Wintersports cover is shown on Your Policy Schedule and the appropriate premium has been paid

- Skiing, ski boarding, snowboarding, big-foot skiing, cross-country skiing, glacier skiing/walking, ice skating, monoskiing, sledging/tobogganing, sledging/sleigh riding (pulled by horse or reindeer as a passenger) and snow blading
- Off-Piste skiing and snowboarding when You are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines
- Biathlon, husky dog sledding (organised, non-competitive and with an experienced local driver), ice windsurfing, kick sledging, ski biking, ski-dooing, ski run walking, skiing-nordic, snow biking, snow bobbing, snow carting*, snow go karting*, snow mobiling*, snow park/terrain park, snow scooting, snow shoe walking, snow tubing, telemarking, winter walking (using crampons and ice picks only, 3,000 metres).

Note: cover under Section 10 - Personal Liability is excluded for those sports and activities marked with a *

There is no cover for:

- Bobsledding, heli-skiing, luge, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover You for other activities that are not listed. Please contact the Scheme Administrator on **02392 419 009**. An extra premium may need to be paid.

You/Your/Insured

Any person who is included on the Policy Schedule as having paid the appropriate premium. You shall be held to mean that which relates to You.

YOUR INSURANCE COVER

SECTION 1

CANCELLATION AND CURTAILMENT CHARGES

What You Are Covered For:

If Your Trip is cancelled or curtailed due to any one of the reasons listed below and You have to cancel or curtail Your Trip, during the Period of Insurance, the Insurer will indemnify You up to the amount shown in the Schedule of Benefits:

Cancellation

For Cancellation Costs (prior to any occurrence giving rise to a claim under this section) which are not recoverable.

Curtailed

For Curtailment Costs which are foregone and which are not recoverable.

Reasons for Cancellation and Curtailment:

- a) death, Accidental Bodily Injury or illness, or complications arising as a direct result of pregnancy occurring during the Period of Insurance, to You, Your Travelling Companion, a Close Relative or Close Business Associate of Yours or Your Travelling Companion, or the person with whom You have arranged to stay whilst on the Trip;
- b) jury service, witness call or compulsory quarantine of You or Your Travelling Companion;
- c) the withdrawal of Your leave or Your Travelling Companions leave as a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such Cancellation or Curtailment could not reasonably have been expected at the time of applying for insurance;
- d) Redundancy (which qualifies for payment under current United Kingdom Redundancy Payments Act and at the time of booking the Trip there was no reason to believe anyone would be made Redundant) of You or persons with whom You are travelling;
- e) Accident involving Your vehicle (applicable to self drive holidays only) within 7 days prior to the intended date of departure;
- f) Accident involving Your own Vessel within 7 days prior to the intended date of departure;
- g) the Police requesting You or Your Travelling Companion to remain at or return to Your Home or their Home due to serious damage to Your Home or their Home caused by fire, explosion, storm, flood, subsidence, malicious persons or theft;
- h) Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation has advised the public not to travel within 14 days of departure.

What You Are Not Covered For:

In addition to the Exclusions applicable to all sections, the Insurer shall not be responsible for

1. claims arising if You or any person upon whom Your Trip depends:
 - a) are waiting for an operation, hospital consultation (other than regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
 - b) have received a terminal prognosis; or
 - c) travel against the advice of a Medical Practitioner or where You would have been if You had sought their advice before beginning Your Trip; or
 - d) know You will need treatment or consultation at any medical facility during Your Trip;
 - e) are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
 - f) are aware of a Medical Condition for which You have not had a diagnosis; or
 - g) travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider
2. claims arising from an undisclosed Medical Condition(s) that was required to be advised in accordance with the criteria details in the Health Warranty
3. claims arising from a Medical Condition(s) which is specifically advised as excluded in the Health Warranty
4. claims for any costs associated with unused timeshare property, airmiles, supermarket reward scheme or other like promotions
5. claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailment
6. claims arising where You have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas or passports
7. claims for airport departure duty
8. claims arising from Foreign and Commonwealth Office or World Health Organisation advice which were notified at the time of purchasing this Insurance or booking Your Trip in respect of Annual Multi-Trip
9. any losses arising from unlawful or criminal proceedings against You or any person You are travelling with
10. any unused portion of Your original tickets where repatriation has occurred
11. disinclination to travel
12. Your loss of enjoyment of the Trip, however caused
13. death, injury or illness of pets and animals
14. late arrival after check in time. This also extends to delays in connecting flights
15. any losses due to Your personal financial situation other than as described under 1(d).

SPECIAL NOTE: It is a condition of this section that any claim for Cancellation be advised as soon as possible to P J Hayman & Company Ltd and a claim form requested. Curtailment for any reason must be authorised by Our Emergency Assistance Service, following written confirmation from the treating Medical Practitioner if IT IS MEDICALLY NECESSARY THAT YOU CURTAIL YOUR TRIP.

SECTION 2 - CATASTROPHE

What You Are Covered For:

The Insurer will pay You up to the amount shown in the Schedule of Benefits in respect of reasonable additional travel and accommodation expenses necessary to continue Your Trip or, in the event that this is impossible, Your return Home if You are forced to relocate from Your pre-booked accommodation including any waterborne Vessel or craft as a result of:

- a) fire, lightning, explosion, earthquake, storm, tempest, flood, hurricane or medical epidemic or;
- b) the theft or total loss or compulsory quarantine of the owned Vessel or Vessel in which You are sailing where total loss is the actual or constructive total loss of the Vessel or where the repair is likely to exceed six weeks.

What You Are Not Covered For:

In addition to the Exclusions applicable to all sections, the Insurer shall not be responsible for:

1. claims which are not substantiated by a written report from the local or national authority who ordered Your relocation confirming the exact cause or meteorological reports, passage planning information, copies of Your Vessel's logbook and relevant survey reports or other supporting documents demonstrating the Vessels condition
2. any costs or expenses payable by or recoverable from Your tour operator, airline, hotel or other provider of accommodation
3. any air travel costs in excess of a return economy class ticket
4. any costs or expenses if You decide not to remain in Your booked accommodation, although it is considered safe and acceptable to continue staying there.

SECTION 3 - EMERGENCY MEDICAL AND OTHER EXPENSES

What You Are Covered For:

The Insurer will pay You up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of You sustaining Accidental Bodily Injury or illness or Your death:

1. Medical Expenses

- a. cost of medical, surgical or hospital treatment (including emergency dental treatment up to £350 for the immediate relief of pain only) and emergency ambulance or similar costs. The Insurer reserves the right to repatriate when, in the opinion of the Medical Practitioner in attendance and the Insurer's medical advisors, You are fit to travel.
- b. cost of transporting Your body or ashes to the United Kingdom, or the reasonable cost of funeral in the country where death occurs, up to £3,000.
- c. reasonable additional transportation and room only accommodation costs (up to £1,000) incurred by You and any one person travelling with You, as a result of You receiving medical advice from the Medical Practitioner in attendance and the Insurer's medical advisors that Your originally planned return journey to the United Kingdom is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date).

2. Emergency Repatriation

- a. the cost of Your return to the United Kingdom by medically appropriate means where, in the opinion of Our Emergency Assistance Service, such return is medically necessary.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for:

1. the Excess (unless You use a European Health Insurance Card which successfully reduces the amount of the claim by more than Your Excess amount) as shown in the Schedule of Benefits
2. claims arising from any Medical Condition if You:
 - a) are waiting for an operation, hospital consultation (other than regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
 - b) have received a terminal prognosis; or
 - c) travel against the advice of a Medical Practitioner or where You would have been if You had sought their advice before beginning Your Trip; or
 - d) know You will need treatment or consultation at any medical facility during Your Trip;
 - e) are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
 - f) are aware of a Medical Condition for which You have not had a diagnosis; or
 - g) travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider
3. claims arising from an undisclosed Medical Condition(s) that was required to be advised to Us in accordance with the criteria details in the Health Warranty
4. claims arising from a Medical Condition(s) which is specifically advised as excluded in the Health Warranty
5. in-patient or private treatment which has not been notified to and agreed by Us or Our Emergency Assistance Service as soon as possible
6. replenishing supplies of any medication which You know You will need at the time of departure

7. claims arising for treatment or surgery which, in the opinion of the Insurer's medical advisors, is not essential or can reasonably be delayed until Your return to the United Kingdom
8. claims arising from the additional costs of single or private hospital accommodation
9. claims arising from medical treatment of any kind received in the United Kingdom
10. claims arising from medical treatment of any kind not authorised at the time by a recognised registered Medical Practitioner
11. any expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication
12. claims arising from medical treatment of any kind occurring after You have refused the offer of repatriation when, in the opinion of the Insurer's medical advisor, You are fit to travel
13. claims arising in respect of physiotherapy treatment and other associated treatments, except as part of an ongoing treatment program for a serious injury which, in the opinion of the Insurer's medical advisors, cannot reasonably be delayed until Your return Home.

SPECIAL NOTES:

In the event of You dying, being involved in an Accident, being admitted to hospital, or curtailing for medical reasons Our Emergency Assistance Service must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify Our Emergency Assistance Service will prejudice the Insurer and will result in the Insurer's non acceptance of liability of such claims.

If You are travelling to **European Union** countries You should obtain a European Health Insurance Card (EHIC). You can apply either online through <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC> or by telephoning 0300 330 1350. This will entitle You to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the Excess under the medical section will not apply.

When You are travelling to **Australia** and You have to go to hospital, You must register for and make use of the treatment offered under the national Medicare scheme <http://www.humanservices.gov.au>. If You know You need treatment, You can enrol for Medicare at a DHS Service Centre. If You receive treatment before You enrol, Medicare benefits will be back-paid for eligible visitors.

Should You be admitted to hospital then immediate contact must be made with Our Emergency Assistance Service and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided. Wherever possible, give all such information and assistance as the Insurer may require.

It is a condition of Your Policy that You mitigate costs to the Insurer.

SECTION 4 - RE-JOINING THE BOAT

What You Are Covered For:

The Insurer will pay up to the amount shown in the Schedule of Benefits for reasonable additional travelling and accommodation costs arranged by Us for You to re-join Your Vessel or the Vessel in which You were travelling, at a suitable point to continue Your Trip, provided a claim under this section occurs during the Period of Insurance following:-

- a) Your repatriation in accordance with the cover under Section 3 Emergency Medical and Other Expenses or;
- b) Your temporary admission into hospital as an in-patient in accordance with the cover under Section 3 Emergency Medical and Other Expenses.

What You Are Not Covered For:

In addition to the exclusions to all sections the Insurer shall not be responsible for

1. any costs if in the opinion of a Medical Practitioner and Our medical advisors You are unfit to continue the Trip
2. any costs or expenses not notified to and agreed by Us or Our Emergency Assistance Service
3. any air travel costs in excess of a single economy class ticket.

SECTION 5 - CREW REPLACEMENT/VESSEL REPATRIATION

What You Are Covered For:

The Insurer will pay You up to the amount shown in the Schedule of Benefits for reasonable additional travelling and accommodation costs arranged by Us if:

- a) following Your repatriation Your own Vessel is left outside the country of normal mooring for You and any authorised skipper and crew to collect the Vessel or;
- b) essential crew on Your Vessel are unable to sail due to death, Accidental Bodily Injury or illness.

What You Are Not Covered For:

In addition to the exclusions to all sections the Insurer shall not be responsible for:

1. any costs or expenses not notified to and agreed by Us or Our Emergency Assistance Service
2. any air travel costs in excess of a single economy class ticket
3. any payment to crew for their services.

SECTION 6 - HOSPITAL INCONVENIENCE BENEFIT

This is separate from Section 3 Emergency Medical and Other Expenses

What You Are Covered For:

The Insurer will pay You the amount shown in the Schedule of Benefits for each and every completed period of 24 hours for which You are an in-patient in a hospital outside the United Kingdom, as a direct result of You sustaining Accidental Bodily Injury or illness which is covered under Section 3.

What You Are Not Covered For:

In addition to the Exclusions applicable to all sections, the Insurer shall not be responsible for:

1. any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital
2. hospitalisation relating to any form of treatment or surgery which in the opinion of Our 24 hour Medical Emergency Assistance services or Us (based on the information provided by the Medical Practitioner in attendance) can be reasonably delayed until Your return Home
3. any treatment or services provided by a convalescent or nursing home or any rehabilitation centre
4. hospitalisation as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication
5. any additional period of hospitalisation following Your decision not to be repatriated after the date when in the opinion of Our 24 hour Medical Emergency Assistance service it is safe to do so.

SECTION 7 - TRAVEL DELAY AND HOLIDAY ABANDONMENT

What You Are Covered For:

In the event of a delay of Your booked first outward flight, rail or sea Trip from the United Kingdom or booked final inbound flight, rail or sea Trip to the United Kingdom due to:

- (a) strike, or
- (b) industrial action, or
- (c) adverse weather conditions, or
- (d) mechanical breakdown of, or a technical fault occurring in the scheduled Public Transport on which You are booked to travel;

the Insurer will pay You as follows:

1. Travel Delay

The amount shown in the Schedule of Benefits for the first period of delay and an additional amount for each full period of delay thereafter, up to the maximum amount shown in the Schedule of Benefits, providing always that You obtain from the carrier a written statement confirming the length and exact nature of the delay.

2. Holiday Abandonment

If the holiday or journey is necessarily cancelled following a delay of not less than 24 hours beyond the scheduled departure time on Your first booked outward flight, rail or sea Trip from the United Kingdom (and written confirmation obtained from the carrier), the Insurer will pay You up to the amount shown in the Schedule of Benefits for unused and irrecoverable travel and accommodation expenses paid or contracted to be paid by You in respect of Your own Trip (prior to any occurrence giving rise to a claim under this section). No claim shall be made under both Travel Delay and Holiday Abandonment.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for:

1. claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased or booking each Trip in respect of Annual Multi-Trip policies
2. Your failure to check in at the airport, railway station or port in accordance with the travel itinerary supplied to You
3. Any losses if You fail to obtain written confirmation from the airline or shipping or rail or coach line or their agents showing the period and reasons for a cancellation or delay
4. Any losses arising from a delay ordered by any government, the Civil Aviation Authority or official government body.

SECTION 8 - MISSED DEPARTURE/CONNECTION

What You Are Covered For:

The Insurer will pay You up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation (room only) necessarily incurred to reach Your overseas destination or to reach Your Home due to:

- a) Public Transport services failing to get You to Your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown; or
- b) the private motor vehicle in which You were travelling suffering from a mechanical breakdown or failure; or
- c) the private motor vehicle in which You were travelling being directly involved in a road traffic Accident, which resulted in mechanical breakdown or failure; or

- d) the Vessel You are travelling on having to divert from the original passage plan due to adverse weather conditions, mechanical breakdown or fire;
- e) the outward or inward flight being delayed, to include Your missing a connecting flight.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for

1. expenses (such as food or drink) that You would have incurred during the normal course of Your Trip
2. claims arising as a result of You not having taken reasonable steps to complete the journey to the departure point on time
3. claims arising from the failure of Public Transport services caused by strike, riot or civil commotion existing or being publicly announced prior to the date You purchased this policy or at the time of booking the Trip
4. claims arising from the vehicle or Vessel not having been properly serviced and maintained, in the event of mechanical breakdown
5. claims arising from mechanical breakdown that are not substantiated by a written report from a rescue service, garage or boat yard.

SECTION 9 - PERSONAL ACCIDENT

This is separate from Medical Expenses Cover

Special Definitions (*which are shown in italics*)

Loss of limb

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

Loss of sight

- means total and irrecoverable loss of sight which shall be considered as having occurred:
 - a) in both eyes if Your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
 - b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent Total Disablement

- means a physical or mental impairment that has a substantial and long-term adverse effect on Your ability to carry out any form of employment and at least three of the following normal day to day activities:
 - Dressing and undressing.
 - Personal hygiene.
 - Getting up and down a flight of stairs.
 - Getting in and out of a bed or chair.
 - General household duties including cleaning, ironing or shopping.

We will consider that You are unable to perform an activity when the following applies:

- You are unable to perform the activity even with the use of equipment; and;
- You always need the help of another person to perform the activity.

What You Are Covered For:

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

What You Are Not Covered For:

In addition to the Exclusions applicable to all sections, the Insurer shall not be responsible for:

1. Claims arising directly or indirectly as a result of Your failure to comply with the Health Warranty.

Special Conditions:

1. Our Medical Practitioner may examine You as often as We deem necessary in the event of a claim.
2. Under *Permanent Total Disablement*, You need to be in receipt of the applicable disability benefit from Your local government body.
3. Under *Permanent Total Disablement*, You need to be certified by Our Medical Practitioner that there is no likelihood of an improvement in Your condition.

Provisions

1. Benefit is not payable to You:
 - a) Under more than one item shown in the Schedule of Benefits under this section. Please note that different payment amounts relate to different age groupings. Full details are confirmed within the Schedule of Benefits.
 - b) Under *permanent total disablement* until 24 continuous calendar months after the date You sustain Bodily Injury
 - c) Under *permanent total disablement* if You are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit will be paid into the deceased's estate.

SECTION 10 - PERSONAL LIABILITY

What You Are Covered For:

The Insurer will pay You up to the amount shown in the Schedule of Benefits for Your legal liability for Accidental injury to third parties and/or Accidental damage to their property. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under the laws of the United Kingdom.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for:

1. the Excess as shown in the Schedule of Cover
2. claims arising directly or indirectly from, happening through or in consequence of:
 - i. employer's liability, contractual liability, or liability to a member of Your Family, Your Travelling Companion's family or to Your Travelling Companion;
 - ii. animals belonging to You, or in Your care, custody or control;
 - iii. wilful, malicious or unlawful acts or the use of firearms or weapons of any kind;
 - iv. the pursuit of trade, business or profession;
 - v. ownership or occupation of land or buildings; or
 - vi. the influence of intoxicating liquor or drugs;
3. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or Vessel, or any mechanically propelled conveyance
4. claims for legal fees and costs resulting from any criminal proceedings
5. claims arising in respect of any wilful or criminal act or assault.

SPECIAL NOTE:

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by You without the written consent of the Insurer, who shall be entitled, if they so desire, to take over and conduct, in Your name, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The Insurer shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and You shall, wherever possible, give all such information and assistance as the Insurer may require.

SECTION 11 - LEGAL EXPENSES

What You Are Covered For:

The Insurer will pay You up to the amount as shown in the Schedule of Benefits, for legal costs incurred by You in pursuit of legal proceedings against third parties (excluding any member of Your Family or Travelling Companion) for any compensation owed to You arising directly from Your physical Bodily Injury or death during Your Trip.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for

1. claims arising for any legal expenses incurred without prior authorisation by the Insurer
2. claims arising where the Insurer considers Your prospects of success in achieving a reasonable benefit to be insufficient
3. claims arising pursuant to a contingent fee agreement between You and Your counsel
4. claims arising for travel and accommodation expenses in pursuit of a legal action
5. claims arising from You pursuing legal proceedings as part of and/or on behalf of a group or organisation
6. claims incurred for any legal costs pursuant to a legal action against UK General Insurance Limited, Crispin Speers and Partners, P J Hayman & Company Limited, Pantaenius UK Ltd, any carrier, airline, travel agent or tour operator
7. any claim for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence
8. any claim for travel and accommodation expenses which You have incurred whilst pursuing legal action.

SECTION 12 - PERSONAL EFFECTS & BAGGAGE

What You Are Covered For:

Lost, Stolen or Damaged

The Insurer will pay You up to the amount as shown in the Schedule of Benefits, for the value of Personal Effects and Valuables taken or purchased on the Trip by You which are accidentally lost, stolen or damaged.

Travel Documents

The Insurer will reimburse You up to the maximum as shown in the Schedule of Benefits for the reasonable expenses You incur whilst obtaining replacement Travel Documents (passport, green card, travel tickets, visas, accommodation vouchers and petrol coupons) held by You which are lost or stolen.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation calculated as follows:

Up to one year old	85% of purchase price
Up to two years old	70% of purchase price
Up to three years old	50% of purchase price
Up to four years old	25% of purchase price
Up to five years old	10% of purchase price
Over five years old	nil

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for

1. the Excess as shown in the Schedule of Cover
2. wear, tear and depreciation of the article(s) as shown above
3. claims arising from breakage of Fragile Articles unless caused by fire or an incident involving the vehicle in which You are being carried
4. claims arising from damage caused by leakage of powder or liquid carried within Personal Effects or baggage
5. claims arising for Cash (see Section 14), cheques, travellers cheques, stamps and contact lenses
6. claims arising from theft which is not reported to any appropriate Police authority within 24 hours of discovery and an official written report obtained which includes the crime reference number
7. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required
8. claims arising for breakage of Sports Equipment whilst in use (unless Ski Equipment and appropriate Wintersports cover has been effected)
9. claims arising from delay, detention, seizure or confiscation by Customs or other officials
10. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading
11. claims arising for loss or damage of dentures or bridgework, artificial limbs or hearing aids of any kind
12. claims arising from property left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property
13. claims arising for loss, theft or damage of items from an Unattended motor vehicle, unless taken from a locked enclosed boot or concealed by the parcel shelf or luggage cover in the fixed position in a hatchback or estate vehicle between 8am and 8pm local time and there is evidence of forced entry which is confirmed by an official written Police report
14. claims arising for loss or damage to items carried on a vehicle roof rack
15. claims arising for loss, theft or damage to Valuables which at the time of such loss, theft or damage were located in checked-in luggage or an Unattended motor vehicle
16. more than £50 per Single Item, up to a maximum of £150 in total for any one claim, if You are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.

SECTION 13 - DELAYED BAGGAGE

What You Are Covered For:

The Insurer will reimburse You for the cost of purchase of essential items, up to the amount shown in the Schedule of Benefits should Your Personal Effects be delayed or lost in transit on the outward journey for more than 12 hours. Payment made under this heading will be set against the amount of claim arising if the baggage is permanently lost. You must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for

1. any claim if You cannot supply written confirmation from the carrier stating the length or delay
2. any claim if You cannot supply receipts for the essential items purchased

SECTION 14 - PERSONAL MONEY

What You Are Covered For:

The Insurer will pay You up to the amount as shown in the Schedule of Benefits in respect of Your Cash or travellers cheques (unless the issuer provides replacement service) carried on Your person (a reduced limit applies as shown in the Schedule of Benefits for Children under 18) unless placed in a locked safety deposit box or similar locked, fixed receptacle. Cover for Cash is limited to the Cash limit as shown in the Schedule of Benefits.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for:

1. the Excess as shown in the Schedule of Benefits
2. claims arising from theft which is not reported to any appropriate Police authority within 24 hours of discovery and an official written report obtained which includes the crime reference number
3. claims for loss which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in common carriers and hotels, any loss not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained)
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials
5. claims arising from shortages due to error, omission or depreciation in value
6. claims arising for loss or theft of Cash which at the time of such loss or theft was located in checked-in luggage or an Unattended motor vehicle
7. any loss of travellers cheques or cheques not immediately reported to the local bank or agent of the supplier in accordance with their instructions
8. any loss resulting from the loss or theft of credit cards.

SECTION 15 – HIJACK

What You Are Covered For:

The Insurer will pay You the amount shown in the Schedule of Benefits for each and every completed period of 24 hours in the event of Hijack of the aircraft or Vessel on which You are travelling or Your Kidnap.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for

1. claims not substantiated by a written report from the appropriate authorities confirming the length and exact nature of the incident
2. any claims arising out of any act(s) by You which would be considered as an offence by a court in the United Kingdom if committed in the United Kingdom
3. any claim where Your detention, internment or Hijack has not been reported or investigated by the Police or local authority.

WINTERSPORTS COVER

For Single Trip policies, this section is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.

For Annual Multi Trip, please refer to the 'Annual Multi-Trip Notes' on page 4.

You are required at all times to wear the appropriate safety equipment for that activity (for example, protective clothing and/or suitable head protection).

Please note that a General Exclusion of cover existing under Your policy with Us for claims arising directly or indirectly from Your "wilful exposure to a peril". This means that We will not pay Your claim if You do not meet this policy condition.

SECTION 16 - SKI EQUIPMENT

What You Are Covered For:

The Insurer will pay You in respect of loss or breakage of Ski Equipment up to the amount shown in the Schedule of Benefits for owned Ski Equipment taken with You or purchased on Your Trip and hired Ski Equipment. In the case of owned Ski Equipment, each claim is subject to a maximum payment for any Single Item shown in the Schedule of Benefits.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for

1. the Excess as shown in the Schedule of Cover
2. claims arising from theft which is not reported to any appropriate Police authority within 24 hours of discovery and an official written report obtained
3. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such a carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials
5. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading
6. claims arising for Ski Equipment left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property
7. claims arising for loss, theft or damage of items from an Unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of damage or forced entry which is confirmed by a written Police report
8. breakage of Ski Equipment over 5 years old.

SPECIAL NOTE:

The Insurer's liability for Ski Equipment shall be further limited as follows:

Up to one year	85% of purchase price
Up to two years old	70% of purchase price
Up to three years old	50% of purchase price
Up to four years old	25% of purchase price
Up to five years old	10% of purchase price
Over five years old	nil

SECTION 17 - SKI HIRE

What You Are Covered For:

The Insurer will pay You up to the amount shown in the Schedule of Benefits for each 24 hour period for the cost of necessary hire of Ski Equipment following:

- a. loss or breakage of Your Ski Equipment during Your stay at the ski resort; or
- b. the misdirection or delay in transit of Your Ski Equipment for at least 12 hours from Your time of arrival at Your destination.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for:

1. claims arising for theft which is not reported to any appropriate Police authority within 24 hours of discovery and an official written report obtained
2. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required
3. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading
4. claims arising for property left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property
5. claims arising for loss, theft or damage of items from an Unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a written Police report
6. claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION 18 - SKI PACK

What You Are Covered For:

The Insurer will pay You up to the amount as shown in the Schedule of Benefits, for the proportionate value of any ski pass, ski hire or tuition fee necessarily unused due to the following:

- a. Your Accident or Illness.
- b. loss or theft of Your ski pass.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for:

1. claims arising for loss or theft which is not reported to any appropriate Police authority within 24 hours of discovery and an official written report obtained
2. claims arising for property left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property
3. claims arising for loss or theft from an Unattended motor vehicle
4. claims arising from a Medical Condition which is not substantiated by a report from the treating Medical Practitioner confirming Your inability to ski.

SECTION 19 - PISTE CLOSURE

What You Are Covered For:

In the event that, due to lack of snow fall or adverse weather in the pre-booked Wintersports resort between the months of December to March in the Northern hemisphere and between the months of April and July in the Southern hemisphere and no alternative being available, You are not allowed to ski for a period in excess of 24 hours, the Insurer will pay the benefit as shown in the Schedule of Benefits for each full 24 hour period in which You are unable to ski, up to the maximum as shown in the Schedule of Benefits.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for

1. claims arising which are not substantiated by a written report from the resort management
2. claims arising due to lack of snow fall in a Wintersports resort which does not possess skiing facilities above 1,000 metres
3. claims arising from lack of snow or avalanche conditions known to You or which were public knowledge at the time the Trip was booked or when You purchased this insurance.

SECTION 20 - DELAY DUE TO AVALANCHE

What You Are Covered For:

The Insurer will pay You up to the amount as shown in the Schedule of Benefits for additional travel and accommodation expenses in the event that Your outward or return journey is delayed for at least 12 hours beyond the scheduled departure time as a direct result of an avalanche or severe weather conditions.

What You Are Not Covered For:

In addition to the exclusions applicable to all sections, the Insurer shall not be responsible for

1. the Excess as shown in the Schedule of Benefits
2. claims arising which are not substantiated by a report from the resort management
3. claims arising from lack of snow or avalanche conditions known to You or public knowledge at the time the Trip was booked or when You purchased this insurance
4. expenses (such as food or drink) that You would have incurred during the normal course of Your Trip
5. any circumstances where transport costs, compensation or alternative skiing facilities are offered to You

EXCLUSIONS APPLICABLE TO ALL SECTIONS ON THE INSURANCE

These exclusions apply in addition to the exclusions that appear in each section of the policy.

The Insurer shall not be responsible for claims arising:

1. for any claims in any way caused or contributed to by:
 - a. the failure of; or
 - b. the fear of the failure of; or
 - c. the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under Sections 3, 4, 5, 6 and 9);
2. i) any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense), caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion; or
ii) any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority; or
iii) seizure or illegal occupation; or
iv) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
v) discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
vi) chemical or biological release or exposure of any kind; or
vii) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
viii) threat or hoax, in the absence of physical damage due to an act of Terrorism; or
ix) any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism;
3. any direct or indirect consequence of:
 - a. irradiation, or contamination by nuclear material; or
 - b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - c. any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
4. from You engaging in any illegal or criminal act;
5. from any Consequential Loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this Insurance (except as provided in Section 12 relating to loss of Travel Documents);
6. directly or indirectly out of Your financial incapacity, except in the circumstance of Redundancy, which qualifies for payment under the Redundancy Payments Act;
7. which, but for the existence of this Insurance, would be covered under any other insurance policy(ies), including any amounts recovered by You from Private Health Insurance, European Health Insurance Card payments, any Reciprocal Health Agreements, Airlines, Hotels, Home Contents Insurance or any other recovery available to You, except in respect of any Excess beyond which would have been covered under such other insurance or facility had this Insurance not been effected;

8. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation;
9. from any Activity which is not listed or any listed Activity restrictions which are not complied with within the Activities section in this document.;
10. from Your suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life), sexually transmitted disease or the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating Medical Practitioner;
11. from You being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which You are travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon;
12. from Your wilful exposure to a peril. You must exercise reasonable care to prevent illness, injury or loss or damage to Your property as if uninsured;
13. directly or indirectly from You being engaged in any manual employment (other than ground level, no machinery) after the commencement of the Trip;
14. which have not been proven and the amount thereof substantiated
15. from You travelling against the advice of a Medical Practitioner
16. directly or indirectly from any non disclosed Medical Condition which You should declare to and have accepted by Us as per the Health Conditions
17. from You drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of Your faculties and/or judgement resulting in a claim. We do not expect You to avoid alcohol on Your Trip but We will not cover any claim arising because You have drunk so much alcohol that Your judgement is seriously affected and You need to make a claim as a result
18. from Your abuse or prior abuse of solvents
19. Any claim arising from the unauthorised use of a swimming pool outside the specified times of opening
20. Any claim arising from You climbing on top of, or jumping from a vehicle; or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless Your life is in danger or You are attempting to save human life
21. any claim arising from You jumping or diving from piers, walls or rocks (including tombstoning and shorediving unless Your life is in danger or You are attempting to save human life
22. Any claim where You are not wearing a helmet whilst on a motorcycle
23. Any claim where You are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available
24. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The granting of cover and payment of claims under this Insurance is dependent on the following:

1. That You are permanently resident in the United Kingdom and registered with a Medical Practitioner.
2. That You immediately notify Us in the event of any occurrence likely to give rise to a claim under this Insurance in accordance with the instructions contained in this Insurance.
3. That You provide at Your expense all certificates, receipts, information and evidence required by Us or Our appointed representatives.
4. That no person will admit liability or make any offer or promise of payment without Our prior written consent.
5. That You acknowledge that We may at Our own expenses take proceedings in Your name to recover compensation from a third party in respect of any cover provided by this Insurance, and that any amount recovered shall belong to Us.
6. That in the event of Your death, We shall have the right to have a post mortem carried out at Our expense.
7. That You will take all reasonable and proper care to safeguard against Accident or illness or loss of or damage to Your property, as if this Insurance was not in force. Failure to do so will prejudice Your position under this Insurance.

8. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee period.
9. In the event that You recover, by any means, damages from any third party in respect of Personal Accident in the circumstances defined in Section 9, all benefits paid to You under Section 9 shall be repaid to the Insurer.
10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this Policy, all benefits there under shall be forfeited as well as all premiums paid.
11. In the event that You experience a problem with the Policy or the claims process, please refer to the Complaints Procedure below.
12. On all applicable occasions You must mitigate costs to the Insurer.

COMPLAINTS PROCEDURE

We aim to provide the highest standard of service to every customer. If Our service does not meet Your expectations, We want to hear about it so We can try to put things right. All complaints We receive are taken seriously. The following will help Us understand Your concerns and give a fair response.

Complaints regarding the sale of the policy or claim:

Please contact the Scheme Administrators as follows:

The Customer Service Manager

P J Hayman & Company Limited

Stansted House, Rowlands Castle PO9 6DX

Telephone: **02392 419 095**

E-mail: customerservices@pjhayman.com

If Your complaint about the sale of Your policy or claim cannot be resolved by the end of the third working day, the Scheme Administrator will pass it to:

Customer Relations Department

UK General Insurance Limited

Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Telephone: **0345 218 2685**

Email: customerrelations@ukgeneral.co.uk

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote Scheme Reference: **05891C**

If it is impossible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London E14 9SR

Their telephone advice line is **0300 123 9123** (freephone number for mobile users)

or **0800 023 4567** (freephone number for a landline).

Email: complaint.info@financial-ombudsman.org.uk

Please note that the Ombudsman will not consider Your case until You have followed the internal complaints procedure as outlined above. Please quote Your scheme number and/or Your claim number in all Your correspondence to all parties involved with this procedure. This procedure is intended to provide You with a prompt and practical service with any complaint that You may have, and does not affect Your legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We are unable to meet Our obligations under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at; Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: **0800 678 1100** or **020 7741 4100**

MAKING A CLAIM

To make a claim other than any claim for medical emergencies or Curtailment Costs please contact:

Travel Insurance Claims Department

P J Hayman & Company Limited

Stansted House, Rowlands Castle PO9 6DX

Telephone: **02392 419 020** Monday to Friday 9am-5pm, closed Bank Holidays

Email: claims@pjhayman.com

The notification must be made within 31 days or as soon as possible thereafter following any Bodily Injury, illness, incident, event, Redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

You must inform Us if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay.

You or anyone acting on Your behalf must not negotiate, admit or repudiate any claim without Our written consent.

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

You must retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a claim for the full value of the property if it is subsequently recovered or there is any salvage then it will become Our property. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

The emergency assistance provided for You by this insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, Accident or hospitalisation which requires:

Inpatient treatment, anywhere in the world You must contact:

Global Response

Tel: **+44 (0) 113 3180 197**

Fax: **+44 (0) 113 3180 198**

Email: operations@global-response.co.uk

Outpatient treatment, in North America and the United Kingdom You must contact:

Global Response

Tel: **+44 (0) 113 3180 197**

Fax: **+44 (0) 113 3180 198**

Email: operations@global-response.co.uk

Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, You must contact:

Healthwatch S.A.

Tel: **+44 (0) 113 3180 124**

Fax: **+44 (0) 113 3180 125**

Email: newcase@healthwatch.gr

Global Response or Healthwatch S.A. may be able to guarantee costs on Your behalf. When contacting Global Response or Healthwatch S.A. please state that Your insurance is provided by U K General Insurance Ltd and quote Your Scheme Name and Scheme Reference: **05891C**

Note: You must retain receipts for medical and additional costs incurred and You are responsible for any policy Excess which should be paid by You at the time of treatment.

Inpatient Treatment Abroad

If You go into hospital You must contact Global Response immediately. If You do not, this could mean that We will not provide cover or We will reduce the amount We pay for medical expenses.

Outpatient Treatment Abroad

If You require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. If the emergency assistance is being provided by Healthwatch S.A. please ensure the treating doctor or clinic is aware of the following instructions.

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have Your invoices paid quickly, please send Your invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (medical report, cost breakdown) by email to: newcase@healthwatch.gr

You must include Your bank account details, IBAN no's and/or swift code for payment to be processed electronically.

Outpatient Department Telephone: **00 30 2310 256454**

Outpatient Department Fax: **00 30 2310 256455**

or **00 30 2310 254160**

Email: newcase@healthwatch.gr

Returning Home Early

If You have to return to the United Kingdom under Section 3 (Emergency Medical and Other Expenses) the relevant 24 hour emergency service must authorise this. If they do not, this could mean that We will not provide cover or We may reduce the amount We pay for Your return to the United Kingdom. We reserve the right to repatriate You should Our medical advisors consider You fit to travel.

ACTIVITIES

Your policy covers a number of Acceptable Activities accepted at no extra charge. These are listed below in **Activity Pack 1**. Those activities listed in **Winter Sports and Activity Packs 2 – 4** may be covered upon payment of an additional premium.

If You intend to undertake any activity not shown that may be considered hazardous, or if You require confirmation of whether Your activity is insured, please contact the Scheme Administrators on **02392 419 009**.

Note: cover under Section 10 - Personal Liability is excluded for those sports and activities marked with a *

Activity Pack 1 – covered as standard

Abseiling (within organisers guidelines), aerobics, airboarding, archaeological digging, archery, assault course, athletics,

Badminton, banana boat rides, baseball, basketball, battle re-enactment, beach games,

billiards/snooker/pool, body/ boogie boarding, bowls, breathing observation bubble, bungee jump/swoop (single jump),

Camel riding*, canoeing (Grades 1-3, life jacket and helmet must be worn), clay pigeon shooting*, climbing wall, cricket, croquet, cross country running, curling, cycling (leisure only, no racing),

Deep sea fishing, dinghy sailing (territorial waters only)*, dry slope skiing, dune/wadi buggying/bashing*,

Elephant riding/trekking*,

Falconry, fell walking/running (up to 3,000m), fencing, fishing, fives, flotilla sailing (organised by a bona fide tour operator), flying (as a fare paying passenger in a fully licensed passenger carrying aircraft), flying fox (within organisers guidelines), football (not main purpose of Trip),

Glass bottom boats*, go-karting* (within organisers' guidelines), golf, gymnastics,

Handball, heptathlon, hiking (up to 3,000m), hitchhiking/jailbreak (organised groups of adults), hobie catting (if qualified and within territorial waters)*, hockey, horse riding (no competitions, rodeo, polo, hunting or jumping – riding hat must be worn), hot air ballooning (organised pleasure rides only, not piloting, licensed operator only), hovercraft driving/passenger*, hurling, hydro zorbing,

Indoor climbing, in-line skating/blade skating/roller blading (wearing pads and helmets), indoor skating/skateboarding (wearing pads and helmets),

Javelin throwing, jet boating* (no racing), jet skiing* (no racing or competitions), jogging, jousting (reenactment only),

Karting* (no competitions), kayaking (Grades 1-3, life jacket and helmet must be worn), korfbal,

Marathon running (one day event), motorcycling* up to 125cc on public roads (no racing - safety helmet to be worn and must possess a licence allowing You to ride an equivalent motorcycle in the United Kingdom), mountain biking, mud buggying,

Netball,

Octopush, orienteering (up to 3,000m),

Paintballing* (with eye protection), parachuting (single jump, tandem only), parasailing/parasailing (over water), passenger sledge, pedalos, polo, pony trekking (riding hat must be worn), pool/billiards/snooker, power boating* (no racing or competitions),

Racket ball, rafting (Grades 1-3, life jacket and helmet must be worn), rambling (up to 3,000m), refereeing, RIB boat tours (no racing, non-competitive)*, ringos, river tubing (organised activity), roller skating and blading (wearing pads and helmets), rounders, rowing (no racing), rugby, running (non competitive),

Safari (organised by a bona fide tour operator), safari trekking (organised by a bona fide tour operator), sailing/yachting* (inside or outside territorial waters), sailing/yachting including racing* (inside territorial waters), sail boarding/windsurfing, sand boarding, sand dune surfing/skiing, sand yachting*, scuba diving (as defined below), sea canoeing/kayaking (within sight of land), shinty, shooting/small bore target shooting* (within organisers guidelines), skate boarding (wearing pads and helmets), sky jumping (from sky tower in New Zealand only), snooker/pool/billiards, snorkelling, soccer (not main purpose of Trip), softball, spear fishing (without tanks), speed sailing*, squash, street hockey (wearing pads and helmets), students working as counsellors or university exchanges (non manual work), surfing, swimming, swimming with dolphins, swimming/bathing with elephants, swimming with killer whales/orcas, Sydney harbour bridge tour,

Table tennis, tall ship crewing (no racing)*, ten pin bowling, tennis, trampolining, tree canopy walking (organised activity), trekking (up to 3,000m), tug of war,

Volleyball,

Wakeboarding, walking (up to 3,000m), war games* (with eye protection), water polo, water skiing, water ski jumping, whale watching, white water rafting (Grades 1–3, life jacket and helmet must be worn), wicker basket tobogganing, windsurfing/sailboarding, wind tunnel flying (wearing pads and helmets), work – non manual (clerical and administrative duties), work – light manual (au pair, bar and restaurant, fruit picking and retail work – no machinery), work – charity (under 9m and no use of machinery),

Yachting* (inside or outside territorial waters), yachting including racing* (inside territorial waters), yoga,

Zap cats, zip lining/trekking (safety harness fixed to rope must be worn), zorbing.

Activity Pack 2 – additional premium applies

Biathlon, blokarting*, bungee jumping/swoop (within organisers guidelines - multiple jumps), dune sliding, gorilla trekking (organised by a bona fide tour operator), ice go karting* (within organiser guidelines), lacrosse, minjin swinging, mountain biking (excluding down hill and extreme cycling), mountain boarding, roller hockey, sailing/yachting (racing outside territorial waters)*, street luge (wearing appropriate safety equipment and clothing)*, triathlon, tubing, weightlifting (amateur).

Activity Pack 3 – additional premium applies

Cycling (racing), elephant polo, grass/land skiing, high diving, judo (no competitions), karate (no competitions), ostrich riding/racing, sailing/yachting (round the world racing, single leg), river buggying, river tubing, via ferrata

Activity Pack 4 – additional premium applies

Gliding (under instruction)*, kite boarding, kite buggying, microlighting*, paragliding, paramotoring, parapenting/paraponting, parasailing/parascending (over land), potholing/caving (using appropriate safety equipment and clothing), quad biking (accompanied by a qualified instructor/leader), sailing/yachting (round the world racing, full Trip),

Scuba Diving

You are covered for Scuba Diving down to 40 metres if qualified and not diving alone, or down to 18 metres if not qualified however You must be accompanied by a qualified instructor. If qualified, You must comply with the guidelines of the relevant diving or training agency or organisation outlined below:

BSAC Ocean Diver 20 metres

BSAC Sports Diver 35 metres

PADI Open Water 18 metres

PADI Divemaster 40 metres

PADI Deep Diver Speciality 40 metres

You will not be covered under Sections 1, 3, 6 and 9 of this policy if You travel by air within 24 hours after participating in Scuba Diving.

Winter Sports

- Annual Multi-Trip - cover is automatically included without extra charge for a maximum 21 days.
- Single Trip - additional Winter Sports premium must be paid and shown on Your Policy Schedule.

Please refer to page 6 for the definition of Wintersports activities which are covered.