



Euro Plus

Personal Travel & Motor Breakdown Insurance

Cover is only available if you are a resident of the UK, the Channel Islands or the Isle of Man.

This policy does not cover claims relating to existing medical conditions.

Summary of Cover – Personal Travel

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

Section & Cover	Limit per person (up to)	Excess-deducted from each claim event**
1* Cancellation or curtailment charges	£2,000	£50 (£25 claims under £100)
2* Emergency medical and associated expenses	£5 million	£75
- In-patient benefit	£1,500 (£50 per day)	Nil
- Transport and accommodation within your home country	£3,500	£75
3 Loss of passport	£500	Nil
4 Delayed personal possessions	£100	Nil
5* Personal possessions	£1,500	£50
6 Personal money	£500	£50
7 Personal accident	£20,000	Nil
8 Missed departure or missed connection	£500	Nil
9 Delayed departure or Abandonment	£150 (£30 each full 12 hours) £2,000 (after 12 hours)	Nil £50
10 Personal liability	£1 million	£50
11 Legal expenses	£25,000	Nil
12* Winter sports cover		
Ski pack	£300	Nil
Ski equipment	£500	£50
Piste closure	£20 per day max £200	Nil

* These sections are optional - details of the cover you have chosen is shown on your policy schedule.

**The standard event excess will be reduced to Nil if the excess waiver premium has been paid - details of the cover you have chosen is shown on your policy schedule.

Note: Some sections of cover also have extra sub-limits. For example, Section 5 – Personal possessions has a limit for valuables, for a single article, pair or set and for tobacco, alcohol, fragrances and perfumes.

Summary of Cover – Motor Breakdown

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

Section & Cover	Limit per vehicle (up to) (unless otherwise shown)
1 Cover before you leave	£300 – breakdown assistance £1,000 (£100 per day) - replacement vehicle
2 Emergency roadside repairs and getting your vehicle to a garage	£300
3 Getting you home or helping you continue your journey	£1,000 (£100 per day) - replacement vehicle £400 (£40 per day) - extra accommodation
4 Spare parts delivered for essential repairs	£1,000
5 Damage to the vehicle after theft or attempted theft	£175
6 Getting the insured vehicle back	Storage cost UK market value - returning the insured vehicle
7 Collecting the insured vehicle from Continental Europe	Unlimited
8 If there is no qualified driver available for the insured vehicle	Unlimited - vehicle storage Unlimited - transporting home £400 (£40 per day) - extra accommodation
9 Loss or damage to your tent	£400 (£100 per person)
10 Customs duty cover	£2,000
11 Guarantee of Spanish bail deposits	£1,000
12 Legal advice and expenses	£25,000 (per person)

Note: When the motoring breakdown service has provided a replacement vehicle, you will be expected to leave a cash or credit card deposit and produce a clean driving licence. Please make yourself aware of relevant driving regulations abroad.

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Please read this policy and carry it with you during your trip

Important Information

Thank you for taking out Euro Plus with us.

This document contains full details of both insurance policies. Please refer to the policy schedule which will confirm the cover you have purchased.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered, details of the vehicle (if appropriate), together with any special terms or conditions that may apply.

It is very important that you read the whole of this policy before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim.

If you have any queries, please contact the issuing agent or P J Hayman & Company Limited on: 0845 230 3526 (or 0845 230 0631 if a Direct Client).

Before you travel

Please read the whole of this policy and make sure you understand exactly what is and is not covered. It is important because it contains information on how we will deal with your claim.

The motor breakdown element of this policy is an assistance only service. Please contact your motor insurance company to check the level of cover provided when you are abroad and whether a Green Card is required. When the motoring breakdown service has provided a replacement vehicle, you will be expected to leave a cash or credit card deposit and produce a clean driving licence. Please make yourself aware of relevant driving regulations abroad.

Insurer

Euro Plus is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited.

How your policy works

Your policy and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance.

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

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

Telling us about relevant facts

At the time of taking out this insurance you must tell us about anything that may affect your cover, for example:

- the health of a close relative who is not travelling with you, but whose health may affect your journey or a travelling companion (see under the heading 'Medical Declaration and Health Exclusions' of this policy); or
- your redundancy.

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

Insurance Policy 2012

Cancellation rights

If **you** cover does not meet **your** requirements, please notify the issuing agent or P J Hayman & Company Limited on:

0845 230 3526 (or **0845 230 0631** if a Direct Client) within 14 days of receiving **your policy schedule** and return all **your** documents for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Event excess

Under some sections of **your** policy, **you** will have to pay an **event excess**.

This means that **you** will be responsible for paying the first part of the claim for each single event or occurrence. The amount **you** have to pay is the excess.

Data protection

Information about **your** policy may be shared between P J Hayman & Company Limited, **us** and the **insurer** for underwriting and administration purposes.

You should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the insurer, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

Your information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

Financial Services Compensation Scheme (FSCS)

For **you** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at www.fscs.org.uk.

Governing law

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

Contracts (Rights of Third Parties) Act 1999

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

Renewal of your insurance cover

If **you** have Annual Multi-trip cover, P J Hayman & Company Limited will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your policy schedule**.

The terms of **your** cover and the premium rates may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about relevant facts and make sure that **you** are still able to comply with the Medical Warranty (see pages 3 & 4 - Medical Declaration and Health Exclusions) as this may affect the cover provided.

Definition of Words

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

Accident

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

Appointed adviser

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

Area of cover

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

Breakdown

Electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft or loss of keys which means the **insured vehicle** cannot be moved.

Business associate

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

Channel Islands

Jersey, Guernsey, Alderney, Sark or Herm.

Continental Europe

Andorra, Austria, Belgium, Bulgaria, Canaries, the **Channel Islands**, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, the Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, **United Kingdom** and Vatican City.

Couple

For Annual Multi-trip cover, two adults who have been permanently living together at the same address for more than six months and who will be travelling together. Cover will not apply unless both persons are booked to travel together.

Doctor

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

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Eligibility

This policy is only available to **UK**, Isle of Man and **Channel Island** residents who are registered with a General Practitioner in their **home** country and who have not spent more than six months abroad during the year before the policy was issued.

Event excess

The deduction we will make from the amount otherwise payable under this policy per claim for a single event or occurrence. This is **£50** per person (**£75** under Section 2 - Emergency medical and associated expenses). For claims under **£100** the excess under Section 1 (Cancellation & Curtailment charges) is reduced to **£25**.

(Note: The standard **event excess** will be reduced to **Nil** if the excess waiver premium has been paid. Details of the cover **you** have chosen is shown on the **policy schedule**).

Family

Two adults and all of their children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Hazardous activity

The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), skidooring (no liability cover), sledging (pulled by dogs or reindeer), snorkelling, snow mobiling (no liability cover), surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

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

We may be able to cover **you** for other activities that are not listed. Please contact the issuing Broker / Agent or P J Hayman & Company Limited on **0845 230 3526** (or **0845 230 0631** if a Direct Client). An extra premium may need to be paid.

Home

Your usual place of residence in the **UK**, the Isle of Man or the **Channel Islands**.

Insured event

- **Your** defence if **you** are prosecuted for a motoring offence committed, or alleged to have been committed, by **you** arising solely in connection with the use of the **insured vehicle**.
- A claim brought by **you** for the pursuance of an uninsured loss claim against a negligent third party where **you** are involved in any road traffic accident causing:
 - death or bodily injury to **you** whilst in or getting in to or out of the **insured vehicle**; and
 - damage to the **insured vehicle**.

Insured vehicle

The vehicle shown on the **policy schedule** which must be:

- A car, motorcycle over 120cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the **UK**, the Isle of Man or the **Channel Islands**. Towed caravans or trailers are not covered unless agreed in writing by **us** and the additional premium paid.
- No more than 12 years old at the date **you** buy the policy.
- Not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide.
- Not carrying more than the recommended number of passengers (maximum being 8 including the driver).
- Kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

Insurer

AGA International SA.

Journey

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

- For Single Trip cover
 - **you** will only be covered if **you** are aged 65 or under at the date **your** policy was issued.
 - any other trip which begins after **you** get back is not covered.
 - a trip which is booked to last longer than 94 days is not covered.
- For Annual Multi-trip cover
 - **you** will only be covered if **you** are aged 65 or under at the start date of **your** policy.
 - a trip which is booked to last longer than 45 days is not covered, unless **we** agree otherwise in writing.
 - trips within the **your home** country must be for at least 1 night and have:
 - i pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
 - if **you** have paid the appropriate premium and this is shown on the **policy schedule** **you** will be covered for taking part in **winter sports** activities.

Legal action

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

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

Legal costs

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

Pair or set

A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.

Period of Insurance

- For Single Trip cover

Cancellation cover begins from the issue date shown on **your policy schedule** and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**. (Note: Cover for one-way **journeys** is available on payment of an additional premium. The maximum duration for such **journeys** is 31 days, although cover will cease 48 hours after **your arrival** at **your destination**).

- For Annual Multi-trip cover

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

- For Single Trip and Annual Multi-trip cover

Cover before **you** leave for Motor Breakdown Insurance begins seven days before the beginning of **your journey** (but not before the date **your** policy was issued) and ends as **you** begin **your journey**.

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

Personal money

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

Personal possessions

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

Person insured, you, your

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

Policy Schedule

This is proof of insurance and is part of the policy. It will show details of **you**, the **period of insurance** and the cover **you** have opted for.

Redundancy

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

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home** in the **UK**, the Isle of Man or the **Channel Islands** and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and all of their children (including foster children) aged 17 and under. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

Ski equipment

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

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Travelling companion

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

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, watches, items made of or containing precious metals or semi / precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us

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

Winter sports

The following activities are covered if **winter sports** cover is shown on **your policy schedule**:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.
- Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

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

We may be able to cover **you** for other activities that are not listed. Please contact the issuing Broker / Agent or P J Hayman & Company Limited on **0845 230 3526** (or **0845 230 0631** if a Direct Client). An extra premium may need to be paid.

You, your, person insured

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

24-hour Emergency Medical Assistance

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

You can call 24 hours a day 365 days a year or email.

Outside **your home** country phone: **+44 20 8603 9929**

Textphone: **+44 20 8666 9562**

Fax: **+44 20 8603 0204**

From within **your home** country phone: **020 8603 9929**

Textphone: **020 8666 9562**

Fax: **020 8603 0204**

email **international_dept@mondial-assistance.co.uk**

Please give **us** **your** age and **your policy schedule** number. Say that **you** are insured with Euro Plus.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

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

Repatriation

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

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

Reciprocal Health Arrangements

European Health Insurance Card (EHIC)

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

Application forms are also available from the Post Office.

Note: The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

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

Medical Declaration and Health Exclusions

The Euro Plus Personal Travel policy is designed to cater for persons who do not have a serious pre-existing medical condition (see list below of conditions that can be covered).

Please read the following Medical Warranty carefully. If **your** circumstances are such that **your** cover may be affected under this policy, **you** may telephone Free Spirit (quoting reference Euro Plus) on **0845 260 1599** where an alternative quotation and product will be provided for **you** (see page 4 for further information about Free Spirit and how to contact them).

Medical Warranty - exclusions relating to your health

- You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following, if at the time of taking out this insurance or booking **your journey** (whichever is later), **you**:
 - are receiving or on a waiting list for in-patient treatment;
 - are travelling against medical advice or for the purpose of obtaining treatment;
 - have received a terminal prognosis;
 - are under the care of a doctor or hospital specialist (other than for regular check-ups);
 - are waiting medical tests or the results thereof;
 - have been treated as a hospital in-patient or been referred to a specialist consultant in the last year;
 - have, within the last 12 months, been treated for:
 - a breathing condition;
 - a heart-related condition (such as angina);
 - a malignant condition (e.g. cancer).

You will be covered if you have one (and only one) medical condition listed below. Should you need to make a claim arising from that condition, your doctor must confirm in writing the date of diagnosis, that the condition was stable prior to travel and that there was no foreseeable reason why you should need to claim on this policy.

Acid reflux, Acne, Alopecia, Arthritis, Asthma (but only if well controlled by using inhalers), Benign lumps, Blindness, Broken / repaired bones, Cataracts, Cholesterol (if well controlled), Colds / Flu, Deafness, Dermatitis, Diabetes (if well controlled and no associated conditions e.g. Glaucoma or other eye problems, kidney problems or peripheral vascular disease), Dyspepsia, Eczema, Gall stones / Gall Bladder Removal, Glaucoma, Gout, Hay-Fever, Hernia, Hip / knee replacement, Hypertension / High Blood pressure (well controlled only), Hyperthyroidism (Over active Thyroid), Hypothyroidism (Under active Thyroid), Incontinence (not associated with bladder infections), Irritable bowel syndrome, Meniere's disease, Migraine, Psoriasis, Tonsillitis.

Minor ailments

You will be covered for minor ailments e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiropody, dental treatment etc. provided you:

- were only prescribed short term antibiotics, non-prescription pain killers, creams / ointments;
- have had no further problems since; or
- have been advised by your doctor that it is safe to travel.

2. You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.
3. You will not be covered if you know you will need treatment or consultation at any medical facility during your journey.
4. You will not be covered if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Note:

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have. Sometimes these conditions can lead to the development of other conditions. For example if you:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
- have osteoporosis, you are more likely to break or fracture a bone.
- have or have had cancer, you are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.

About Free Spirit

This is a specialist insurance providing a full travel insurance package to persons with one or more existing medical conditions. If, after reading the warranty above, you need to call Free Spirit, you will be asked simple questions about your medical condition and related issues. You can be assured that your call will be dealt with in the strictest confidence, by experienced and sympathetic operators, who will endeavour to provide cover for your specific medical condition.

How to contact Free Spirit

Please telephone Free Spirit on: 0845 260 1599 and quote 'Euro Plus' (8am - 6pm, Monday to Friday excluding Bank Holidays). Alternatively, you may obtain a quotation via the web on www.free-spirit.com.

24-hour Motoring Breakdown Service

Please tell us as quickly as possible about any motor breakdown, accident or theft during your journey (or within 7 days before you leave). If you fail to do this, it is unlikely that your claim will be paid.

Outside your home country Phone: +44 (0) 20 8666 9226

Textphone: +44 (0) 20 8666 9562

Fax: +44 (0) 20 8603 0204

Within your home country Phone: 020 8666 9226

Textphone: 020 8666 9562

Fax: 020 8603 0204

email international_motor@mondial-assistance.co.uk

Please tell us where you are, your policy schedule number, date of booking, departure date and say that you are covered with Euro Plus motor breakdown insurance.

Depending on the circumstances, you may be asked to write to: Mondial Assistance (UK) Ltd, International Motor Operations Department, 102 George Street, Croydon, CR9 6HD.

Report any theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report. You should also make a report to the police if you are involved in a road traffic accident.

Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond our control or due to the location of the breakdown, certain services may not be available.

If we are unable to verify your policy cover with your issuing broker / agent or P J Hayman & Company Limited immediately, we may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior authority of the card holder.

Motorway restrictions

If assistance is required on a motorway in certain European countries, you must use the Official SOS Boxes at the side of the road in order to arrange initial recovery. You will be connected to the authorised motorway assistance service, because the roads are privatised and we are prevented from assisting on them. You should call us at the earliest opportunity so that we can arrange for the most appropriate assistance once the insured vehicle has been recovered from the motorway. Any costs incurred for recovery from the motorway can be claimed back from us.

Motor breakdown legal advice and expenses

Always contact our 24-hour motor breakdown legal advice and expenses helpline:

Outside your home country Phone: +44 (0) 20 8603 9804 Textphone: +44 (0) 20 8666 9562

Within your home country Phone: 020 8603 9804 Textphone: 020 8666 9562

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

General Exclusions

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or consisting of, the following:

- 1 A relevant fact that you knew about before you travelled, unless we agreed to it in writing.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
- 3 Any epidemic or pandemic.
- 4 You not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 5 Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 You acting in an illegal or malicious way.
- 10 The effect of your alcohol, solvent or drug dependency or long term abuse.
- 11 You being under the influence of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug addiction).
- 12 You not enjoying your trip or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything you are claiming for, unless it says differently in the policy, for example loss of earnings.
- 14 We will not pay for the following:
 - a) Anything caused by the insured vehicle being used for:
 - i) carrying goods or materials;
 - ii) hire or reward; or
 - iii) motor racing, rallies, speed or other tests.
 - b) Anything caused by you:
 - i) causing damage or injury on purpose;
 - ii) breaking the law;
 - iii) deliberately putting yourself at risk (unless you were trying to save another person's life);
 - iv) being under the influence of alcohol or drugs (other than those prescribed by a registered doctor but not when prescribed for the treatment of drug addiction); or
 - v) not following the laws of the country or the local authorities.
- 15 We will not provide cover for any goods, services, advice or arrangements supplied, given or made by us, any insurer providing cover which forms part of this policy, or any agent acting for them.

Conditions

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

- 1 You are a resident of the UK, the Isle of Man or the Channel Islands.
- 2 You take reasonable care to protect your insured vehicle against breakdown and yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.
- 3 You have a valid policy schedule.
- 4 You accept that we will not extend the period of insurance:
 - for Single Trip cover if the original policy plus any extensions have either ended, been in force for longer than 94 days or you know you will be making a claim.
 - for Annual Multi-trip cover beyond the expiry of your policy.
- 5 You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' on page 5 for more information.
- 6 You must contact our motoring breakdown service when the insured vehicle has a breakdown or it is stolen. We will not provide cover if we have not authorised it. You must get our authorisation for service costs at the time the insured vehicle has a breakdown or it is stolen. This must be organised by us and carried out according to our instructions.
- 7 You must keep the insured vehicle in a safe and roadworthy condition.
- 8 You must do everything necessary to get the repairs to the insured vehicle carried out quickly.
- 9 You must not abandon the insured vehicle or any vehicle parts to be dealt with by us.
- 10 You must tell us immediately of any extra or replacement car you want to have insured. If you do not tell us and an incident happens with the car concerned, this will make the policy invalid.
- 11 You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.
- 12 You are not aged:
 - 66 or over at the date your policy was issued for Single Trip cover.
 - 66 or over at the start date of your policy for Annual Multi-trip cover.

We have the right to do the following

- 1 Cancel the policy if you do not tell us about a relevant fact or if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give any false declaration, deliberate mis-statement or fail to provide any relevant facts when applying for this insurance or supporting your claim. We may in these instances report the matter to the police.
- 3 Only cover you for the whole of your journey and not issue a policy if you have started your journey.

- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **you** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and **policy schedule**. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey**:
 - All cover provided on **your** Single Trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** Annual Multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
- 13 Decide on the best way of dealing with **your** call for help. **We** will take account of **your** own wishes whenever possible as well as the conditions and rules in force in the country where **you** need help.
- 14 Not to provide help if the **insured vehicle** has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
- 15 Not pay for any event which is covered by another insurance policy or any motoring organisation's service.

Making a Claim

Personal travel insurance cover

To claim, please visit the website www.mondialtravelclaims.com. This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone **020 8666 9248**, textphone **020 8666 9562** (8am-6pm Monday to Friday and 9am-12 noon Saturday) and ask for a claim form or write to: Mondial Assistance travel insurance claims department, PO Box 1900, Croydon, CR90 9BA or email travel_claims@mondial-assistance.co.uk.

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

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

For all claims

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

Cancellation or curtailment

- If **you** need to curtail **your journey** call:
Outside **your home** country **+44 (0) 20 8603 9929**, textphone **+44 (0) 20 8666 9562**
Within **your home** country **020 8603 9929**, textphone **020 8666 9562**
immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

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

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

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

Personal possessions and Personal money

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

For loss or damage in transit claims, including delayed luggage

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

Personal accident

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

Missed departure

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

Delayed departure

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

Personal liability

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

Legal expenses

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

Winter sports

Ski pack

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

Ski equipment

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

Piste closure

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

Making a Complaint

We aim to provide **you** with a first class policy and service.

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

In the first instance, please contact:

Complaints regarding the EMERGENCY MEDICAL / MOTOR BREAKDOWN ASSISTANCE SERVICE or the CLAIMS SERVICE:

The Quality Standards Manager,
Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 6HD.
Telephone: 020 8603 9853

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

Complaints regarding the SALE OF THE POLICY

The Customer Services Manager,
P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX
If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service.

Personal Travel Insurance

Section 1 – Cancellation or Curtailment Charges

Your policy schedule will show if this section is excluded

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 3 for more information.

WHAT YOU ARE COVERED FOR

We will pay up to **£2,000** in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

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

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home** country.
- **Your redundancy**

Curtailment

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

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

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

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

The **event excess** other than in respect of claims under **£100** where a **£25** excess will apply.

Claims where at the time of taking out this insurance (or in the case of Annual Multi-trip at the time of booking each **journey**) **you** were unable to comply with the Medical Warranty (see pages 3 & 4).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:

- **your** carrier's refusal to allow **you** to travel for whatever reason;
- **you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation

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

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

Under Curtailment

Cutting short **your journey** unless **we** have agreed.

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

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets.

Anything caused by **you** taking part in a **hazardous activity** or **winter sports** unless shown on **your policy schedule**.

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

Section 2 – Emergency Medical and Associated Expenses

Your policy schedule will show if this section is excluded

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£250** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 3 for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

Cover outside your home country

Up to **£5 million** for reasonable fees or charges **you** incur for:

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

We will also pay:

- **In-patient benefit**
£50 for each 24-hour period that **you** are in hospital as an in-patient up to **£1,500** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental**
Up to **£300** for emergency dental treatment to relieve sudden pain.

Cover within your home country

Up to **£3,500** for:

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

WHAT YOU ARE NOT COVERED FOR

Under Cover outside your home country except In-patient benefit and under Cover within your home country

The **event excess**, unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 3 for more information).

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

Under Cover outside your home country and Cover within your home country

Claims where at the time of taking out this insurance (or in the case of Annual Multi-trip at the time of booking each **journey**) **you** were unable to comply with the Medical Warranty (see pages 3 & 4).

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

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** or **winter sports** unless shown on **your policy schedule**.

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

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

Under Cover outside your home country – Treatment

Services or treatments **you** receive within **your home** country.

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

Medical costs over **£250**, in-patient treatment or repatriation which **we** have not authorised. The extra costs of having a single or private room in a hospital or nursing home.

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

Under Cover outside your home country - Funeral expenses

Your burial or cremation within **your home** country.

Under Cover outside your home country - Dental

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

Dental work involving the use of precious metals.

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

Section 3 - Loss of Passport

WHAT YOU ARE COVERED FOR

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

Costs for issuing a temporary passport

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

Remaining value of original passport

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

WHAT YOU ARE NOT COVERED FOR

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

Section 4 - Delayed Personal Possessions

WHAT YOU ARE COVERED FOR

Up to **£100** in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your outward journey** for more than 12 hours from when **you** arrived at **your destination**.

Note: **You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under the Personal possessions - section 5. This will only be done when **your policy schedule** shows **you** have **Personal possessions** cover.

WHAT YOU ARE NOT COVERED FOR

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

Section 5 – Personal Possessions

Your policy schedule will show if this section is excluded

WHAT YOU ARE COVERED FOR

Up to **£1,500** in total for **your personal possessions** (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£250** in total whether jointly owned or not. There is a single article, **pair or set** limit of **£250**. There is also a limit for tobacco, alcohol and fragrances (perfumes and so on) of **£50**.

Note: It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. If an original receipt or valuation is provided **we** will pay the replacement cost (subject to the limits set out above applying), otherwise an amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

The **event excess**.

More than **£50** for tobacco, alcohol and fragrances and perfumes.

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

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

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

The cost of replacing or repairing false teeth.

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

Loss or theft of, or damage to the following:

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

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

Section 6 - Personal Money

WHAT YOU ARE COVERED FOR

Up to **£500** for loss or theft of **your personal money** (but no more than **£250** in cash in total, whether jointly owned or not) while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

The **event excess**.

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

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

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

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

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

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

Section 7 – Personal Accident

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representative one of the following amounts for an **accident** during **your journey**.

Death

£10,000 for death. (We will not pay more than **£3,500** if **you** are aged 15 or under at the time of the accident.)

Permanent loss

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

Physical disablement

£20,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (We will not pay any compensation if **you** are aged 15 or under at the time of the accident.)

Note: Death benefit payments will be made to **your** personal representative.

WHAT YOU ARE NOT COVERED FOR

Claims where at the time of taking out this insurance (or in the case of Annual Multi-trip at the time of booking each **journey**) **you** were unable to comply with the Medical Warranty (see pages 3 & 4).

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** or **winter sports** unless shown on **your policy schedule**.

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

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

Section 8 - Missed Departure or Missed Connection

WHAT YOU ARE COVERED FOR

We will pay **you** up to **£500** in total for the reasonable additional accommodation and travel expenses necessarily incurred to reach the overseas destination or to reach **home** as a consequence of delays in transit which are outside **your** control, or as a result of the outward or inward flight being delayed, to include **your** missing a connecting flight.

WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

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

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

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

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

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

Section 9 – Delayed Departure

WHAT YOU ARE COVERED FOR

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

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

We will pay:

Delay

£30 after the first full 12 hours of delay and **£30** after each extra delay of 12 hours up to **£150** in total; or

Abandonment

up to **£2,000** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave **your home country**.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

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

Missed connections.

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

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

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment

The **event excess**.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

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

Section 10 – Personal Liability

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

WHAT YOU ARE COVERED FOR

We will pay up to **£1 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

Bodily injury of any person.

Loss of or damage to property which **you** do not own and **you** or a relative have not hired, loaned or borrowed.

Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note: Inform **us** as soon as **you** or **your** personal representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

WHAT YOU ARE NOT COVERED FOR

The **event excess**.

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

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

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

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

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

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

Section 11 – Legal Expenses

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

From within **your home country** Phone **020 8603 9804** Textphone **020 8666 9562**

From outside **your home country** Phone **+44 20 8603 9804** Textphone **+44 20 8666 9562**

WHAT YOU ARE COVERED FOR

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

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

Note:

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

WHAT YOU ARE NOT COVERED FOR

Any claim:

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

Legal costs:

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

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

Section 12 - Winter Sports Cover

This section is only in force if shown on your policy schedule.

WHAT YOU ARE COVERED FOR

Ski pack

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

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

Ski equipment

We will pay up to **£150** in total for the hire of alternative **ski equipment** if:

- **yours** is temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination; or
- **yours** is damaged, stolen, lost or destroyed on **your journey**.

We will pay up to **£500** in total for **your ski equipment** (including **ski equipment** **you** are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£250**, whether jointly owned or not.

Basis of claims settlement - Ski equipment

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

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

Piste closure

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

Up to **£20** for each full day up to **£200** in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or

Up to **£20** for each full day up to **£200** in total if no other resort is available.

WHAT YOU ARE NOT COVERED FOR**Under ski pack**

Anything mentioned under the heading '**WHAT YOU ARE NOT COVERED FOR**' within Cancellation or curtailment charges - section 1, although the **event excess** does not apply.

Anything mentioned under the heading '**WHAT YOU ARE NOT COVERED FOR**' within Emergency medical and associated expenses - section 2, although the **event excess** does not apply.

Under Ski equipment

The **event excess**.

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

Under Piste closure

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

Any **journey** in **your home** country.

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

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

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

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

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

Motor Breakdown Insurance**Section 1 - Cover Before You Leave****WHAT EACH INSURED VEHICLE IS COVERED FOR**

In the event of a **breakdown** occurring to the **insured vehicle** within seven days of the start of **your journey** (but not before the date **your** policy was issued) **we** will do the following:

Assistance

Arrange assistance at **your home** or the roadside and recovery to the nearest repairer (if required) up to a maximum of **£300** in total.

Replacement vehicle

We will arrange and pay up to **£1,000** in total (**£100** per day) for a replacement vehicle if:

- the **insured vehicle** cannot be repaired or recovered prior to the start of **your journey**; or
- the **insured vehicle** is stolen within seven days of the start of **your journey** (but not before the date **your** policy was issued) and not recovered or replaced prior to **your journey**.

Note:

- We will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, towbars, roof boxes, caravans and trailers generally cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR**Under Assistance**

Any repairs to the **insured vehicle** that are not described in this section.

Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and road worthy condition.

Any **insured vehicle** which has a recurring electrical or mechanical fault.

Any help or payment if the breakdown service cannot reasonably get to your **insured vehicle** because of bad weather.

The cost of essential spare parts or repair costs at a garage.

Under Replacement vehicle

The cost of any personal accident insurance.

The cost of any fuel or oil used.

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

Section 2 – Emergency Roadside Repairs or Getting Your Insured Vehicle To A Garage**WHAT EACH INSURED VEHICLE IS COVERED FOR**

In the event of a **breakdown** occurring to the **insured vehicle** during **your journey** **we** will arrange assistance at **your home**, at **your journey** accommodation or at the roadside and recovery to the nearest repairer (if required) up to a maximum of **£300** in total.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any repairs to the **insured vehicle** that are not described in this section.

Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.

Any **insured vehicle** which has a recurring electrical or mechanical fault.

Any help or payment if the breakdown service cannot reasonably get to **your insured vehicle** because of bad weather.

The cost of essential spare parts or repair costs at a garage.

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

Section 3 – Getting You Home or Helping You Continue Your Journey

We will help arrange and pay for the following if during **your journey** **you** cannot use the **insured vehicle** for at least 8 hours because of theft or **breakdown** and it cannot be repaired or recovered within that time.

Extra transport cost

The reasonable costs for transporting all **persons insured** and their **personal possessions** to their **journey** destination and to return to collect the **insured vehicle**, once the repairs have been done.

Replacement vehicle

Up to **£1,000** in total (**£100** per day) for the cost of hiring a replacement vehicle to enable **you** to:

- continue to **your journey** destination and back again to collect the **insured vehicle** after the repair has been done;
- return to **your home**.

Extra accommodation

For each **person insured** up to **£400** in total (**£40** per day) for extra hotel or bed and breakfast accommodation to stay in the location where the **insured vehicle** was recovered, until the repairs have been done.

Note:

- We will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, towbars, roof boxes, caravans and trailers generally cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any costs after the **insured vehicle** is available and can be driven.

Any sundry expenses resulting from an incident claimed for under this section. For example telephone or mobile phone calls, faxes, food and drink.

Any costs incurred (other than a replacement vehicle) if the **insured vehicle** has a **breakdown**, in **your home** country, on the outward **journey** to **Continental Europe** and **you** want to continue with **your journey**.

Under replacement vehicle

The cost of any personal accident insurance.

The cost of any fuel or oil used.

The cost of a replacement vehicle if one has already been provided under Cover before you leave - section 1.

Under extra accommodation

Any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.

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

Section 4 – Spare Parts Delivered For Essential Repairs

This section only applies for a **journey** outside **your home** country.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£1,000** for the necessary delivery costs to send the spare parts, including glass or keys that are lost, damaged or stolen, to a specialist repairer, if the **insured vehicle** has a **breakdown** outside **your home** country and the parts that are needed to repair the **insured vehicle** are not available locally.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

The cost of repairs to the **insured vehicle**.

The cost of the essential spare parts or repair costs at a garage.

The cost of sending spare parts if:

- we** have not arranged to take the **insured vehicle** to a specialist repairer;
- they are no longer made;
- they can no longer be bought from a wholesaler or agent;
- they cannot be exported to the country where the **breakdown** occurs.

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

Section 5 – Damage To The Insured Vehicle After Theft or Attempted Theft

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£175** in total for the following if there is damage to the **insured vehicle** caused by it being stolen or someone trying to steal it or **your personal possessions**, during **your journey**:

- Temporary emergency repairs;
- Replacing parts if they are stolen or someone tried to steal them.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any help or payment where there is no evidence of a forced entry into the **insured vehicle**.

Any help or payment where **you** do not get a police report within 24 hours of the event and send it to **us**.

Damage to paintwork or other accessories.

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

Section 6 – Getting The Insured Vehicle Back

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following if the **insured vehicle** has a **breakdown** or it is stolen.

Vehicle storage

The cost of any storage charges for the **insured vehicle** before it is brought back to **your home**.

Returning the insured vehicle

Up to the **insured vehicles** market value in **your home** country for the cost of getting the **insured vehicle** to **your home** or a repairer in **your home** country.

We will provide this cover if any of the following apply:

- Local repairs cannot be done.
- Local repairs take longer than 5 days but can be done before the date **you** are due to return to **your home**, and **you** do not want to wait for the repairs to be finished.
- Local repairs can be done in less than 5 days, but not before the date **you** are due to return to **your home**.
- **Your** vehicle is stolen and not found before the date **you** are due to return to **your home**.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Costs which are more than the vehicle's market value in **your home** country.

Theft of **your personal possessions** left in or on the **insured vehicle** when it is being brought back to **your home**.

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

Section 7 - Collecting The Insured Vehicle From Continental Europe

This section only applies for a **journey** outside **your home** country.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following:

Vehicle collection

The reasonable cost of travel (by economy class airfare or standard class ferry, coach or rail fare) for one person to travel to and from **your home country** to collect the **insured vehicle**.

Vehicle storage

The cost of storing the **insured vehicle** for a reasonable time before and after the repair has been done.

We will provide this cover if either of the following apply:

- the repairs, following a **breakdown** outside **your home** country, can be done within 5 days but not before **you** are due to return to **your home** country; or
- the **insured vehicle** was stolen outside **your home** country and is only found after **your** return to **your home** country and can be driven legally and is mechanically safe.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

The cost of insurance to cover collecting the **insured vehicle**. (**You** will still be covered under this motoring breakdown service policy when the **insured vehicle** is collected before the end of **your journey** as shown on **your journey** confirmation.)

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

Section 8 – If There Is No Qualified Driver Available For The Insured Vehicle

This section only applies for a **journey** outside **your home** country.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following:

Vehicle storage

The reasonable cost of storing the **insured vehicle** before it is brought back to **your home** country.

Transporting home

The reasonable costs of transporting the **insured vehicle** and your **personal possessions** to **your home**, from outside **your home** country.

Extra accommodation

For each **person insured** up to **£400** in total (**£40** per day) for extra hotel or bed and breakfast accommodation where the costs are more than what **you** would have had to pay if there had been a qualified driver, but only until the **insured vehicle** can be transported.

We will provide this cover if either of the following apply:

- because of death, serious injury or serious illness there is no suitable person to drive the **insured vehicle**; or
- the only qualified driver has to return urgently to **your home** country because of the death, serious injury or serious illness of the driver's **relative**, or **business associate** living in **your home** country. There must not be time for the qualified driver to return with the **insured vehicle**.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

Costs if medical evidence of death, injury or illness was not given to **us** before the arrangements were made.

Any transport not arranged by us (normally **we** provide a qualified driver to drive the **insured vehicle** back to **your home** country).

Costs which are more than the vehicle's market value in **your home** country.

Any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.

Any extra hotel or bed and breakfast costs unless accommodation has been pre-booked.

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

Section 9 – Loss Or Damage To Your Tent

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£100** in total for each **person insured** but no more than **£400** in total for each **insured vehicle** for the following, when **your** main accommodation is a tent and it is lost or destroyed because the **insured vehicle** has a **breakdown** or is stolen and cannot be used:

- hiring a replacement tent; or
- suitable bed and breakfast accommodation.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

More than **£400** for each **vehicle insured**.

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

Section 10 – Customs Duty Cover

This section only applies for a **journey** outside **your home** country.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£2,000** for the following:

Customs requirements

We will help deal with the Customs requirements to dispose of the **insured vehicle** if it has a **breakdown** or it is stolen outside **your home** country during **your journey** and it is beyond economical repair.

Customs duty

We will pay any duty **you** have to pay because **you** unintentionally fail to:

- take the **insured vehicle** permanently out of a country in **Continental Europe** within the set time after it is imported; or
- follow the import conditions which allow **your insured** vehicle to be imported from **Continental Europe** for a set time without paying duty.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

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

Section 11 – Guarantee Of Spanish Bail Bonds

This section only applies for a **journey** outside **your home** country.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£1,000** in total for a guarantee or deposit for bail which the Spanish Authorities may ask for to avoid the **insured vehicle** or driver being held because of an accident involving the **insured vehicle**.

If **you** lose the guarantee or deposit in any **legal action** against **you**, **you** must repay the money to **us** immediately.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

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

Section 12 – Motor Legal Advice And Expenses

You can call our motor breakdown 24-hour legal helpline 365 days a year for advice on any motor related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland

Within **your home** country

Phone: **020 8603 9804**

Textphone: **020 8666 9562**

Outside **your home** country

Phone: **+44 (0) 20 8603 9804**

Textphone: **+44 (0) 20 8666 9562**

WHAT EACH INSURED VEHICLE IS COVERED FOR

Legal Costs

We will pay up to **£25,000** (but not more than **£50,000** in total for all **persons insured** on this policy) for **legal costs** for **legal action** if events giving rise to an **insured event** occurs during **your journey**.

Judicial hearing

If it is necessary for **you** to attend a judicial hearing for an offence, or alleged offence, covered under this policy, **we** will pay for reasonable travel costs (but not board and lodging) for **you** to attend such a hearing up to:

- **£250** (but not more than **£1,000** in total for all **persons insured** on this policy), in **Continental Europe** (where this is not **your home** country); or
- **£100** (but not more than **£400** in total for all **persons insured** on this policy), in **your home** country.

Special conditions to this section

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

Note:

- If **you** have a replacement car from **us** while the **insured vehicle** is unavailable as a result of a **breakdown** covered by this policy it will, for the purposes of this section only, be treated as the **insured vehicle**.
- **We** will nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- Where there is a dispute between **you** and **us** regarding the administration of this section the matter may be referred to any Alternative Resolution Facility such as mediation.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- for uninsured loss claim where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- where **you** have been charged with solvent abuse, alcohol or drugs related offences or dangerous driving;
- arising from parking or fixed penalty offences committed, or alleged to have been committed, by **you**;
- for an **insured event** occurring while the **insured vehicle** is being:
 - used for any purpose not permitted by the effective Certificate of Motor Insurance;
 - driven by any person not described in the effective Certificate of Motor Insurance as a person entitled to drive or any person not insured by this policy;
 - driven by a **person insured** who does not have a valid driving licence to drive the **insured vehicle** or who has been disqualified from holding or obtaining such a licence.
- against **us**, the insurer, another **person insured** or **our** agent;
- an application by **you** to:
 - the European Court of Justice, European Court of Human Rights or similar International body; or
 - enforce a judgment or legally binding decision.

Legal costs:

- for **legal action** that **we** have not agreed to;
- incurred before **we** have agreed to support the **legal action**;
- if **you** refuse reasonable settlement of **your** claim;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have been paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example, for not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same **insured event**;
- for **legal action** if **your** affairs are in the hands of any insolvency practitioner.

Please refer to **Sections General exclusions, Conditions, Making a claim and the special conditions to this section** that also apply.

Important Telephone Numbers

Customer Services

P J Hayman & Company Limited – (Broker Support) 0845 230 3526
 P J Hayman & Company Limited – (Direct Clients) 0845 230 0631

Free Spirit - Medical Screening

(if you are unable to comply with the medical warranty) 0845 260 1599

24-hr Emergency Medical Assistance

Outside your home country: +44 (0) 20 8603 9929
 Within your home country: 020 8603 9929

24-hr Motor Breakdown Service

Outside your home country: +44 (0) 20 8666 9226
 Within your home country 020 8666 9226

Claims - Personal Travel Insurance

020 8666 9248

24-hr Legal Helpline

Outside your home country: +44 (0) 20 8603 9804
 Within your home country: 020 8603 9804

This Policy is available in large print, audio and Braille.
 Please contact us on Phone: 0845 230 3526 and we will be pleased to organise an alternative version for you.

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

Registered Address: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965.

Euro Plus is underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited, Registered in England No. 1710361.
 Registered Office Mondial House, 102 George Street, Croydon CR9 6HD.

P J Hayman & Company Limited and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority (FSA).

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Services Authority.

Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request.

Mondial Assistance (UK) Limited acts as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited acts as an agent for AGA International SA with respect to the receipt of customer money and handling premium refunds.