

Single Trip Holiday Insurance

Effective from: 1st July 2009

YOUR HOLIDAY INSURANCE FOR YOUR PEACE OF MIND

PLEASE take a little time to read and understand what **We** will cover and what **We** will not cover under **Your** insurance contract along with what **You** should do in the event of a claim to avoid any frustration or disappointment.

We would also like to draw **Your** attention to restrictions on this **policy** in terms of age and **Pre-Existing Medical Condition(s)** as outlined in the **policy** document.

This brochure explains the detailed terms of **Your** insurance once **Your** details are accepted by us. **We** have tried to make this insurance contract easily understood by **You**, the customer, in an effort to eliminate unrealistic expectations if an unfortunate incident should occur.

AT THE SAME TIME LET US ASSURE YOU THAT IF SOMETHING OCCURS THAT IS COVERED BY THIS INSURANCE CONTRACT, THEN WE WILL TRY OUR BEST TO PROVIDE YOU WITH A HIGH LEVEL OF TIMELY AND COURTEOUS SERVICE.

After reading this document, if **You** decide the terms of the insurance contract do not meet **Your** requirements **You** can, **WITHIN 14 DAYS OF THE DATE YOU RECEIVED THIS DOCUMENT**, return it to Cruise 118, for a full refund of premium, provided **you** have not already travelled or incurred a claim.

So read on, have a great holiday and remember **We** are here to help in time of trouble.

Steve Tighe
General Manager, White Horse Insurance Ireland Ltd.

TRAVEL INSURANCE

This travel insurance has been arranged on behalf of **Cruise118**

The Insurer for this **policy** is:

White Horse Insurance Ireland Ltd

Registered Office:

14 Clyde Road, Ballsbridge, Dublin 4, Ireland

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number

WHIIL/CRUISE118/07/2009

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/booking invoice issued between 1st July 2009 and 30th June 2010.

TERRITORIAL LIMITS

Europe - The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and Non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya and Israel)

Worldwide - Including USA and Canada

POLICY AGE LIMITS

Max 85 years at time of booking **your trip**.

READ ME FIRST

EVIDENCE OF COVER

You should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and Insurer to Insurer.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions, exclusions and warranties will apply to individual sections of **your policy** while general exclusions and conditions will apply to the whole of **your policy**. It is a condition of this **policy** that all material facts must be disclosed to the **Insurer** at the time of taking out this insurance. Failure to do so may result in the **Insurer's** non-liability for claims.

DANGEROUS SPORTS OR PASTIMES

You are covered under the **policy** for claims arising from all onboard **Activities** provided by Cruise 118.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. An allowance for wear, tear and depreciation will be deducted. Certain items of personal property are not covered.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft or any mechanically propelled conveyance.

POLICY LIMITS

All sections of **your policy** have limits on the amount the **Insurer** will pay under that section. There are also specific limits under the **Personal Possessions** section for: any **Single Item; Valuables**, items for which an original receipt, proof of purchase or an insurance valuation is not supplied.

POLICY EXCESSES

The Cruise118 tailored Cruise **policy** has no excess cost. Therefore claims will not be subject to an **Excess** per person.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent **illness**, injury or loss or damage to **your** property, as if uninsured. There is no cover for property left **unattended** in a place to which the general public has access. There is no cover for loss of **personal money** which was not carried on the **Insured** person unless placed in a safety deposit box or similar locked, fixed receptacle.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the relevant section of this document for the complaints procedure to follow.

CANCELLATION PERIOD

If, after reading this **policy you** are not satisfied with it for any reason, **you** must return the **certificate** to Cruise 118 within 14 days of issue in order to receive a full refund of premium, provided that a claim does not exist and that travel has not taken place.

INFANTS- please note that any person under the age of 2 years old at the time of inception of this insurance, will be insured for free when travelling with an insured adult.

MATERIAL FACTS

You MUST disclose all material facts. A material fact is one that is likely to influence the **Insurer** in accepting **your** insurance. This could be the state of **your health** or that of a **close relative**. If **you** are in any doubt as to whether a fact is 'material', **you** should tell Cruise 118. If the fact is considered to be 'material', **you** should seek written confirmation from the **Insurer**. If **you** do not disclose material facts, it may result in **your** claim being invalid.

PRE-EXISTING MEDICAL CONDITIONS

If **you** are aware that **you** or any other person (including a **relative, travelling companion or close business associate**) have:

- a pre-existing condition that could force **you** to cancel or cut short **your trip**;
- been admitted as an inpatient in hospital in the last 24 months;
- suffered from, or received any form of medical advice, treatment or medication for:
 - 1. Any Heart or Circulatory related condition (Including Hypertension, Angina, Stroke);**
 - 2. Any Lung or Breathing related condition (Other than inhaler controlled, mild Asthma, suffered in isolation);**
 - 3. Any Cancerous condition;**
 - 4. Any Kidney Related Disorder.**

Then **you** must contact the **Medical Pre-screening company** in order to arrange cover for that condition. Failure to advise the **Medical Pre-screening company** of a pre-existing medical condition will result in claims for those undisclosed conditions not being paid.

Contact the **Medical Pre-screening company** on **0845 250 5378**

Please note that cover cannot be offered for any Pre-Existing Medical Condition if you, or the person you are travelling with:

- are awaiting the results of medical tests or investigations;
- are travelling against the advice of a **medical practitioner**;
- are travelling for the purpose of obtaining medical treatment;
- are on a hospital waiting list;
- are receiving ongoing dialysis treatment;
- have been given a terminal prognosis;
- have a psychological condition (including anxiety, stress, depression, psychiatric or eating disorders, phobias);

Accepted medical conditions

You do not need to contact the **Medical Pre-screening company** if the **ONLY** medical condition(s) **you** have appears in the following list provided **you** are not awaiting surgery for the condition and have been fully discharged from any post-operative follow-up:

Achilles tendon injury	Cyst-testicular	Hernia (not hiatus)	PMT (pre-menstrual tension)
Acne	Cystitis	Hip replacement	Pregnancy (no complications)
Allergy-not requiring prescriptive treatment	Deafness	HRT (hormone replacement therapy)	Psoriasis
Anal fissure/fistula	Diarrhoea and/or vomiting	Hyperthyroidism (overactive thyroid)	Reflux oesophagitis
ADHD (Attention Deficit	Dislocated hip (not	Hypothyroidism	Retinal detachment

Hyperactivity Disorder	replacement hip)	(underactive thyroid)	
Benign prostatic enlargement	Dyspepsia	Hysterectomy	Rheumatism
Blindness	Eczema	IBS (Irritable Bowel Syndrome)	Rhinitis
Broken bone (not head or spine)	Epididymitis	Impetigo	RSI (repetitive strain injury)
Carpal tunnel syndrome	Fungal nail infection	Macular degeneration	Shingles
Cataracts	Essential tremor	Menorrhagia	Shoulder injury
Chicken pox	Gastric reflux	Migraine (confirmed diagnosis, no ongoing investigations)	Sinusitis
Colitis (no hospital admissions in the last 12 months)	Glandular fever (not within 3 months of the planned Trip)	Myalgic Encephalomyelitis (if only symptom is fatigue)	Sleep Apnoea
Common cold/influenza		Nasal polyps	Tendon injury
Corneal graft	Glaucoma	Neuralgia, Neuritis	Uticaria
Cosmetic surgery	Gout	Nut allergy	Varicose veins-legs only (if GP has confirmed that client is fit to travel)
Cuts and abrasions (non self inflicted)	Haemorrhoids	Osteochondritis	Tinnitus
Cyst-breast	Hay fever	Pelvic inflammatory disease	Tonsillitis

What will happen when you call Medical Pre-screening?

Our trained operators will ask **you** a few simple questions about **your** intended holiday and the medical condition. **You** will be advised as to whether **your Pre-existing Medical Condition** can be covered, whether there will be an additional premium to pay or whether there any changes to be made to the **policy** terms and conditions.

If cover can be provided, **you** will be given an acceptance code and a letter will be sent to **you** upon receipt of payment, detailing the extension of cover where applicable. Please read this letter carefully and keep it with **your** insurance documents as it confirms the terms of the cover. Please note that cover is not effective until **you** are in receipt of this letter.

What will happen if you do not contact Medical Pre-screening

If **you** do not contact Medical Pre-screening **you** will not be covered in the event of a claim arising out of **your Pre-existing Medical Condition**.

PREGNANCY

As is consistent with the treatment of all **pre-existing medical conditions** under the **Policy**, the **Policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **Policy** does, however, cover **you** should complications arise with **your** pregnancy due to **accidental bodily injury** or unexpected **illness** which occurs while on **your trip**

POLICY CONTRACT PERIOD

Contract Period - Single Trip

A single return **trip**, as defined in the **Period of Insurance**, beginning and ending in the United Kingdom.

PERIOD OF INSURANCE

Single trip cover – The **trip** duration as shown in **your certificate**.

Cover under the Cancellation section of **your policy** starts from the date the **certificate** is issued and ends:

- a) at the start of **your trip** (other than for **pre-existing medical conditions** as stated above); or
- b) if a claim is made under the Cancellation cover.

The cover under all other sections of **your policy** starts at **your trip** departure and ends at:

- a) if a claim is made under the Cancellation cover or
- b) on **your return home**, place of business, hospital or nursing home in the United Kingdom or
- c) the expiry of the **policy** or
- d) following **your** refusal and/or failure to return **Home** following confirmation from the treating doctor that **you** are fit and able to return **Home** or
- e) **your trip** exceeding the maximum **trip** length for single trips.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the period stated on the **policy** when the return is necessarily delayed as a result of the ill health of **you** or failure of **public transport** provided that the **assistance company** has been notified.

Schedule of Benefits

Description	Cover	Excess
Cancellation & Curtailment	£1,000/£2,500/£5,000/£15,000 (as stated in your policy certificate)	Nil
Medical Expenses Dental Treatment Funeral Expenses Abroad Hospital Benefit	£5,000,000 £250 £1,500 £600 (£30 per day)	Nil
Personal Accident Death Benefit Loss of Limbs or Loss of Sight Permanent Total Disablement Death benefit limit (under 15 yrs/over 65 yrs)	£30,000 £30,000 £30,000 £2,000	Nil
Personal Possessions Single article limit Valuables limit in total Delayed Baggage Travel Documents	£1,500 £250 £300 £200 £500	Nil
Personal Money Cash limit Cash limit (under 18 years)	£500 £300 £150	Nil
Personal Liability	£2,000,000	Nil
Delayed Departure & Holiday Abandonment	£200 (£20 per 12 hrs)	Nil
Missed Departure	£1,000	Nil
Legal Expenses Limit in respect of additional accommodation & travel expenses	£30,000 £3,000	Nil
Missed Port	£50 per port Up to £300	Nil
Stateroom / Cabin Confinement	£50 per 24 hrs Up to £300	Nil
Unused Excursions	£300	Nil

Optional Covers	Cover	Excess
Wedding Cover Wedding Rings Wedding Gifts Ceremonial Attire Photographs / Video Recording	£250 (per person) £1,000 (per person) £1,500 (per person) £750 (per person)	Nil

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print. These definitions have been listed in alphabetical order.

Accident, Accidental

A sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical **bodily injury**.

Act of Terrorism

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

Assistance Company

AXA Assistance

Tel: 0044 (0) 845 601 9144

24 hours a day, 365 days a year.

Bodily Injury

Means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means.

Bridal Attire

Clothing and accessories of a formal nature worn by the Bride at the Wedding Ceremony

Cancellation Costs

Travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your trip**.

Cash

Bank currency notes and coins.

Ceremonial Attire

Clothing of a formal nature worn only at Weddings and on similar occasions, including, but not limited to, **Bridal Attire** and Ceremonial Swords.

Certificate

An insurance validation certificate or booking invoice issued by **Cruise 118** which describes **you** and the **Insured** person(s) who are covered under this **policy**.

Claims Handler

White Horse Administration Services Ltd,

Tel: 0871 664 7995* quoting reference **WHIIL/CRUISE118/07/2009**

*(Calls cost 10p per minute from BT land lines. Calls from mobiles and other networks may be extra).

Close Business Associate

A person in the same employment as **you** in **your country of residence**, whose absence from work or place of employment for one or more complete days at the same time as **you**, prevents the effective continuation of that business.

Common-Law Partner(s)

Any couple (including same sex) in common law relationship or who have co-habitated in **your country of residence** for at least 6 months prior to the commencement of **your trip**.

Country of Residence

The country of permanent residence in which **you** live, for no less than 6 months of the year.

Curtailment Costs

Travel costs necessary to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of **your trip**.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

Family

Up to two (2) adults and all their dependent children under the age of 16 in full time education.

Fragile Articles

Means any item(s) carried as **your personal possessions** which could be easily damaged or destroyed.

Golf Equipment

Golf Clubs, Golf Bags, Golf Shoes, Golf Trolley

Hazardous Sports & Activities

The following activities are included within the cover as standard, as long as they are amateur activities, conducted under adequate supervision and on an incidental basis. Archery, badminton, baseball, basketball, beach games, black water rafting (Grade 1 to 4), bungee jumping (Maximum of two jumps), canoeing (excluding white water canoeing of any grade), cricket, cycling (excluding BMX or mountain biking), dinghy sailing, fell walking, fencing, fishing (excluding wade fishing), football, golf, hiking (under 2,000 metres altitude), horse riding (excluding jumping, hunting, polo and racing), hot air ballooning which has been booked in the United Kingdom prior to departure, jet boating, jet skiing, jogging, marathon running, motorcycling up to 125cc (Providing rider holds a full driving license and is wearing a crash helmet), netball, orienteering, paintballing (Providing protective eye-wear and clothing worn), parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, safari (if pre-booked through United Kingdom operator, excluding the use of firearms), sail boarding, sailing within **territorial waters**, scuba diving up to 15 metres (excluding solo dives and no dives less than 24 hours before departure), skate boarding, snorkelling, squash, surfing, tennis, track events, trekking (under 2,000 meters altitude), triathlon, volleyball, water skiing, white water rafting (up to grade 4), windsurfing, yachting (inside **territorial waters**).

Home

Your usual place of residence in the United Kingdom, for no less than 6 months of the year.

Insurer

White Horse Insurance Ireland Ltd.

Illness

Any disease, infection or **bodily injury** which is unexpectedly contracted by **you** prior to **your trip** or unexpectedly manifests itself for the first time during **your trip**

Insurance Premium Tax (IPT)

A Government tax which must be paid by **you** in addition to the insurance premium.

Only residents of the Channel Islands and Isle of Man are exempt from taxation.

Medical Practitioner

Means a registered practicing member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Medical Pre-Screening Company

AllClear Insurance Services Limited , Tel 0845 250 5378

9.00am – 5.00pm Monday to Saturday. Quoting reference number

WHIIL/CRUISE118/07/2009

Pair or Set

Two or more items of **personal possessions**, which are complimentary or used or worn together.

Personal Money

Bank currency notes, coins and travellers cheques.

Personal Possessions

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition:

Animal skins, antiques, bicycles, binoculars, bonds, buggies, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, ipods, marine and craft equipment, mobile phones, **money**, motor vehicles, MP3 players, musical instruments, prams, radios, sailboards or related equipment or fittings of any kind, securities, stamps, surfboards, tape recorders, television sets, travellers cheques, video equipment or DVD equipment of any kind.

Period of Insurance

Single trip cover – The **trip** duration as shown in **your certificate**.

Cover under the Cancellation section of **your policy** starts from the date the **certificate** is issued and ends:

- a) at the start of **your trip** (other than for **pre-existing medical conditions** as stated above); or
- b) if a claim is made under the Cancellation cover.

The cover under all other sections of **your policy** starts at **your trip** departure and ends at:

- a) if a claim is made under the Cancellation cover or
- b) on **your** return **home**, place of business, hospital or nursing home in the United Kingdom or
- c) the expiry of the **policy** or

- d) following **your** refusal and/or failure to return **Home** following confirmation from the treating doctor that **you** are fit and able to return **Home** or
e) **your trip** exceeding the maximum **trip** length for single trips.

One-way trip cover - ends on the expiry of the **policy**, or 72 hours after the time **you** first leave the immigration control of **your** final destination country.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **policy** when the return is necessarily delayed as a result of ill-health of **you** or failure of **public transport** provided that the **Assistance Company** has been notified.

Policy Age Limits

Single Trip - 85 years at time of purchasing **your** insurance

Policy

Your certificate, this **policy** and endorsements.

Pre-Existing Medical Condition

1. Any heart, circulatory, lung, breathing, cancerous, or kidney related condition(s) and/or
2. any condition for which you have received inpatient treatment in a hospital or clinic within the last 24 months, other than those listed under “Accepted Medical Conditions” below

Accepted Medical Conditions.

Achilles tendon injury	Cyst-testicular	Hernia (not hiatus)	PMT (pre-menstrual tension)
Acne	Cystitis	Hip replacement	Pregnancy (no complications)
Allergy-not requiring prescriptive treatment	Deafness	HRT (hormone replacement therapy)	Psoriasis
Anal fissure/fistula	Diarrhoea and/or vomiting	Hyperthyroidism (overactive thyroid)	Reflux oesophagitis
ADHD (Attention Deficit Hyperactivity Disorder)	Dislocated hip (not replacement hip)	Hypothyroidism (underactive thyroid)	Retinal detachment
Benign prostatic enlargement	Dyspepsia	Hysterectomy	Rheumatism
Blindness	Eczema	IBS (Irritable Bowel Syndrome)	Rhinitis
Broken bone (not head or spine)	Epididymitis	Impetigo	RSI (repetitive strain injury)
Carpal tunnel syndrome	Fungal nail infection	Macular degeneration	Shingles
Cataracts	Essential tremor	Menorrhagia	Shoulder injury

Chicken pox	Gastric reflux	Migraine (confirmed diagnosis, no ongoing investigations)	Sinusitis
Colitis (no hospital admissions in the last 12 months)	Glandular fever (not within 3 months of the planned Trip)	Myalgic Encephalomyelitis (if only symptom is fatigue)	Sleep Apnoea
Common cold/influenza		Nasal polyps	Tendon injury
Corneal graft	Glaucoma	Neuralgia, Neuritis	Uticaria
Cosmetic surgery	Gout	Nut allergy	Varicose veins-legs only (if GP has confirmed that client is fit to travel)
Cuts and abrasions (non self inflicted)	Haemorrhoids	Osteochondritis	Tinnitus
Cyst-breast	Hay fever	Pelvic inflammatory disease	Tonsillitis

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

You becoming unemployed under the Protection of Employment Act. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**.

Relative

Brother, step brother, brother-in-law, **common law partner**, daughter, step daughter, adopted daughter, daughter-in-law, fiancé(e), grandchild, grand parents, legal guardian, parent, step parent, parent-in-law, sister, step sister, sister-in-law, son, step son, adopted son, son-in-law, foster child or spouse.

Single Item

Any one article, pair, set or collection owned by **you**.

Ski Equipment

Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned by **you**.

Sports Equipment

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

Territorial Waters

All waters within the jurisdiction of the country **you** are visiting during **your trip**.

Total Disablement

Means **you** are prevented from engaging in paid employment or paid occupation of any and every kind, except any occupation normally reserved for the disabled.

Travel Documents

Means passport, green cards, travel tickets and accommodation vouchers owned by **you**.

Travelling Companion

Any named person on **your** insurance certificate and/or booking invoice.

Trip

Any journey made by **you** within the area shown in the **certificate** which begins and ends in the United Kingdom during the **period of insurance**. The policy will also cover a one way trip commencing in the United Kingdom but ends 72 hours after the time **you** first leave the immigration control of **your** final destination country.

Unattended

Means when **you** are not in full view of and not in a position to prevent unauthorized interference with **your** property or vehicle.

Valuables

Articles made of or containing gold, silver or other precious metals, jewellery, leather goods, furs, camcorders, photographic equipment, precious or semi-precious stones, silks, telescopes, binoculars, watches, computer equipment, computer games & computer game consoles, cameras, compact disc players, MP3 players & iPods, sunglasses, spectacles, Mini-Disc players, owned by **you**.

Winter sports

Guided cross-country skiing (Nordic Skiing), mono skiing, off-piste skiing or snowboarding (in areas designated safe by resort management), recreational racing, skiing, snowboarding and snow sledging.

The following are not included in the definition, but not limited to:

Freestyle skiing, heli-skiing, ice hockey, lugging, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski-doing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling, tobogganing.

We/Us

White Horse Insurance Ireland Ltd

Wedding Gifts

Gifts for the Bride and Groom presented for the purposes of celebrating the Wedding Ceremony.

Wedding Rings

The ring(s) exchanged by the Bride and Groom at the Wedding Ceremony.

You/ Yours/ Insured

Any person named on the **certificate**.

SECTIONS OF COVER

The Insurer hereby agrees to the extent and in the manner hereinafter provided, to indemnify the Insured against loss or damage sustained or legal liability for accidents happening during the period stated in the certificate, after such loss, damage or liability are proved. PROVIDED always that the liability of the Insurer shall not exceed the limits of liability as expressed in the attached terms and conditions or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed on behalf of the Insurer.

CANCELLATION AND CURTAILMENT

● What You Are Covered For:

If **your trip** is cancelled or curtailed due to any one of the reasons listed below during the **Period of Insurance**, the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits:

● Cancellation

For travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your own trip** (prior to any occurrence giving rise to a claim under this section) which are not recoverable elsewhere.

● Curtailment

For travel expenses to **your home** and pro-rata amount of the total prepaid or contracted cost for each complete day of the **trip** which is foregone and which are not recoverable (excluding pre-paid or contracted costs for transportation to return **home** and used travel ticket costs).

Reasons for Cancellation and Curtailment:

- (a) death, **accidental bodily injury** or unexpected **illness**, occurring during the **period of insurance**, to **you**, **your travelling companion**, a **relative** or **close business associate** of **you** or **your travelling companion**, or the person with whom **you** have arranged to stay whilst on the **trip**;
- (b) **your** being called for jury service, witness call or compulsory quarantine;
- (c) **your** posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;
- (d) **your redundancy** notified during the **period of insurance** which qualifies for payment under the **redundancy payments act**;
- (e) fire, flood or burglary at **your home** or place of business occurring or becoming apparent within 5 days prior to the commencement of the journey or holiday or during the course of **your** holiday.;
- (f) **your** presence being required by the police following burglary at **home** or **your** place of business; or
- (g) **your, your spouse's or your common law partner's** pregnancy where birth is expected before or within 10 weeks of the booked return date or complications of pregnancy occurring prior to the thirtieth week if there have not been complications in any previous pregnancy.

● **What You Are Not Covered For:**

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for claims arising directly or indirectly as a result of a **Pre-existing Medical Condition** of:

1. **you** or **your traveling companion**, or
2. **Your** or **your traveling companion's Relative** or **Close Business Associate**, or
3. the person with whom **you** have arranged to stay whilst on the **trip**, unless declared to and agreed by the **Insurer** in writing, with any required additional premium paid and/or amendments to policy conditions;
4. claims arising if **you**:
 - (i) are travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment; or
 - (ii) are on a hospital waiting list or awaiting the results of medical investigations; or
 - (iii) have received a terminal prognosis at the date of application.
5. claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailment;
6. claims for any costs associated with unused timeshare property;
7. claims arising where **you** have not received the necessary inoculations or vaccinations or obtain necessary visas;
8. claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to **your** initial International departure or return from or to **your country of residence**;
9. claims arising from where **you** will not and/or cannot travel to an area subject to disease of epidemic or pandemic proportions.

SPECIAL CONDITION

It is a condition of this section that any claim for Cancellation be advised verbally to your issuing agent within 48 hours and confirmed in writing to the **Claims Handler**.

Curtailment must be authorised by the **Assistance Company** if the cost of **your** trip home is more than £250, following confirmation from the treating doctor that IT IS MEDICALLY NECESSARY THAT THE **INSURED** CURTAILS THEIR TRIP.

If you curtail your trip due to an illness/death of a third party, family member or relative then you must also contact the Assistance Company, otherwise your claim may be declined. You must always mitigate your costs.

EMERGENCY MEDICAL EXPENSES AND REPATRIATION SPECIAL CONDITION

In the event of your death, incurring medical expenses in excess of £250, or your being involved in an accident, being admitted to hospital, or curtailng for medical reasons, the Assistance Company must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the Assistance Company will prejudice the Insurer and will result in the Insurer's non-acceptance of liability of such claims.

● What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of **you** sustaining **accidental bodily injury**, becoming ill or **your** death:

1 Emergency Medical Expenses

(a) cost of medical, surgical or hospital treatment (including emergency dental treatment up to £250 for the immediate relief of pain only). The **Insurer** reserves the right to repatriate when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, the **Insured** is fit to travel;

(b) cost of transporting **you** remains to the United Kingdom, or the reasonable cost of a funeral in the country where death occurs, if other than **your** usual country of residence, up to £1,500;

(c) reasonable additional transportation and accommodation costs incurred by **you** and any one of **your travelling companions**, as a result of **you** receiving medical advice from the doctor in attendance and the **Insurer's** medical advisors that **you** originally planned return journey to the United Kingdom is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date, at the **Insurer's** discretion).

2 Emergency Repatriation

(a) the cost of return to the United Kingdom of an injured or sick **Insured** by medically appropriate means where, in the opinion of the **Insurer's** medical advisors, such return is medically necessary.

● What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. claims arising directly or indirectly as a result of a **pre-existing medical condition** of **you** or **your travelling companion**, unless declared to and agreed by the **Medical Screening Company** in writing, with any required additional premium paid and/or amendments to policy conditions;

2. claims arising if **you**:

(i) are travelling against the advice of a **medical practitioner** or

(ii) for the purpose of obtaining medical treatment; or

(iii) are on a hospital waiting list or awaiting the results of medical investigations; or

- (iv) are undergoing dialysis treatment; or
- (v) are suffering from any psychological or mental disorder.
- 3. claims arising for treatment or surgery which, in the opinion of the **Insurer's** medical advisors, is not essential or can reasonably be delayed until **your** return to **your Home**;
- 4. claims arising from the additional costs of single or private hospital room accommodation;
- 5. claims arising from medical treatment of any kind received after **you** have returned to the United Kingdom;
- 6. claims arising from medical treatment of any kind not authorised at the time by a recognised registered **medical practitioner**;
- 7. claims arising from medical treatment of any kind occurring after **you** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, **you** are fit to travel;
- 8. claims arising in respect of elective medical treatment, physiotherapy treatment and other associated therapies;
- 9. claims arising out of **your** failure to contact the **Assistance Company**.

SPECIAL CONDITION

Should **you** require medical treatment in Australia, **you** should enrol with MEDICARE. It is not necessary to enrol on arrival. **You** can simply do this at the first occasion on which they receive treatment.

In-patient and out-patient treatment at a public hospital is then available free of charge.

Should **you** be admitted to hospital then immediate contact must be made with the **Assistance Company** and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

HOSPITAL BENEFIT

● What You Are Covered For:

The **Insurer** will pay **you** the amount shown in the Schedule of Benefits for each and every completed period of 24 hours for which **you** are an inpatient in a hospital abroad, as a direct result of an **accidental bodily injury** or unexpected illness which is covered under Emergency Medical Expenses and Repatriation section.

● What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. claims where the **Assistance Company** has not been contacted and a recommended hospital has been appointed.

PERSONAL POSSESSIONS

● What You Are Covered For:

● Lost, Stolen or Damaged

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for the value of **personal possessions** taken or purchased on the trip by **you** which is accidentally lost, stolen or damaged. The maximum payment for any **single item** are shown in the Schedule of Benefits. The maximum payment for **valuables** is shown in the Schedule of Benefits.

● Travel Documents

The **Insurer** will reimburse **you** up to the maximum as shown in the Schedule of Benefits for the value of travel documents (passport, green cards, travel tickets and accommodation vouchers) held by **you** which are lost or stolen (and reasonable expenses directly consequential to any such loss whilst abroad).

● Baggage Delay

The **Insurer** will reimburse **you** for the cost of purchase of necessities, up to the maximum as shown in the Schedule of Benefits should **personal possessions** be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of any claim arising if the **personal possessions** are permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

● What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

1. wear, tear and depreciation of the article(s);
2. claims arising from breakage of **fragile articles** unless caused by fire or accident to a vehicle;
3. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards, sailboards or related equipment or fittings of any kind;
4. claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage;
5. claims arising for **money**, cheques, contact lenses, antiques, computer equipment of any kind, mobile telephones, TV sets;
6. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
7. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required;
8. claims arising for breakage of **sports equipment** whilst in use;
9. claims arising from delay, detention, seizure or confiscation by customs or other officials;

10. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a bill of lading;
11. claims arising for loss or damage of dentures or bridgework.
12. claims arising for **personal possessions** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including, theft or damage occurring on a beach or in or around a swimming pool;
13. claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report;
14. claims arising for loss or damage to items carried on a vehicle roof rack;
15. claims arising for loss, theft or damage to **valuables** which at the time of such loss, theft or damage were located in checked-in luggage or a motor vehicle;

PERSONAL MONEY

• What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits in respect of loss of **money** which is the property of **you** and carried on **your** person (a reduced limit applies as shown in the Schedule of Benefits for children under 18 unless an adult premium has been paid for that person) or placed in a safety deposit box or similar locked, fixed receptacle. Cover for **money** is limited to the **money** limit as shown in the Schedule of Benefits.

• What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising for theft which has not been reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
2. claims for loss which has not been reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained);
3. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
4. claims arising from shortages due to error, omission or depreciation in value;
5. claims arising for loss or theft of **personal money** which at the time of such loss or theft was located in checked-in luggage or an **unattended** motor vehicle at any time;
6. claims arising for **Personal Money** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.

PERSONAL ACCIDENT

● What You Are Covered For:

The **Insurer** will pay **you** or **your** estate the sum insured as shown in the Schedule of Benefits for one of the following losses resulting from an external **accident** sustained by **you**: death, loss of limb(s), loss of sight or permanent **total disablement**. Loss must occur within 180 days of the date of **accident**. No benefits shall be paid for more than one loss suffered.

● What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. Any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**.
2. Any benefit as a result of participating in a hazardous sport or leisure activity, unless **you** have paid the additional premium prior to travel, for that specific **hazardous activity** and cover is confirmed on **your certificate**.
3. Any benefit if **you** cannot prove to the **Insurer** that the permanent total disablement has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life.
4. More than one lump sum under this section.

MISSED DEPARTURE

● What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation necessarily incurred if **you** are unable to reach the international point of departure of the booked travel itinerary on the initial outward or final return journey as a consequence of the failure of **public transport** services or the accident/breakdown of a motor vehicle in which **you** are traveling, inclusive of reasonable costs incurred should delay or cancellation of **your** scheduled **public transport**, cause **you** to miss **your** ships departure.

● What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising as a result of **your** not having taken reasonable steps to complete the journey to the departure point on time;
2. claims arising from the failure of **public transport** services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point;
3. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown;
4. claims arising from an **accident**/breakdown of a motor vehicle, where no written evidence of such **accident**/breakdown has been supplied.

5. claims arising from delay/cancellation of **public transport**, where no written evidence of such delay/cancellation has been supplied.

DELAYED DEPARTURE AND HOLIDAY ABANDONMENT

● What You Are Covered For:

In the event of a delay of **your** outward flight, international rail journey or sea **trip** from the United Kingdom or planned inbound flight, international rail journey or sea **trip** to the United Kingdom, the **Insurer** will compensate **you** as follows:

1. Delayed Departure

The amount shown in the Schedule of Benefits for the first full 12 hour period of delay and an additional amount for each full 12 hour period of delay thereafter, up to the maximum amount shown in the Schedule of Benefits, inclusive of reasonable costs incurred should **your** internal scheduled **public transport** provided always that **you** obtain in writing from the carrier a statement confirming the length and exact nature of the delay.

2. Holiday Abandonment

If **you** choose to cancel **your trip** following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits for travel, accommodation, car hire & excursions paid or contracted to be paid by **you** in respect of **your** own **trip** (prior to any occurrence giving rise to a claim under this section) and which are not recoverable elsewhere.

● What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising for delay caused by strike or industrial action, if the strike or industrial action was notified at the time the insurance was purchased;
2. **your** failure to check in as per **your** original itinerary;
3. any claim payable that can be paid under the section Missed Departure.

NOTE: Both travel delay and abandonment are restricted to the following causes:

i) Strike or industrial action

ii) Adverse weather conditions

iii) Mechanical breakdown

PERSONAL LIABILITY

● What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits for the legal liability of the **Insured** for accidental injury to third parties and/or accidental damage to their property within the **territorial limits** of their **policy**. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under the laws of England and Wales..

● **What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising directly or indirectly from, happening through or in consequence of:
 - (i) employer's liability, contractual liability, or liability to a member of **your family** or **your travelling companion**;
 - (ii) animals belonging to, or in the care, custody or control of the **Insured**;
 - (iii) wilful, malicious or unlawful acts or the use of firearms;
 - (iv) the pursuit of trade, business or profession;
 - (v) ownership or occupation of land or buildings (other than **your** temporary trip accommodation); or
 - (vi) the influence of intoxicating liquor or drugs;
2. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance;
3. claims for legal fees and costs resulting from any criminal proceedings;
4. any claim where **you** have cover under another insurance policy.

SPECIAL CONDITION

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

LEGAL EXPENSES

● **What You Are Covered For:**

We will pay up to the overall limit shown on the Schedule of Benefits for all insured people in connection with any one event leading to a claim for legal costs and expenses arising as a result of claims for compensation and damages resulting from **your** death, illness or injury during **your trip**.

SPECIAL CONDITION

It is a condition of the cover provided under this section that:

- 1 **we** will have complete control over any legal representatives appointed and any proceedings; and
- 2 **you** follow **our** advice or that of **our** agents in handling any claim.

● **What You Are Not Covered For:**

- 1 Any claim where **we** or **our** legal representatives believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.

2 The costs of making any claim against **us, our** agents or representatives, or against any tour operator, accommodation provider, carrier or any person who **you** have travelled or arranged to travel with.

3 Any costs or expenses which are based directly or indirectly on the amount of any award.

4 The costs of following up a claim for **bodily injury**, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** owning, using or living on any land or in any buildings.

5 Any claims arising out of **you** owning, possessing or using motorised or mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms, explosive devices or weapons.

STATEROOM CONFINEMENT

● What You Are Covered For:

Up to the amounts shown in the Schedule of Benefit for each full day that **you** are confined by the ship's medical officer to **your** cabin for medical reasons during the period of the **trip**.

● What You Are Not Covered For:

In addition to the general exclusions of the **policy**, the **Insurer** shall not be responsible for any confinement to **your** cabin which has not been confirmed in writing by the ships medical officer.

UNUSED EXCURSIONS

● What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefit, for the cost of excursions pre-booked in the United Kingdom, which **you** were unable to use as a direct result of being a hospital in-patient due to an **accident** or illness which is covered under the medical section of this **policy**.

● What You Are Not Covered For:

In addition to the General Exclusion of the **policy**, the **Insurer** shall not be responsible for:

1. claims where the **Assistant Company** has not been contacted and a recommended hospital has been appointed.

MISSED PORT

● What You Are Covered For:

In the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions, as confirmed by the tour operator in writing, the **Insurer** will compensate **you** as follows:

1. The amount in the Schedule of Benefits for each missed port, up to the maximum amount shown in the Schedule of Benefits, provided always that **you** obtain in writing from the carrier a statement confirming the reason for the missed port.

● What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising from a missed port caused by strike or industrial action if strike or industrial action was notified at the time the insurance was purchased.
2. **your** failure to attend the excursion as per **your** original itinerary.
3. claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure.
4. claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator.

OPTIONAL WEDDING COVER

(only applicable where the appropriate additional premium has been paid).

WEDDING RING(S)

• What You Are Covered For:

The **Insurer** will pay up to the amount stated in the Schedule of Benefits for loss of or damage to the **Wedding Ring(s)**, which occurs during the period of time specified below:

1. Cover commences seven days prior to the Wedding Ceremony and expires twenty-four hours after the Wedding Ceremony.

• What You Are Not Covered For:

1. Theft of **Wedding Ring(s)** unless such items were removed by visible and forcible means.
2. Any loss by theft not reported to the police within twenty-four hours of discovery and a written police report obtained.
3. Loss or damage which is or but for the existence of this **policy** would be otherwise insured.
4. Loss or damage arising from wear or tear, moth, vermin, atmospheric or climatic conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair.
5. Loss or damage by theft or attempted theft of any **Wedding Ring(s)** left in an **unattended** vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of visible and forcible entry thereto.

WEDDING GIFTS

• What You Are Covered For:

The **Insurer** will pay up to the amount shown in the Schedule of Benefits for loss of or damage to **Wedding Gifts** due to **accident**, fire or theft by visible and forcible entry

thereto, whilst being stored by **you**. This cover also applies whilst gifts are in transit or on display at the reception. Cover applies 48 hours prior to the Wedding Ceremony and for a subsequent twenty-four hours after the reception thereafter, or until a claim is made under this section of the **policy**, whichever occurs first.

• **What You Are Not Covered For:**

1. Any loss (other than by damage) not reported to the police within twenty-four hours of discovery and a written report obtained.
2. Loss or damage arising from wear or tear, moth, vermin, atmospheric conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair.
3. Loss or damage which is or but for the existence of this **policy** would be otherwise insured.
4. Loss or damage by theft or attempted theft of any **Wedding Gifts** left in an **unattended** vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of visible and forcible entry thereto.
5. Loss or damage by theft or attempted theft of any **Wedding Gifts** left in the home or ceremony venue or reception venue, unless there is evidence of visible and forcible entry thereto.
6. Loss or damage of any item where receipt or sufficient proof of purchase is not provided.

CEREMONIAL ATTIRE

• **What You Are Covered For:**

The **Insurer** will pay up to the amount stated in the Schedule of Benefit for:

1. The reinstatement or replacement (at **our** discretion) of **Bridal Attire** to be worn by the Bride if such attire is lost or damaged whilst in **your** possession or that of a **close relative** within one month prior to the Wedding Ceremony. In respect of hired attire cover shall apply for up to 48 hours after commencement of the Wedding Ceremony.
2. Loss of or damage to **Ceremonial Attire** worn by **you** and **your** Attendants within forty-eight hours before and for duration of the wedding.
3. The reimbursement of all deposits and other charges paid for the purchase or hire of the **Ceremonial Attire** which are not recoverable solely due to the financial failure of the contracted suppliers unless the completed goods are made available prior to the Wedding Ceremony. Cover under this item commences from the date the premium is paid and applies until completion of Wedding Ceremony and Reception.

In respect of points 1 and 2 above, an amount will be deducted in respect of hired attire to reflect previous wear and tear.

• **What You Are Not Covered For:**

1. Loss or damage arising from wear or tear, moth, vermin, atmospheric or climatic conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair.
2. Loss or damage which is or but for the existence of this **policy** would be otherwise insured.
3. any loss or theft not reported to the police within twenty-four hours of discovery and a written report obtained. Except in the case of damage, in which case a written estimate from a reputable retailer may be accepted.
4. Loss or damage by theft or attempted theft of any **Ceremonial Attire** left in an **unattended** vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of visible and forcible entry thereto.

WEDDING PHOTOGRAPHS / VIDEO RECORDING

• What You Are Covered For:

The **Insurer** will pay up to the amount stated on the Schedule of Benefits to reimburse **you** for unforeseen expenses necessarily incurred to take Wedding Photographs and Videos as a direct and necessary consequence of:

1. non-appearance for any reason of the pre-booked Professional Photographer or Professional Video Operator contracted for the Wedding Ceremony.
2. Loss of or damage to the original film or negatives before copies are made.
3. non-development of the original film or negatives (other than as a result of under or over exposure).

Cover under this section commences from the date the premium is paid, and applies until completion of Wedding Ceremony and Reception, or a claim being made under this section of the **policy**, whichever occurs first.

• What You Are Not Covered For:

1. losses recoverable from any other source.
2. contracts which are not in writing.
3. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
4. financial failure of any service provider.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. All material facts must be disclosed to the Insurer at the time of taking out this Insurance. Failure to do so may result in the Insurers non-liability for claims. A material fact is any fact known to the Insured which is likely to influence the Insurers in the acceptance or assessment of the insurance. If you are in any doubt as to whether a fact is 'material' then for your own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract. The Insured should keep a record (including copies of letters) of all information provided by Cruise 118 for the purpose of entering into this contract.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE:

Please telephone AXA Assistance

Tel: 0044 (0) 845 601 9144

24 hours a day, 365 days a year.

FOR CLAIMS:

Please telephone the White Horse Administration Services Ltd on

Tel: 0871 664 7995 (Calls cost 10p per minute from BT land lines. Calls from mobiles and other networks may be extra)

Please note that it is a condition of **your policy** that **you** notify **us** of **your** intention to make a claim within 45 days of **your** return date.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for claims which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim;

- (i) **act of terrorism**; this exclusion will not apply to losses under the Emergency Medical Expenses and Repatriation Section, nor the Hospital Benefit Section nor the Personal Accident Section unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any **trip** in which case the exclusion will apply
- ii) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- iii). seizure or illegal occupation; or
- iv). confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- v). discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or

toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or

vi). chemical or biological release or exposure of any kind; or

vii). attacks by electronic means including computer hacking or the introduction of any form of computer virus; or

viii). threat or hoax, in the absence of physical damage due to an act of terrorism; or

ix). any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

2. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from;

(a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or

(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

3. from **you** engaging in any illegal or criminal act;

4. from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;

5. wilful exposure to areas known to be infected with;

(a) Severe Acute Respiratory Syndrome (S.A.R.S);

(b) Avian Influenza, Asian Birdflu and/or H5N1;

(c) or any other Influenza A viruses.

6. directly or indirectly out of **your** financial incapacity, except in the circumstance of **redundancy**;

7. which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by **you** from private health insurance, E111 Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by **you** which is the basis of a claim;

8. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation;

9. from any **hazardous activity** (except where an appropriate premium has been paid);

10. **your** suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life),

11. **you** being under the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;

12. from **you** being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade, training or technical operation therein or thereon;

13. from **your** wilful exposure to a peril. **You** must exercise reasonable care to prevent **illness**, injury or loss or damage of **your** property as if uninsured;

14. directly or indirectly from **you** being engaged in any manual employment after the commencement of the **trip**;

15. which have not been proven and the amount thereof substantiated.

16. **you** travelling against the advice of a **medical practitioner**

17. **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. All material facts must be disclosed to the **Insurer** at the time of taking out this Insurance. Failure to do so may result in the **Insurer's** non-liability for claims. A material fact is any fact known to the **Insured** which is likely to influence the **Insurer's** in the acceptance or assessment of the insurance. If **you** are in any doubt as to whether a fact is 'material' then for **your** own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract. The **Insured** should keep a record (including copies of letters) of all information provided by Cruise 118 for the purpose of entering into this contract.

2. All **Certificates**, information and evidence required by the **Insurer** shall be furnished at the expense of the **Insured** or his legal personal representatives and shall be in such form and of such nature as the **Insurer** may prescribe. The **Insured** shall as often as required submit to a medical examination on behalf of the **Insurer** at the **Insured's** expense.

3. In the event of death of the **Insured**, the **Insurer** shall be entitled to have a post-mortem examination at their own expense.

4. Any items which become the subject of a claim for loss or damage shall be retained for **Insurer** inspection and shall be forwarded to **our Claims Handlers** upon request at the expense of the **Insured** or his legal personal representatives. All such items shall become the property of the **Insurer** following final settlement of the claim.

5. In the event of any occurrence which may give rise to a claim under this insurance, the **Insured** shall take all reasonable steps to minimize any loss arising out of such claim.

6. This insurance is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever other than those set out in the Cancellation section of the **policy** then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.

7. The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of England and Wales and, in the absence of any agreement to the contrary, the laws of England and Wales shall apply.

8. The **Insurer**, at its own expense, may take proceedings in the name of the **Insured** to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **Insurer**.

9. In the event that the **Insured** recovers by any means, damages from any third party in respect of personal accident, all benefits paid to the **Insured** shall be repaid to the **Insurer**.

10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this **policy**, all benefits thereunder shall be forfeited as well as all premiums paid.

11. In the event that the **Insured** experiences a problem with the **policy** or the claims process, please refer to the Complaints Procedure.

COMPENSATION SCHEME

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Limited cannot meet their obligations **you** may be entitled to compensation from The Financial Services Compensation Fund. The Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less. **You** can get more information about compensation fund arrangements from the Financial Services Authority.

DATA PROTECTION

Please note that any information provided to **us** will be processed by **us** and our agents in compliance with the provisions of the Data Protection Act 1998 as amended, for the purpose of providing insurance and handling claims, if any, which may necessitate such information being provided to third parties.

COMPLAINTS PROCEDURE

Should **you** have any query or complaint regarding **your** insurance or in the way **your** claim has been dealt with, in the first instance please write to:

**The Claims Manager
White Horse Administration Services Ltd
PO Box 5633
Walsall
WS6 9BB
England**

If **you** are still not satisfied with **our** decision after following the above procedure, **you** may then write to:

**The Financial Services Ombudsman's Bureau
Third Floor
Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland**

**Tel: 00353 (1) 6620 899
Fax: 00353 (1) 6620 890**

Please note the Ombudsman will not consider **your** case until **you** have followed the complaints procedure by writing to White Horse Insurance Ireland Limited, as outlined above.

Please quote **your** insurance reference number and **your** claim number in all **your** correspondence to all parties involved with this procedure. This procedure is intended to provide **you** with a prompt and practical service with any complaints that **you** may have, and does not affect **your** legal rights.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE:

Please telephone AXA Assistance

Tel: 0044 (0) 845 601 9144

24 hours a day, 365 days a year.

FOR CLAIMS:

Please telephone White Horse Administration Services Ltd on

Tel: 0871 664 7995 (Calls cost 10p per minute from BT land lines. Calls from mobiles and other networks may be extra)

Please note that it is a condition of **your policy** that **you** notify **us** of **your** intention to make a claim within 45 days of **your** return date.

Our postal address is:

White Horse Administration Services Ltd

PO Box 5633

Walsall

WS6 9BB

England

When **you** contact **us** please ensure that **you** have the following information available to **you** as **we** will require it to process **your** claim:

● Master policy reference of **WHIIL/CRUISE118/07/2009**

Name of **your policy** (Cruise 118)

- **Your policy** number
- Date of purchase of **your policy**
- Country and resort **you** visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of **your** claim
- Value of **your** claim

Please note that **your** claim may be delayed if **you** are unable to advise **us** on the above information.

**WE WANT YOU TO FULLY ENJOY YOUR TRIP SO WE
HAVE INCLUDED A FEW HELPFUL HINTS**

- Never leave your belongings unattended or with strangers, especially at airports or on the beach, nor in view within vehicles.
- Leave in plenty of time to get to the airport/port by the earliest stated check-in time, allowing for the time of day, weather and the latest available travel information.
- If you are taking valuable items such as jewellery or camcorders on holiday, you should insure them under an All Risks insurance or your household contents insurance.
- Do not pack valuables, money and fragile items in the baggage that you intend to check-in at the airport, etc. Keep them with you at all times during your journey.
- If you need regular medication, take enough with you to last your holiday. You should also take an extra supply that should be packed separately in case you lose your first supply.
- Check your baggage for damage each time you reclaim it.
- Think before you dive into water, check the depths of swimming pools and the sea and only dive if you are sure the water is deep enough and never after alcohol or a heavy meal.
- The sun abroad can be much more powerful than you are used to at **home**, particularly if you are on the water. To prevent sunburn and sunstroke, use plenty of high factor sun cream and take care not to stay out in strong sunlight too long.
- Check that the tap water is safe to drink. Unless you know it is safe, always drink bottled water. Avoid ice in drinks, or cold food such as salads that may have been washed in tap water.
- Remember simple first aid remedies and medications can reduce or eliminate your need to take up valuable holiday time seeking treatment.
- Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary documents with you.

USEFUL NUMBERS:

- Emergency Medical Assistance: 0044 (0) 845 601 9144
- Medical Pre-Screening: 0044 (0) 845 250 5378