

Axis Court, North Station Road, Colchester, CO1 1UX
Tel: 08450 89 90 91 Fax: 08450 89 90 92

THIS IS TO CERTIFY that in accordance with the authorization granted under Contract Number **B0501CO8A2067** to the undersigned by certain Underwriters at Lloyd's whose names and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Certificate Signing Office, and in consideration of the premium specified herein, the said Underwriters are hereby bound, each for his own part and not one for another, their Heirs, Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

This travel insurance has been arranged by Click4Quote.Com, a trading name of Click4Quote Ltd, and HSBC Insurance Brokers Limited on behalf of:

Certain Underwriters at Lloyd's. Registered in England, registered office Lloyd's of London, One Lime Street, London, EC3M 7HA.

Authorised and regulated by the Financial Services Authority:
Click4Quote Ltd trading as Click4Quote.Com: 304405
HSBC Insurance Brokers Limited, firm reference number 310240

Guidance Notes for Assured/Insured Person(s)

This Certificate contains important conditions, exclusions and limitations relating to the attachment and duration of cover in respect of each and every Period of Travel to be insured hereunder. Particular reference should be made to the Conditions, Exclusions and Limitations of Liability within this certificate.

Geographical Limits

The Geographical limits at this Insurance are 'Area 1' or 'Area 2' as indicated on the Certificate Schedule and defined as follows:-

Area 1 United Kingdom, Isle of Man and Channel Islands, the continent of Europe west of the Ural Mountains, any country with a Mediterranean coastline (excluding Algeria, Israel, Libya and Lebanon), Iceland, Atlantic Island Group of Madeira, Canaries, & Azores.

Area 2 Worldwide

Procedural Conditions for Claims

Notice shall be given as soon as practicable to the Underwriters' Emergency Telephone Service of any accidental bodily injury or illness requiring hospital in-patient treatment.

In the event of any other accident, illness, loss, damage or occurrence which cause or may cause a claim to be made under this Insurance, notice shall be given as soon as practicable to Claims International Limited, quoting the Certificate Number.

Claims under this Insurance shall be payable to the Assured named herein, or if no Assured is named, to You or Your legal personal representatives.

COOLING OFF PERIOD

If this policy does not meet your needs, you have the right to cancel it. Please contact us to advise us that you no longer require cover. You should do so within 14 days of receipt of the insurance documentation. Please return the policy schedule marked 'Cancelled'. If you exercise your right to cancel, a full return of premium will be given; the policy regarded as not taken up by you and cancelled from inception.

GOVERNING LAW AND LANGUAGE

Your policy is governed by English law, unless You and the underwriter have agreed otherwise. Under the terms and conditions of this policy, we have chosen to use the English language in all documents and communication relating to this policy.

Customer Service

We do everything possible to make sure that all Our customers receive the high standard of service that they would expect from Us. If You are not satisfied with Our service please write to:

The Complaints Manager
CLICK4QUOTE.COM
Axis Court
North Station Road
Colchester
CO1 1UX

Tel: 08450 899091
Fax: 08450 899092

Email: enquiries@click4quote.com

Please quote Your certificate number as stated on Your schedule of insurance to help Your enquiry to be dealt with speedily.

If you are not satisfied with the way a complaint has been dealt with you may contact the following to review your case without prejudice to your rights in law:-

Policyholder & Market Assistance Lloyd's Market Services
One Lime Street, London. EC3M 7HA.
Telephone: + 44 (0)207 327 5693 Fax: +44 (0)207 327 5225
E-mail: complaints@lloyds.com

If after that You still remain dissatisfied, You then have the right to refer the matter to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800

This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million.

Important Note

The Ombudsman can only consider Your complaint if You have already given Us the opportunity to resolve it. Following these procedures will not affect Your right to take legal action.

COMPENSATION SCHEME

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. This depends on the type of business and the circumstances of the claim. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

What You Must Do If You Wish To Make A Claim

All Claims other than Medical Emergency Assistance must be made direct to

CLAIMS INTERNATIONAL LIMITED
Scheme No. 585
PO Box 1037
Oakleigh House
Cardiff
CF11 1HU

Telephone: 0845 604 9855
Fax: 0845 604 8634
Email: travelclaims@ci-uk.com

Please quote Your schedule certificate number when you call to ensure your claim is dealt with as quickly as possible.

We will send You a claim form which You will need to complete and return to Us with Your Certificate and any other documents requested. Please quote CLICK4QUOTE.COM and Your Schedule Certificate number.

In the event of medical treatment or a Medical Emergency, International Medical Rescue must be contacted

International Medical Rescue
Tel: 020 8669 9292
Fax: 020 8669 3442

Pre-Existing Medical Conditions

Any medical condition which has been suffered, or for which medical advice, treatment or medication has been received within the 12 months prior to the date of issue of this Policy or where You are on a hospital waiting list for in-patient treatment You must contact Us prior to effecting this insurance. Cover for these conditions will only be provided following Our acceptance.

For advice and assistance, please contact:

AIS Direct - 0870 4292732

This service is available between 09:00 and 17:00 hours Monday to Friday. Please note that You may be required to pay an additional premium and/or special terms may be applied to Your insurance.

You will not be covered under Section 1, 2 and 3, if You fail to contact Us. There is no charge for this service if You do not wish to accept the special terms and cancel Your insurance.

However, You are responsible for all costs incurred in obtaining any medical reports required by Us.

DEFINITIONS

The following words shall have the same meaning wherever they appear in the **Policy** Document.

Accident, Accidental

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

The following are not included in the definition:

- the contracting of any disease, illness and/or medical condition,
- the injection or ingestion of any substance,
- any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Cancellation Costs

Travel and accommodation expenses paid or contracted to be paid by **You** in respect of **Your Trip**.

Certificate

An insurance validation certificate issued by the issuing broker or agent which describes **You** and the **Insured person(s)** who are covered under this **Policy**.

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 a common law relationship or who have co-habited for at least 6 months.

Country of Residence

The country in which **You** have Your main residence or live for the majority of the year. If **You** do not live in one place or have a main residence, then the Country of Residence shall be the country nominated by **You** and agreed by the **Underwriter** for the purpose of this contract of insurance.

Coverholder

Click4Quote Ltd who have arranged this insurance with **Underwriters**.

Curtailment Costs

Travel costs necessarily incurred 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 which is not spent overseas.

The following are not included in the definition:

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

Excess

The first amount **You**, and each person named on the insurance **Certificate**, have agreed to pay towards a claim under each section of this **Policy**.

Insurance premium tax (IPT)

A **UK** Government tax which must be paid by **You** if **Your** Country of Residence is within the **UK** in addition to the insurance premium. Residents of the Channel Islands and Isle of Man are exempt from IPT.

Material fact

Any fact which is known to **You**, which is likely to influence the **Underwriter** in the acceptance or assessment of this insurance.

Money

Bank and currency notes and coins and cheques.

Pair or set

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

Period of Insurance for a single trip

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 at the start of **Your Trip**.

The cover under all other sections of **Your Policy** starts at **Your Trip** departure and ends on **Your** return **Home** or expiry of the **Policy**, whichever is first.

Travel within **Your** Country of Residence is applicable for trips over 50 miles from **Home** (where accommodation has been pre-booked for at least two nights).

Wintersports cover is limited to 21 days per **Policy** per year for Annual Multi Trip Cover (other than Economy Annual Multi Trip Cover where there is no **Wintersports** Cover). **Wintersports** Cover is only included under Single Trip Cover when **You** have paid the appropriate additional premium.

Personal Effects

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:

Antiques, any property held or used for any business or professional purposes, bicycles, binoculars, bonds, coupons, documents of any kind, **Money**, securities, stamps, travellers cheques, camcorders, cassettes and cassette players, cellular phones, compact discs and compact disc players, computer and telecommunication equipment of any kind, computer games, contact or corneal lenses, diving equipment, furs, musical instruments, radios, spectacles, sunglasses, tape recorders, television sets, video equipment, video games.

Policy

Your Certificate, this **Policy** and endorsements.

Pre-existing Medical Condition

Any medical condition which has been suffered, or for which medical advice, treatment or medication has been received within the 12 months prior to the date of issue of this **Policy** or where **You** are on a hospital waiting list for in-patient treatment.

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 Employment Protection 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 for a period of less than 12 months;
- any instance where **You** had reason to believe that **You** would be made **Redundant** at the time of booking **Your Trip**.

Relative

Brother, brother-in-law, common law partner, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, grandparent, sister, sister-in-law, son, son-in-law, step-child, step-parent, or spouse who live in the **UK**.

Serious illness or serious injury

Any illness or injury which:

- renders **You** totally incapacitated; or
- results in **You** being a patient in hospital for more than 48 hours.

Single item, Pair or Set

Any one article, pair, set or collection.

Ski equipment

Skis, ski bindings, ski boots, ski sticks, snow board, snow board bindings and snowboard boots.

Sports equipment

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

The following are not included in the definition:

- **ski equipment.**

Terrorist Activity

An act, or acts, of any person, or group(s) or persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

Underwriter

Click4Quote Ltd, on behalf of Certain Underwriters at Lloyd's

Us / Our / We

Click4Quote Ltd

Utilisation of Nuclear Weapons of Mass Destruction

The use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Chemical Weapons of Mass Destruction

The emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Biological Weapons of Mass Destruction

The emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organism and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Valuables

Shall include, but not be limited to, cameras, electrical and electronic items, televisions, photographic equipment, video equipment, audio equipment, laptop and hand held computer equipment, jewellery, watches, furs, cassettes or compact discs, telescopes, binoculars, antiques, precious stones, or articles made of or containing gold, silver or other precious metals.

War and Kindred Risks

shall mean: war, invasion, civil war, armed hostility, rebellion, revolution, insurrection or military or usurped power, or any act of terrorism.

You / Your / Yours

The persons(s) as specified in the Schedule of Insurance.

SECTION 1 : TRIP CANCELLATION AND DISRUPTION

(a) Cancellation, Curtailment and 'Get-you-there' Expenses.

To pay the following expenses incurred by the Insured Person as the result of any of the occurrences specified in paragraphs (i) to (v) below:

- Up to £3,000 in all in respect of irrecoverable loss of unused travel and accommodation expenses (including ski passes, ski lessons, ski hire and clothing hire if the appropriate additional premium has been paid) which are paid in advance or for which there is a contractual liability consequent upon the cancellation or curtailment of the pre-arranged Period of Travel or, if the Period of Travel is not cancelled:
- Up to £500 in all in respect of reasonable additional travel and accommodation expenses incurred in fulfilling the pre-booked travel and accommodation commitments, including the use of equivalent local accommodation if rendered necessary by an occurrence covered under paragraph (v).

Specified Occurrences :

- (i) You sustaining accidental bodily injury or becoming ill,
- (ii) The death, injury or illness of Your Relative or business colleague or of any person with whom You had arranged to travel, reside or conduct business or the Relative or business colleague of such person
- (iii) You or any person with whom You had arranged to travel, reside or conduct business being :-
 - (a) quarantined or called for witness or jury service
 - (b) made redundant, provided that such redundancy qualifies for payment under the United Kingdom's Redundancy Payments Acts
 - (c) called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services.
 - (d) required to be present at Your home or place of business in Your normal country of residence following burglary or major damage.
- (iv) The cancellation or delayed departure for 24 hours or more of a public aircraft, public sea vessel or other publicly licensed form of passenger transport in which You have previously booked to travel, resulting from any of the following contingencies: strike, industrial action, hijack, criminal act, bomb scare, fire, flood, earthquake, landslide, avalanche, volcanic eruption, adverse weather conditions, accident or mechanical breakdown provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.
- (v) Major damage rendering uninhabitable the accommodation in which You had previously booked to reside during the Period of Travel, excluding any waterborne vessel or craft.

(b) Missed Departure and Transport Diversion

To pay up to £1000 in all respect of reasonable additional travel and accommodation expenses incurred by You in fulfilling Your pre-booked travel and accommodation commitments :-

- (i) **if at the commencement of the Period of Travel** You miss Your pre-booked international travel connection from Your normal country of residence through disruption of Your journey to the departure of point in the normal country of residence occurring as the direct result of :-
 - (a) a fellow passenger or a crew member of the conveyance in which You are travelling sustaining bodily injury or becoming ill after such journey had commenced, or
 - (b) any of the contingencies specified in Subsection (a)(iv), provided always that such contingency had not occurred, commenced or been announced before the international travel booking was made if the journey is by scheduled public transport services, or before the journey commenced if such journey is by non-scheduled transport.
- (ii) **If at any time during the Period of Travel** a public aircraft, public sea vessel or other publicly licensed passenger conveyance in which You are travelling has been diverted from its pre-arranged destination as a result of:-
 - (a) a fellow passenger or a crew member sustaining bodily injury or becoming ill or
 - (b) any of the contingencies specified in Subsection (a)(iv), provided always that such contingency has not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.
- (iii) **If at any time during the Period of Travel** the private pleasure yacht ("the yacht") in which You are living is forced to divert from its pre-arranged destination as the direct result of:
 - a) serious physical damage being sustained to the yacht, or
 - b) any person aboard the yacht suffering illness and requiring immediate medical attention, or
 - c) a hurricane certified as such by the relevant authority.Proof of the original passage plan and the cause of the diversion must be supplied.
Cover does not extend to repairs to the yacht, which must be maintained in a sea-worthy condition.

(c) Travel Delay Inconvenience Benefit

To pay as follows if You are delayed because of the late departure of a public aircraft, public sea vessel or other publicly licensed form of passenger transport in which You had previously booked to travel occurring as a result of any of the contingencies specified in Subsection (a)(iv), provided always that such contingency has not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected:

- (i) **Outward Journey at commencement of the Period of Travel**, £20 for the first complete 12 hour period that transport departure is delayed and £10 for each subsequent completed 12 hour period, up to a maximum of £100 in all.
- (ii) **All subsequent journeys during the Period of Travel**, payment as in paragraph (i) above.

(d) Alteration of Itinerary

Reasonable additional travel and accommodation expenses necessarily incurred by You in the alteration of the arrangements of the Period of Travel consequent upon You being the victim of hijack, kidnap or criminal act, or upon the cancellation of the publicly licensed passenger transport services caused by any of the contingencies specified in Subsection (a)(iv), provided that these occur or commence during the Period of Travel.

SECTION 2 : MEDICAL, REPATRIATION AND OTHER EXPENSES

To pay up to £5,000,000 in all in respect of :

(a) **Medical and repatriation Expenses**

The following expenses necessarily incurred as the result of You sustaining accidental bodily injury or becoming ill during the Period of Travel:

- (i) Your medical, hospital and treatment expenses (including Your additional travel and accommodation expenses) necessarily incurred outside Your normal country of residence and Your additional repatriation expenses; including compulsory quarantine, and emergency dental treatment for the immediate relief of pain.
- (ii) Expenses incurred for the charter of an air ambulance or for the special use of air transport (including accompanying medical attendants) if agreed by prior consultation Your attending physicians and the Underwriters' appointed advisors as being necessary for Your transportation or repatriation.
- (iii) Reasonable travel and accommodation expenses of a Relative or friend (not necessarily an Insured Person) who is required to travel to, remain with or escort You if You become severely incapacitated.

(b) **Hospital Inconvenience Benefit**

£25 for each completed 24 hour period that You spend as a hospital in-patient outside Your normal country of residence as the result of Your sustaining accidental bodily injury or becoming ill during the Period of Travel, up to a maximum of £1,500 in all, payable in addition to indemnity under Subsection (a)(i)

(c) **Emergency Return to the normal country of residence**

Additional repatriation expenses necessarily incurred by You consequent upon any of the following occurrence during the Period of Travel:

- (i) The death or serious illness or injury of Your Relative or business colleague, necessitating Your presence in the normal country of residence.
- (ii) Burglary or major damage at Your home or place of business in the normal country of residence.
- (iii) The death or serious illness or injury of an accompanying Insured Person, or the repatriation of such person as provided for in paragraphs (i) and (ii).

(d) **Funeral Expenses**

The cost of transporting Your remains or ashes to Your normal place of residence if You die during the Period of Travel and/or the cost of burial or cremation if this takes place in the country abroad where the death occurred.

SECTION 3 : PERSONAL ACCIDENT

To pay according to the following Schedule of Benefits if at any time during the Period of Travel You sustain bodily injury which is caused by an accident occurring at an identifiable time and location during the Period of Travel and which solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by such bodily injury resulting in Your death or disablement as specified within twenty-four calendar months from the date of such accident:

1.	Death	£20,000
2.	Loss of one limb or one eye	£20,000
3.	Loss of two limbs or both eyes or one limb and one eye	£20,000
4.	Permanent Total Disablement	£20,000

The Death benefit is limited to £2,500 for Insured Persons under 16 years of age at the date of the accident.

Exposure Clause

The effects of exposure resulting from a mishap during the Period of Travel to a conveyance in which You are travelling shall be deemed to constitute bodily injury, and the date of such mishap shall be deemed to be the date of the accident causing such injury.

Disappearance Clause

If You disappear during the Period of Travel and if, after a reasonable period of time has elapsed and all available evidence examined, there is reason to presume that Your death has occurred in accordance with the terms, provisions and conditions of this Section of Insurance, the Sum Insured for Item 1 shall become payable hereunder. If at any time after such payment You shall be found to be living, the sum thus paid shall be refunded to the Underwriters.

Section 4: Baggage and Personal Effects

To indemnify You up to £1,500 in all respect of loss of or damage to baggage and personal effects and winter sports equipment if the appropriate additional premium has been paid which are Your property or responsibility occurring during the Period of Travel.

Claims settlements for articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition. The limit for any single item or pair or set of items is £350 (other than skis over 5 years old where the limit is £50).

Ski Hire (if the appropriate additional premium has been paid)

To indemnify You up to £100 in all respect of the cost of hiring ski equipment for Your own use during the Period of Travel if, as the result of an occurrence during the Period of Travel Your own ski equipment is lost or damaged beyond use and a claim for such loss or damage is admitted under the main provisions for this Section.

Delayed Baggage

To pay up to £100 in all in respect of the cost of immediate necessities purchased or hired by You if on arrival at Your outward destination You are deprived of Your travel baggage for more than 12 hours because of temporary loss or mis-direction by the Carriers, provided always that any amounts thus paid, other than hire charges, shall be deducted from the total claim becoming payable under this Section if the said baggage proves to be permanently lost.

General Average and Salvage

To indemnify You up to £500 in all respect of any General Average and Salvage Charges levied by Carriers under Maritime law and/or Contract of Carriage and paid by You to secure the release of Your accompanied baggage if, whilst You are engaged on a journey by sea during the Period of Travel, a situation of peril arises and the Carriers incur expenses and liability in the interests of the common safety of their passengers and cargo as a whole.

SECTION 5 : MONEY, TRAVEL DOCUMENTS AND CREDIT CARDS

To indemnify You up to £750 in all respect of:

- (a) Money and Travel Documents
Loss of money, passports, driving licences, green card, petrol coupons, travel tickets and ski passes occurring during the Period of Travel, including expenses directly consequent upon such loss.
- (b) Fraudulent use of Lost Credit Card
Loss resulting from the fraudulent use of any credit card, charge card or banker's card held by You, following loss of such card during the Period of Travel not refundable elsewhere.

Cover in respect of the money and travel documents specified in paragraph (a) shall commence at the time of their collection or receipt by You, or 72 hours prior to the planned commencement of the Period of Travel, whichever is the later. Cover in respect of money remaining after termination of the Period of Travel shall continue whilst in Your custody for up to 72 hours following such termination.

Business Documents and Records

To indemnify You up to £100 in all in respect of the cost of replacing or restoring business documents and records the property or responsibility of the Assured of You, following loss or damage during the Period of Travel.

SECTION 6: EXPENSES AND PERSONAL LIABILITY

- (a) **Legal Expenses**
To pay up to £25,000 in all in respect of legal expenses incurred by or on behalf of You in the pursuit of claims for damage against third parties who have caused bodily injury to or illness or death of You through incidents occurring during the Period of Travel. The Underwriters shall only be liable for expenses incurred with their prior written consent, which will not be unreasonably withheld, but they reserve the right to withdraw from the proceedings at any stage and to limit their liability to those expenses incurred during the period up to but not beyond the date of such withdrawal.
- (b) **Personal liability**
To indemnify You in respect of Your legal liability for bodily injury to third parties and/or for damage to their property arising from an accident occurring during the Period of Travel **up to but not exceeding £2,000,000 in respect of any one accident or series of accidents and in all** inclusive of associated legal expenses incurred with the Underwriters' prior written consent

It is a condition of cover under this Subsection that neither the Assured nor You shall admit any liability nor offer agreement to settle any claim without the prior written consent of the Underwriters.

SECTION 7 : HIJACK AND KIDNAP DAILY BENEFIT

To pay £50 for each complete day that You are detained as the result of hijack, kidnap or criminal act occurring during the Period of Travel, **up to £1,000 in all.**

GENERAL PROVISIONS AND CONDITIONS

1. This policy does not cover any single trip exceeding 31 days unless the main purpose of the trip is for sailing
2. **Cover hereunder shall attach** only whilst You are engaged upon the Period of Travel during the specified Period of Insurance, commencing at the time that You leave Your home or place of business whichever occurs the later for the purpose of proceeding on the Period of Travel, and terminating at the time that You arrive at Your home or place of business, whichever occurs the earlier at completion of the Period of Travel, from door to door. The trip cancellation cover under Subsection 1(a) shall commence at the time that the insurance is effected or at the time that Your travel and accommodation bookings are made, whichever is the later.
3. **If the Period of Travel is not completed** within the specified Period of Insurance due to circumstances beyond Your control, cover hereunder will continue until such completion, without additional premium, for up to a maximum of twelve months for hijack or kidnap, or thirty days for any other circumstance.
4. **Each Insured Person** shall be deemed a separate Insurance
5. **This Insurance shall** be governed by English Law

OTHER CONDITIONS AND LIMITATIONS

Section 1 Trip Cancellation and Disruption

The Underwriters shall only be liable :-

1. under the cancellation and curtailment provisions of Subsection 1(a) to the extent of the contractual liability.
2. for claims arising from delayed departure under Subsection 1(a)(iv) and 1(c) if You have obtained written confirmation from the carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purpose of claims payment under these Subsections the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to You.
3. under Subsection 1(b)(i) if in the selection of the route, means of travel and time of departure You have done all things reasonable and practicable to minimise the possibility of late arrival at the departure point in Your normal country of residence
4. for claims under Subsection 1(b)(i) attributable to mechanical breakdown of non-scheduled transport if You have obtained a garage, repair yard or motoring organisation report confirming the date, cause and time of such breakdown.

Section 3 Personal Accident

1. In no case shall the Underwriters' liability in respect of You exceed in all the largest Sum Insured applicable to You under any one of the items comprising the Schedule of Benefits
2. No claim shall be payable under more than one Item in the Schedule of Benefits in respect of the consequences of the same accident.
3. The Underwriters shall only be liable:-
 - (i) under Item 1 of the Schedule of Benefits if death occurs within twenty-four calendar months of the date of the accident
 - (ii) under Items 2 and 3 of the Schedule of Benefits if the Loss of Limb(s) and/or eye(s) occurs within twenty-four calendar months of the date of the accident.
 - (iii) under Item 4 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this Item commences within twenty-four calendar months of the date of the accident and lasts for twelve consecutive calendar months or more.
4. In the event that an accident covered hereunder should result in Your death within twenty-four calendar months of the date of such accident and prior to the definite settlement of a claim for disablement as provided for under Items 2, 3 and 4 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.
5. In the event of a claim the Underwriters' appointed medical advisor(s) shall be allowed to examine You as often as they may deem necessary.
6. For the purposes of this Insurance:
 - (i) Loss of a limb shall mean loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and shall include total and irrecoverable loss of use of hand, arm or leg.
 - (ii) Loss of any eye shall mean total and irrecoverable loss of sight of the eye.
 - (iii) Permanent Total Disablement shall mean disablement of You which prevents You from engaging in any part of Your usual occupation for a period of twelve consecutive calendar months and at the end of that time being without prospect of improvement.

Section 4 Baggage and Personal Effects and Section 5 Money, Travel Documents and Credit Cards

You shall at all times exercise reasonable care in the supervision of the Insured Property

Section 5 Money, Travel Documents and Credit Cards

The Underwriters shall only be liable in respect of the fraudulent use of credit card, charge card or bankers' card if You and/or the Assured has (have) complied with the terms and conditions under which the card was issued, including those relating to the safe-keeping and use of the card and the reporting to the Issuing Company or Bank of any misplacement or loss.

EXCLUSIONS

All Sections

1. This policy does not cover any single trip exceeding 31 days unless the main purpose of the trip is for sailing.
2. This Insurance excludes any trip that is booked or commenced contrary to medical advice or contrary to health and safety restriction(s) from an airline/carrier with whom you booked to travel or after receipt of a terminal prognosis or wholly or partly for the purpose of obtaining medical treatment or convalescent care
3. The Underwriters shall not be liable for death, disablement, expense, loss, damage or indemnity resulting from or attributable to:-
 - (a) winter sports (unless the appropriate additional premium has been paid when this exclusion is replaced by an exclusion of competition in major events on snow or ice; freestyle skiing; repetitive travel in ski-run helicopters; ski jumping; ice hockey and the use of bob-sleighs and skeletons); scuba diving activities booked or planned prior to commencement of the Period of Travel; motor cycling (unless an appropriate licence is held and a helmet worn); mountaineering or rock climbing normally requiring the use of ropes or guides; riding or driving in any kind of race; any form of operational duties as a member of the armed forces [except for the cover specifically provided under Subsection 1(a)(iii) paragraph (c)]; international overland journeys in Asia, Africa or South America (other than by rail); professional entertaining; or aerial activities other than air travel as a passenger.
 - (b) Your suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life).
 - (c) Your own criminal act.
 - (d) Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
 - (e) Any medical condition which has been suffered, or for which medical advice, treatment or medication has been received within the 12 months prior to the date of issue of this Policy or where You are on a hospital waiting list for in-patient treatment You must contact Us prior to effecting this insurance. Cover for these conditions will only be provided following Our acceptance.
 - (f) Any claims attributable to any set of circumstances known to you at the time of effecting this Insurance or booking a trip, whichever is the later, where such set of circumstances could reasonably have been expected to give rise to a claim.

Section 1 Trip Cancellation and Disruption

The Underwriters shall not be liable:-

1. for any claim in any way caused or contributing to by the failure of, the fear of failure of or the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
2. Under Subsections 1(a)(iv), 1(b) and 1(c) for claims arising out of any contingency that had occurred, commenced or been announced before this Insurance was effected.

Section 2 Medical, Repatriation and Other Expenses

The Underwriters shall not be liable for:-

1. the first £100 of each and every claim
2. the cost of any medication, consultation or treatment the need for which could reasonably have been foreseen by You at the time that the Period of Travel commenced, nor for any travel, accommodation or other expenses incurred in connection therewith.
3. Any expenses incurred after You have returned to Your normal country of residence or incurred after a period of twelve calendar months has elapsed following the date on which the insured bodily injury, illness or contingency first occurred or commenced during the Period of Travel, whichever shall occur the sooner.

Section 1 Trip Cancellation and Disruption and Section 2 Medical, Repatriation and Other Expenses

The Underwriters shall not be liable:-

1. under Subsections 1(a) and 2(c) for claims attributable to any medical condition or set of circumstances known to You at the time that the Insurance was effected or at the time that the Period of Travel was booked, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel.

Sections 4 and 5 Joint Excess

Except in respect of the Delayed Baggage and General Average and Salvage provisions of Section 4 the Underwriters shall not be liable for the first £100 of the total of losses arising out of one occurrence.

Section 4 Baggage and Personal Effects

The Underwriters shall not be liable for:-

1. loss of or damage to hired clothing and hired equipment of any kind
2. damage due to wear and tear or gradual deterioration.
3. loss of or damage to household effects.
4. electrical or mechanical breakdown or derangement
5. loss of or damage to valuables contained in baggage whilst such baggage is in the custody of Carriers and outside Your control. For the purpose of this exclusion 'valuables' shall mean; jewellery, furs, gold and silver articles, watches, binoculars, telescopes, photographic equipment, audio equipment and video equipment.
6. loss of cash, currency, bank notes, travellers' cheques, passports, driving licenses, green card, petrol coupons, tickets, ski passes, securities and documents.
7. confiscation or detention by Customs or other Authority
8. General Average and Salvage Charges other than those covered by Section 4.
9. Personal Baggage left unattended unless left locked in Your personal accommodation, or left locked in the glove compartment or boot of a vehicle, but excluding any loss of Personal Baggage left overnight in such vehicle.

Section 5 Money, Travel Documents and Credit Cards

The Underwriters shall not be liable for:-

1. any loss not reported to the police within 48 hours of discovery
2. money lost in exchange, or through errors or omissions in transactions or purchases.
3. loss of money contained in baggage whilst such baggage is in the custody of Carriers and outside Your control.
4. confiscation or detention by Customs or other Authority
5. travellers' cheques

Subsection 6 (b) Personal Liability

The following exclusions shall apply:

1. Liability for bodily injury to Your employees or to any member of Your family or household.
2. Liability to damage to property owned by, or in the care, custody or control of You or any member of Your family or household, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to You for the sole purpose of Your personal occupancy during the Period of Travel.
3. Liability arising out of the ownership, possessions, custody or use of any aircraft, mechanically propelled or horse drawn vehicles (other than golf buggies), caravan, vehicular trailer, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats and inflatable sailing dinghies), firearm, animal (other than horses hired for hacking only), land, building or permanently or seasonally sited property of any kind.
4. Employer's liability
5. Contractual liability
6. Liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or service

Liability that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this insurance not been in force.

Nuclear/Radioactive Exclusion Clause

This insurance does not cover claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.

War and Terrorism Exclusion Clause

Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused 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 loss or expense;

- i) War, hostilities or warlike operations (whether war be declared or not),
- ii) Invasion,
- iii) Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
- iv) Civil war,
- v) Riot,
- vi) Rebellion,
- vii) Insurrection,
- viii) Revolution,
- ix) Overthrow of the legally constituted government,
- x) Civil commotion assuming the proportions of, or amounting to, an uprising,
- xi) Military or usurped power,
- xii) Explosions of war weapons,
- xiii) Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
- xiv) Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not,
- xv) Terrorist activity

If when booking or commencing a Period of Travel You are in any doubt about the relevance of these exclusions, clarification should be sought from CLICK4QUOTE.COM

The emergency assistance provided for You by this insurance is provided by International Medical Rescue.

In the event of death or any serious illness, injury, accident or hospitalisation involving anyone insured under this policy, You must notify International Medical Rescue as soon as possible stating that You are insured by CLICK4QUOTE.COM and quoting Your Schedule Certificate Number.

International Medical Rescue
24 Hour emergency telephone number +(44) 208 669 9292
24 hour emergency fax number +(44) 208 669 3442

**Please only use these numbers for
MEDICAL EMERGENCIES**