

# SINGLE TRIP AND ANNUAL MULTI-TRIP TRAVEL INSURANCE CERTIFICATE

THIS IS TO CERTIFY that in accordance with the authorisation granted under Contract Number B0501C08A2067 to the undersigned by certain **Underwriters** at Lloyd's of London 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 and is underwritten by Certain **Underwriters** at Lloyd's of London. Registered in England, registered office Lloyd's of London, One Lime Street, London, EC3M 7HA.

Authorised and regulated by the Financial Services Authority; Click4quote Limited trading at CLICK4QUOTE.COM, Firm Reference Number 304405

## SCHEDULE OF BENEFITS

SECTION	DESCRIPTION	SUM INSURED PER INSURED TRIP	EXCESS
1a	<b>Cancellation and Curtailment</b>	Up to £3,000 in all	£50
1b	<b>Missed Departure/Diversion</b>	Up to £1,000 in all	Nil
1c	<b>Travel Delay and Inconvenience</b>	£20 for first 12 hour period, £10 each subsequent 12 hours up to £100 in all	Nil
1d	<b>Alteration to Itinerary</b>	Reasonable additional travel and accommodation expenses consequent on hijack, kidnap, cancellation of public transport due to specified circumstances.	£50
2a	<b>Medical Treatment and Repatriation Expenses</b> (This section includes emergency assistance services)	Up to £5,000,000 in all	£50
2b	<b>Hospital Benefit</b>	£15 per day up to £600 in all	Nil
2c	<b>Emergency Repatriation</b>	Additional repatriation expenses	£50
2d	<b>Funeral Expenses</b>	Cost of repatriating ashes or remains	£50
3	<b>Personal Accident</b> Loss of one limb or one eye Up to £25,000 Loss of two limbs or both eyes or one limb and one eye Up to £25,000 Permanent Total Disablement Up to £25,000 Death Benefit (aged 17-65) Up to £15,000 Death Benefit (aged under 16 at date of accident) Up to £5,000 Death Benefit (aged 66 or over at date of departure) Up to £5,000		Nil
4a	<b>Legal Expenses</b>	Up to £10,000 in all	£50
4b	<b>Personal Liability</b> (including Legal Fees)	Up to £2,000,000 in all	
5	<b>Catastrophe Cover</b>	Up to £1,000 in all	Nil
Sections 6 and 7 are only covered if <b>You</b> have paid the appropriate premium and is shown as covered on <b>Your Schedule of Insurance</b>			
6	<b>Personal Effects and Baggage</b> Single Item, Pair or Set Limit £200 Valuables Limit in total £200 in all	Up to £2,000 in all £200 £200 in all	£50
	Delayed Baggage	£75 per 24 hours up to £150	Nil
7	<b>Money, Travel Documents and Credit Cards</b> <b>Cash Limit</b> Cash (aged 18 or under) £250 in all £100 in all Travel Documents Up to £150 in all	Up to £500 in all £250 in all £100 in all Up to £150 in all	£50
<b>Winter Sports Cover</b> - Only covered if <b>You</b> have paid the appropriate additional premium and is shown as covered on <b>Your Schedule of Insurance</b>			
8	<b>Ski Equipment and Other Expenses</b>		£50
8a (i)	Equipment Owned Single Item Limit Owned £200 per item	£600 in all £200 per item	
8a (ii)	Equipment Hired Single Item Limit Hired £150 per item Ski Hire £25 per day up to £300 in all	£300 in all £150 per item £25 per day up to £300 in all	
8b	<b>Ski Pack</b>	£25 per day up to £300 in all	Nil
8c	<b>Piste Closure and Avalanche Closure</b>	£20 per day up to £200 in all	Nil
<b>Business Cover</b> - Only covered if <b>You</b> have paid the appropriate additional premium and is shown as covered on <b>Your Schedule of Insurance</b>			
9a	<b>Business Equipment and Other Expenses</b>		£50
9a (i)	Business Equipment Single Article Limit £500 per item	£1,000 in all £500 per item	
9a (ii) 9a (iii)	Samples Business Equipment Delay Emergency Courier Expenses £50 per 24 hours up to £200 in all £200 in all	£500 per item £50 per 24 hours up to £200 in all £200 in all	
9b	<b>Business Equipment Hire</b>	£50 per 24 hours up to £500 in all	Nil
9c	<b>Business Money</b> Cash Limit	£1,000 in all £500 in all	£50
9d	<b>Additional Personal Accident</b> (Cover excluded if aged 66 or over at date of departure)	Max Benefit £25,000	Nil
<b>Golf Cover</b> - Only covered if <b>You</b> have paid the appropriate additional premium and is shown as covered on <b>Your Schedule of Insurance</b>			
10a	<b>Green Fees</b>	£75 per day to £300 in all	£50
10b	<b>Golf Equipment</b> Single Article Limit	£1,500 in all £250 per item	£50
	Golf Equipment Hire	£20 per day to £200 in all	Nil

## IN THE EVENT OF MEDICAL TREATMENT OR A MEDICAL EMERGENCY

The emergency assistance provided for **You** by this insurance is provided by International Medical Rescue (IMR).  
In the event of death or any **Serious Illness**, injury, **Accident** or hospitalisation involving anyone insured under this **Certificate**, **You** must notify IMR as soon as practicable stating that **You** are insured by [CLICK4QUOTE.COM](http://CLICK4QUOTE.COM) and quoting **Your Schedule of Insurance 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**

## ALL CLAIMS OTHER THAN MEDICAL EMERGENCIES

In the event of any other **Accident**, illness, loss, damage or occurrence which caused or may cause a claim to be made under this Insurance, notice shall be given as soon as practicable to **Claims International Limited**, quoting [CLICK4QUOTE.COM](http://CLICK4QUOTE.COM), **Your Schedule of Insurance Certificate Number** and Scheme Number 445.

**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](mailto:travelclaims@ci-uk.com)

**Claims International Limited**, will send **You** a claim form which **You** will need to complete and return with **Your Certificate** and any other documents requested.

## PRE-EXISTING MEDICAL CONDITIONS – GENERAL EXCLUSION

Unless otherwise agreed in writing by **Us** **Your Certificate** excludes **Pre-existing Medical Conditions** which could reasonably be expected to be known to **You** at the time of taking out this insurance **Certificate** or prior to the date of booking the trip, whichever is the later, concerning the health of **You**, **Your Relatives**, **Your** travelling companions, or anyone whose ill health would force **You** to cancel or cut short **Your** trip.

**A Pre-existing Medical Condition is defined as:**

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 time of taking out this insurance **Certificate** or prior to the date of booking the trip, whichever is the later, or any condition for which **You** are on a waiting list for in-patient hospital treatment.

Cover for these conditions will only be considered following **Our** acceptance which may be obtained from:

**CLICK4QUOTE.COM (Medical Screening Service) Tel: 08712 268 441**

This service is available between 09:00 and 17:00 Monday to Friday, and between 09:00 and 14:00 Saturday.  
Please note that special terms may be applied to **Your** insurance.

**You** will not be covered under Sections 1.a), 2, 3, 9 & 10.a) 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**.

## KNOW BEFORE YOU GO – USEFUL TRAVEL ADVICE [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel)

### Ensure **You** have a valid passport and the necessary visas.

- Make sure **Your** passport is valid for a minimum of six months at return date.
- Take a photocopy with **You** and leave a copy at home.
- Write the full details of **Your** next of kin in **Your** passport.
- Make sure **You** have valid visas.
- Take another form of ID with **You** (preferably with a photograph).

### Plan to stay healthy.

- Check what vaccinations **You** need with **Your** GP at least six weeks before **You** travel.
- Check the advice at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or **Scottish National Health Service**.
- Check if **Your** medication is legal in the country **You** are visiting.
- Pack **Your** medication in **Your** hand luggage.
- If taking medication with **You**, also take the prescription and a GP's letter.
- If travelling within the EEA (European Economic Area) get an EHC from the Post Office. (Countries in the EEA (European Economic Area) are: Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Ireland, Italy, Luxembourg, the Netherlands, Norway, Portugal, Spain, Sweden and the UK.)
- Check to see if extra health precautions are needed for the country **You** are visiting (e.g. malaria zones).

### Know about where **You** are going.

- Get a good guide book and look at the FCO country fact sheets.
- Make sure **You** know about local laws especially relating to alcohol and drugs.
- Try to be aware of any locally endangered animals and plants within **Your** destination country to ensure that **You** do not unwittingly purchase wildlife **souvenirs** from endangered plants or animals in which **trade** may be regulated.
- Make sure **You** know about local culture especially relating to dress codes.
- Take a phrase book that **You** can use in emergencies.
- Check the FCO up-to-date travel advice and travellers' tips.
- Tell friends and family where **You** are going.
- Contact family and friends if trouble flares up.

### Take enough **Money** for **Your** trip.

- Check the validity, expiry dates and **Cash** available on **Your** credit or debit card(s).
- Make sure **You** have back-up funds such as travellers cheques, sterling or US dollars.
- Have a return ticket, or enough **Money** to buy one.

### Leave copies of important information with family and friends.

- A copy of **Your** passport and details of **Your** next of kin.
- A copy of **Your** insurance document plus the 24-hour emergency number.
- A copy of **Your** ticket details.
- A copy of **Your** itinerary and a way of contacting **You** such as e-mail.

#### GUIDANCE NOTES FOR INSURED/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**.

#### PROCEDURAL CONDITIONS FOR CLAIMS

Notice shall be given as soon as practicable to the **Underwriters** Emergency Telephone Service provided by **International Medical Rescue (IMR)** of any **Accidental** bodily injury or illness requiring hospital in-patient treatment. Please state that **You** are insured by CLICK4QUOTE.COM and quote **Your Schedule of Insurance Certificate** Number. Please see page two 'In the Event of Medical Treatment or a Medical Emergency' for full details.

In the event of any other **Accident**, illness, loss, damage or occurrence which caused or may cause a claim to be made under this Insurance, notice shall be given as soon as practicable to **Claims International Limited**, quoting CLICK4QUOTE.COM, **Your Schedule of Insurance Certificate** Number and Scheme Number 585. Please see page two 'All Claims Other Than For Medical Emergencies' for full details.

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

#### GEOGRAPHICAL LIMITS

**UK:** England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands.

**Europe:** European countries west of the Ural Mountains, the Azores, Canary Islands, Madeira, Iceland and countries bordering the Mediterranean Sea (excluding Algeria, Israel, Jordan, Lebanon and Libya).

**Australia and New Zealand:** These countries only.

**Worldwide excluding USA and Canada:** UK, Europe, Australia and New Zealand as defined above and the rest of the World excluding the USA and Canada.

**Worldwide including USA and Canada:** Anywhere in the World.

#### FOREIGN AND COMMONWEALTH OFFICE

The **Certificate** does not cover travel to areas where the Foreign and Commonwealth Office (FCO) has advised against "all travel". If **You** are not sure if a travel warning has been issued regarding **Your** intended destination please check with the FCO on [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel)

#### RESIDENCE LIMITS

This **Certificate** is only available to **You** if **You** have **Your** main home in the United Kingdom and **You** are registered with a Medical Practitioner in the United Kingdom. All journeys must start and end in the United Kingdom.

#### INDEPENDENT TRAVEL ON ANNUAL POLICIES

Each person named on an Annual **Certificate** is entitled to travel independently although children named on the **Schedule of Insurance** and travelling independently must be adequately supervised by an adult at all times.

#### HEALTH CONDITIONS – GENERAL EXCLUSION

Unless otherwise agreed in writing by **Us** **Your Certificate** excludes Pre-existing Medical Conditions which could reasonably be expected to be known to **You** at the time of taking out this insurance **Certificate** or prior to the date of booking the trip, whichever is the later, concerning the health of **You**, **Your Relatives**, **Your** travelling companions, or anyone whose ill health would force **You** to cancel or cut short **Your** trip. Please read the definition of Pre-existing Medical Conditions overleaf.

Cover for these conditions will only be considered following **Our** acceptance which may be obtained from Our Medical Screening Service, Tel: 08712 268 441 and will be confirmed in writing. Please note that special terms may be applied to **Your** insurance. Please see page two under "Pre-Existing Medical Conditions – General Exclusion" for full details.

**You** will not be covered under Section 1.a), 2, 3, 9 & 10.a) if **You** fail to contact **Us**.

#### RECIPROCAL HEALTH AGREEMENTS

Travellers to European Union countries should obtain form EHIC from their local Post Office or apply/download online at [www.ehic.org.uk](http://www.ehic.org.uk) (This used to be known as the E111). This will entitle the holder to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a Form EHIC, or Private Health Insurance, the deduction of **Excess** under Section B will not apply.

Travellers to Australia should enrol with Medicare on arrival (information details at [www.hic.gov.au](http://www.hic.gov.au)).

#### PROPERTY CLAIMS

These claims are paid based on the value of goods at the time **You** lose them and not on a "new for old" or replacement cost basis. An amount for wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an airline property irregularity report, a hotel managers report etc.

#### TRAVEL INSURANCE CERTIFICATE

**You** should read this document carefully. It gives **You** full details of what is and is not covered and the conditions of the cover.

#### CONDITIONS, EXCLUSIONS & WARRANTIES

Conditions and exclusions will apply to individual sections of **Your Certificate**, while general exclusions and conditions will apply to the whole of **Your Certificate**. It is a condition of this **Certificate** that all **Material Facts** must be disclosed to the **Underwriters** at the time of taking out this **Certificate** or prior to the date of booking the trip, whichever is the later. Failure to do so may result in the **Underwriters** non-liability for claims.

#### INSURED / HAZARDOUS ACTIVITIES

**You** are automatically covered for certain activities as stated within this **Certificate**. Cover may be extended on payment of an additional premium and if shown on the **Schedule of Insurance** to include either Winter Sports and/or Level 1 and/or Level 2 Activities as defined in this wording. If **You** require cover for an activity that is not listed within these sections or cover outside the conditions of the stated activities there is no cover unless **You** have contacted CLICK4QUOTE.COM, cover is agreed and the appropriate additional premium has been paid. Personal Liability and personal accident is included for activities unless otherwise stated, please see individual activities under conditions/limitations for details. Please see pages 11 and 12 for listed activities.

#### 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, watercraft or any mechanically propelled conveyance; or
- Your** participation in any hazardous sport or leisure activity as stated by the cover conditions/limitation/exclusions.

#### CERTIFICATE LIMITS

All sections of **Your Certificate** have acceptable limits on the amount the **Underwriters** will pay under that section. There are also specific limits under the **Personal Effects** and baggage section for; **Single Items; Valuables;** items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

#### CERTIFICATE EXCESSES

Under most sections of the **Certificate**, claims will be subject to an **Excess**. The **Excess** will be applied per person, per section and per incident under which a claim is made as displayed on the schedule of benefits. This means that **You** will be responsible for the first part of the claim. The amount **You** have to pay is the **Excess**.

#### 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 **Money**, which was not carried on **Your** person unless placed in a safety box, or similar locked, fixed receptacle.

#### DRIVING ABROAD

Cover under the medical expenses and personal accident sections of this **Certificate** are extended to include claims arising as a consequence of **You** travelling as a driver or passenger in any private motor vehicle, quad bike (up to 125 cc providing that the person driving the vehicle holds a current, valid and appropriate UK driving licence) and motor cycle (up to 1000cc providing that the person driving the vehicle holds a current, valid and appropriate UK driving license, and that an approved crash helmet is worn) Any form of racing, riding or driving on a racetrack, time trial or timed/speed course (against others or yourself) is specifically excluded. It should be noted that no coverage exists under the personal liability section of this **Certificate** for claims arising out of the use or possession of a motorised vehicle. Therefore, **You** are urged to seek confirmation from the vehicle owner or hirer that this area of coverage is adequately provided for under an alternative insurance **Certificate**.

#### COOLING OFF PERIOD

If this **Certificate** does not meet **Your** needs, **You** have the right to cancel it within 14 days of receipt of the insurance documentation for a refund. Please write to **Us**, returning the Travel Insurance Certificate and **Schedule of Insurance** marked "Cancelled"; the **Certificate** will be regarded as not taken up by **You** and cancelled from inception.

For Single Trips, **We** will not refund any premiums if **You** have made a claim or travelled before **You** cancel the Certificate within the 14 days.

For Annual Multi-Trip, **We** will only refund a proportionate amount of the premium if **You** have made a claim or travelled before **You** cancel the Certificate within the 14 days.

#### GOVERNING LAW AND LANGUAGE

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

#### IF YOU HAVE ANY QUESTIONS

If **You** are in any doubt regarding the cover **We** provide or would like further information please contact **Us** on 08450 89 90 91 or email [enquiries@ click4quote.com](mailto:enquiries@click4quote.com)

## CUSTOMER SERVICE – COMPLAINTS PROCEDURE

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. Telephone: 08450 89 90 91.** 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 assets 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, Lloyd's Chambers, Portoken Street, London E1 8BN) and on their website ([www.fscs.org.uk](http://www.fscs.org.uk)).

## DEFINITIONS

### Definitions

The following words shall have the same meaning wherever they appear in the Travel Insurance **Certificate**.

### Accident, Accidental, Accidentally

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.

### Cancellation Costs

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

### Cash

Cash, cheques, postal and **Money** orders, current postage stamps, coupons and vouchers which have a stated monetary value and travel tickets all held for **Your** private purposes and not for business use.

### Certificate

**Your Schedule of Insurance**, this Travel Insurance **Certificate** and Endorsements.

### 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** – United Kingdom.

### Coverholder

CLICK4QUOTE.COM who have arranged this insurance with **Underwriters**.

### Curtailed 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 **Schedule of Insurance** have agreed to pay towards a claim under each section of this **Certificate** as displayed on the Schedule of Benefits.

### Insurance Premium Tax (IPT)

A UK Government tax which must be paid by **You** if **Your Country of Residence** is within the United Kingdom in addition to the insurance premium.

### 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

The period as stated on **Your Schedule of Insurance**.

### Period of Travel – Single Trip Only

The trip cancellation cover provided under Subsection 1(a) shall commence at the date of issue of the **Schedule of Insurance** and ends at the commencement of the outward journey of the trip. Section 7 is operative for a maximum of 72 hours prior to the commencement of the outward journey and 24 hours after completion of the return journey or the expiry of this certificate, whichever is the earlier, in respect of **Money** collected for the purposes of the trip.

The remaining covers apply for the dated duration of the trip as stated on **Your Schedule of Insurance** including the direct outward journey and end upon completion of the direct return journey of the trip, or the expiry of this certificate, whichever is the earlier.

### Period of Travel – Annual Multi-Trip Only

The trip cancellation cover provided under Subsection 1(a) shall commence from the effective date on **Your Schedule of Insurance** or **date of booking, whichever the later** and ends at the commencement of the outward journey of each trip or the expiry of this certificate, whichever is the earlier. Section 7 is operative for a maximum of 72 hours prior to the commencement of the outward journey and 24 hours after completion of the return journey or the expiry of this certificate, whichever is the earlier in respect of **Money** collected for the purposes of each trip. The remaining covers apply for all trips up to the maximum duration of any one trip as stated on **Your Schedule of Insurance** outside **Your Country of Residence** including the direct outward journey and end upon completion of the direct return journey of each trip, or the expiry of this certificate, whichever is the earlier.

Cover is also provided for holidays within the United Kingdom for United Kingdom residents provided the trip includes at least 1 night pre-booked overnight stay more than 50 miles from the Insured's normal address.

### 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 tele-communication equipment of any kind, computer games, contact or corneal lenses, diving equipment, furs, musical instruments, radios, spectacles, sunglasses, tape recorders, television set, video equipment, video games.

### 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 time of taking out this insurance **Certificate** or prior to the date of booking the trip, whichever the later, or any condition for which **You** are on a waiting list for in-patient hospital 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**.

### Schedule of Insurance

An insurance validation **Schedule of Insurance** issued by the **Coverholder** or agent which describes **You** and the **Insured Person(s)** who are covered under this **Certificate**.

### 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, snowboard, snowboard 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 organisation(s) or government(s).

#### Underwriter

CLICK4QUOTE.COM, have arranged this insurance on behalf of Certain Underwriters at Lloyd's of London.

#### Us / Our / We

CLICK4QUOTE.COM

#### 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.

#### Winter Sports

The following **Winter Sports** activities are included provided the standard additional **Winter Sports** premium being paid:

skiing, cross country skiing (only on Recognised Paths), curling, dry skiing, mono-skiing, ski-boarding, ski-doos (no Personal Liability or Personal Accident Cover), snow sledging, snowboarding, snow mobiling (no Personal Liability or Personal Accident Cover), off-piste skiing and snowboarding (must be within resort boundaries and with a paid professional guide), Recreational Racing (skiing and snowboarding).

Cover for the following activities may be provided upon referral to and acceptance by CLICK4QUOTE.COM and payment of an additional premium:

Ice Hockey, lugging, tobogganing, skeletons, bobsleigh and Heli-Skiing.

#### The following is not included within the Winter Sports definition:

Off-piste skiing or snowboarding in areas designated unsafe by resort management or where there is an avalanche warning of level 3 or above in place, freestyle skiing, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing and training.

#### You / Your / Yours / Insured / Insured Person(s)

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

### GENERAL PROVISIONS AND CONDITIONS

- Cover in respect of each Period of Travel** shall commence at the time **You** leave **Your** home or place of business whichever occurs the later for the purpose of proceeding beyond **Your** normal **Country of Residence** and to terminate at the time that **You** return to **Your** home or place of business whichever occurs the earlier, from door to door. The trip cancellation cover provided under Subsection 1(a) shall commence at the time that **Your** travel and accommodation bookings are made, or at the commencement date of the specified **Period of Insurance**, whichever is the later.
- Except where the Underwriters' specific prior agreement has been obtained no Period of Travel shall be deemed to exceed the duration specified on Your schedule and the appropriate premium paid.** If a **Period of Travel** is not completed within this time limit due to circumstances beyond **Your** control, cover hereunder will continue without additional premium for up to a maximum of 30 days.
- Provided that the Underwriters' specific prior agreement has been obtained to renewal or extension of this Insurance at its expiry date,** cover hereunder in respect of any **Period of Travel** in progress at such expiry date shall continue until its termination in accordance with Conditions 1 and 2 above. In respect of Annual Multi-Trip, if the **Underwriters** prior agreement to such renewal or extension has not been thus obtained, cover hereunder shall continue for up to a maximum of 14 days only.
- Subject always to the terms, provisions, conditions and exclusions** hereof, cover under this **Certificate** shall attach in respect of all **Periods of Travel** commencing during the specified **Period of Insurance**.
- For Annual Multi-Trip Policies any travel and accommodation bookings made during the specified Period of Insurance but relating to a Period of Travel planned to commence after its expiry date shall be included for cover under the trip cancellation provisions of Subsection 1(a) of this Certificate during the period up to but not beyond the said expiry date.** (The continuation of cover thereafter will be subject to the **Underwriters** prior agreement to renewal or extension of this **Certificate**.)
- Each Insured Person and each Period of Travel shall be deemed a separate Insurance.**
- This Insurance shall be governed by English Law.**

### GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

- All Sections.** Except where the **Underwriters** specific prior agreement has been obtained cover shall not attach under this Insurance in respect of any trip that is:
  - expected at the date of its booking or commencement to exceed 31 days in duration or to involve hazardous or non-conventional holiday or business activities.
  - booked or undertaken by an **Insured Person** aged under 18 years at its commencement date unless, for the entire duration of such trip, the **Insured Person** is to be accompanied by another person who is aged over 18 years at the said date.
- 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..
- The **Underwriters** shall not be liable for death, disablement, expense, loss, damage or indemnity resulting from or attributing to:
  - 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; lugging; tobogganing; parapenting; ski acrobatics and stunting; off-piste skiing and snowboarding (outside resort boundaries and/or not with a paid professional guide and/or in areas designated unsafe by resort management and/or where an avalanche warning of level 3 or above is in place); ski bob racing; ski racing and training; ski flying; freestyle skiing; heli-Skiing; ski jumping; ice hockey and the use of bob-sleighs and skeletons); **Winter Sports** over the 45 days **Winter Sports** option for Annual Multi-Trips; Scuba Diving activities over 30m, or under 30m when **You** do not hold a certificate of proficiency or are diving without a qualified instructor; Scuba Diving within 24 hours of flying; riding as a driver or passenger on any quad bike over 125cc or any motor cycle over 1000cc; travelling as a driver or passenger on any quad bike under 125cc unless the person driving the vehicle holds a current, valid and appropriate UK driving licence; travelling as a driver or passenger on any motor cycle under 1000cc unless the person driving the vehicle holds a current, valid and appropriate UK driving licence and/or whilst not wearing an approved crash helmet; mountaineering or rock climbing normally requiring the use of ropes or guides; riding or diving in any kind of race, riding or driving on a racetrack, time trial or timed course (against others or yourself); any form of operational duties as a member of the armed forces (except for the cover specified 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.
  - Your** suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life).
  - Your** own criminal act.
  - Human Immunodeficiency Viruses (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness**
  - 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 time of taking out this insurance **Certificate** or prior to the date of booking the trip, whichever the later, or any condition for which **You** are on a waiting list for in-patient hospital treatment, unless such condition has been agreed in writing by **Our** Medical Screening Service.
- 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:
  - War, hostilities or warlike operations (whether war be declared or not),
  - Invasion,
  - Act of an enemy foreign to the nationality of the **Insured Person** or the country in, or over, which the act occurs,
  - Civil war,
  - Riot,
  - Rebellion,
  - Insurrection,
  - Revolution,
  - Overthrow of the legally constituted government,
  - Civil commotion assuming the proportions of, or amounting to, an uprising,
  - Military or usurped power,
  - 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.
6. **Other in respect of Section 2 - Medical Treatment and Repatriation Expenses, Exclusion No 5. Sub-Section xv) above is hereby deleted.**
7. We will not pay for any losses that are not directly associated with the incident that caused **You** to claim. For example, loss of earnings due to being unable to return to work on time following travel delay/missed departure or the cost of replacing locks in the event that keys are lost whilst on a trip.
8. The Excess applicable to each and every claim as shown in the **Schedule of Benefits** on page 1.
9. This **Insurance** excludes 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.
10. For annual multi trip policies this **Insurance** excludes any claims arising from any health condition that **You** have, where such condition has already been the subject of a claim under this **Certificate** in respect of any previous **Period of Travel**.

**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**

## SECTION 1: TRIP CANCELLATION AND DISRUPTION

### (a) Cancellation, Curtailment and "Get-you-there" Expenses To pay the following expenses incurred by You 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 in 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 point in
  - (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.

### (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, or
- (ii) the cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which the **Insured Person** had previously booked to travel, caused by any of the following contingencies: strike, industrial action, hijack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that these had not occurred, commenced or been announced before the date on which the original travel and accommodation arrangements were made or prior to the time of taking out this insurance **Certificate**, whichever the later.
- (iii) **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**.

## CONDITIONS AND LIMITATIONS:

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.

## EXCLUSIONS:

The **Underwriters** shall not be liable:

1. for any claim in any way caused or contributed 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 prior to the time of taking out this **Insurance Certificate** or prior to the date of booking the trip, whichever is the later.
3. for claims attributable to any or set of circumstances which could reasonably be expected to be known to **You** at the time of taking out this insurance **Certificate** or prior to the date of booking the trip, whichever is the later, where such circumstances could reasonably have been expected to give rise to cancellation or curtailment of the **Period of Travel**.
4. for claims attributable to any **Pre-Existing Medical Condition** which could reasonably be expected to be known to **You** at the time of taking out this insurance **Certificate** or prior to the date of booking the trip, whichever is the later, concerning the health of **You**, **Your Relatives**, **Your** travelling companions or anyone whose ill health could reasonably have been expected to give rise to cancellation or curtailment of the **Period of Travel** unless cover for such condition has been agreed to in writing by the Click4quote.com medical screening service.

## SECTION 2: MEDICAL, REPATRIATION & 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 between 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

£15 for each completed 24 hour period that You spend as a hospital in-patient outside Your normal Country of Residence as the result of You sustaining Accidental bodily injury or becoming ill during the Period of Travel, up to a maximum of £600 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 reasonable and necessary cost of transporting Your remains or ashes to Your normal Country 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.

#### EXCLUSIONS:

The Underwriters shall not be liable for:

1. 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.
2. 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.
3. for claims attributable to any set of circumstances which could reasonably be expected to be known to You at the time of taking out this insurance Certificate or prior to the date of booking the trip, whichever is the later, where such circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel.
4. for claims attributable to any Pre-Existing Medical Condition which could reasonably be expected to be known to You at the time of taking out this insurance Certificate or prior to the date of booking the trip, whichever is the later, concerning the health of You, Your Relatives, Your travelling companions or anyone whose ill health could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel unless cover for such condition has been agreed to in writing by the Click4quote.com medical screening service.

## 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 twelve calendar months from the date of such Accident:

1. Death	£15,000
2. Loss of one limb or one eye	£25,000
3. Loss of two limbs or both eyes or one limb and one eye	£25,000
4. Permanent Total Disablement	£25,000

The Death benefit is limited to £5,000 for Insured Persons under 16 years of age at the date of the Accident.

All benefits are limited to £5,000 where the Insured Person is aged 66 years and over at date of departure.

#### 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.

#### CONDITIONS AND LIMITATIONS:

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 twelve 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 twelve 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 twelve 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 twelve 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.

#### EXCLUSIONS:

The Underwriters shall not be liable for:

1. for claims to any Pre-Existing Medical Condition which could reasonably be expected to be known to You at the time of taking out this insurance Certificate or prior to the date of booking the trip, whichever is the later, concerning the health of You, unless cover for such condition has been agreed to in writing by the Click4quote.com medical screening service.
2. for claims in respect of any Insured/Hazardous Activity where cover is specifically excluded under the conditions and/or limitations of such Insured/Hazardous Activity.

## SECTION 4: LEGAL EXPENSES AND PERSONAL LIABILITY

### (a) Legal Expenses

To pay up to **£10,000** in all in respect of legal expenses incurred by or on behalf of **You** in the pursuit of claims for damages 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 **Insured** nor **You** shall admit any liability nor offer agreement to settle any claim without the prior written consent of the **Underwriters**.

#### EXCLUSIONS:

##### 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 or 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, possession, 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. Employers' 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 services.
7. 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.
8. Liability in respect of any **Insured/Hazardous Activity** where cover is specifically excluded under the conditions and/or limitations of such **Insured/Hazardous Activity**.

## SECTION 5: CATASTROPHE COVER

To pay up to **£1,000** for the cost of providing other similar accommodation if **Your** booked accommodation is rendered uninhabitable because of a fire, flood, earthquake or storm.

#### CONDITIONS AND LIMITATIONS:

**You** must give **Us** a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted. **You** must give **Us** Evidence of all the extra costs **You** had to pay.

#### EXCLUSIONS:

The following exclusions shall apply:

1. Any expense that **You** are eligible to get back from any tour operator, airline, hotel or other provider of services.
2. Any expense that **You** would normally have to pay during the **Period of Travel**.
3. Any claim resulting from **You** travelling against the advice of the appropriate national or local authority.
4. Any event that results in a claim under this Section which was known about before **You** left **Your** International Departure Point.

## SECTION 6: BAGGAGE & PERSONAL EFFECTS

The appropriate premium must have been paid and the **Schedule of Insurance** suitably endorsed.

To indemnify **You** up to **£2,000** in all in respect of loss of or damage to baggage and Personal Effects. Sports Equipment 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** is **£200**. The maximum limit for **Valuables** is **£200**.

#### Delayed Baggage

To pay up to **£75** after each 24 hour period up to **£150** 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.

#### CONDITIONS AND LIMITATIONS:

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

#### EXCLUSIONS:

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.
6. Loss of **Cash**, currency, bank notes, travellers' cheques, passports, driving licences, 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.
9. **Personal Effects** 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 Effects** left overnight in such vehicle.
10. Loss of or damage to **Sports Equipment** whilst in use.

#### Section 6 and 7 Joint Excess

Except in respect of the Delayed Baggage provisions of Section 6 the **Underwriters** shall not be liable for the first **£50** of the total of losses arising out of one occurrence.

## SECTION 7: MONEY & TRAVEL DOCUMENTS & CREDIT CARDS

The appropriate premium must have been paid and the **Schedule of Insurance** suitably endorsed.

To indemnify **You** up to **£500** (actual **Cash** limited to **£250**) in all in 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 24 hours following such termination.

For persons aged 18 years or under actual **Cash** is limited to **£100** in all.

#### 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 **You**, following loss or damage during the **Period of Travel**.

## CONDITIONS AND LIMITATIONS:

The **Underwriters** shall only be liable in respect of the fraudulent use of any credit card, charge card or bankers' card if **You** and/or the **Insured** 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:

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 **Personal Effects** whilst such **Personal Effects** is in the custody of Carriers and outside **Your** control.
4. Confiscation or detention by Customs or other Authority.
5. Travellers' Cheques.

### Section 6 and 7 Joint Excess

Except in respect of the Delayed Baggage provisions of Section 6 the **Underwriters** shall not be liable for the first £50 of the total of losses arising out of one occurrence.

## SECTION 8: WINTER SPORTS

This section is subject to all **Certificate** terms, conditions and exclusions.

The appropriate additional premium must have been paid and the **Schedule of Insurance** suitably endorsed.

The following Winter Sports activities are included provided the standard additional Winter Sports premium being paid:

skiing, cross country skiing (only on Recognised Paths), curling, dry skiing, mono-skiing, ski-boarding, ski-doo's (no Personal Liability or Personal Accident Cover), snow sledging, snowboarding, snow mobilizing (no Personal Liability or Personal Accident Cover), off-piste skiing and snowboarding (must be within resort boundaries and with a paid professional guide), recreational racing (skiing and Snowboarding)

Cover for the following activities may be provided upon referral to and acceptance by CLICK4QUOTE.COM and payment of an additional premium

Ice Hockey, lugging, tobogganing, skeletons, bobsleigh and Heli-Skiing.

The following is NOT included within the Winter Sports definition:

Freestyle skiing, off-piste skiing or snowboarding in areas designated unsafe by resort management or where there is an avalanche warning of level 3 or above is in place, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing and training.

The following additional covers also apply.

### (a) Ski Equipment and Other Expenses

- i) Loss, damage or breakage of skis, snowboards and bindings, sticks and boots, owned by **You**, up to £600 but limited to £200 any one item, **Pair or Set**, or hired by **You**, up to £300, but limited to £150 any one item, **Pair or Set**.
- ii) Cost of necessary hire of skis up to £25 per day up to a maximum of £300 following:
  - a) Insured loss of or breakage of **Your** skis, or
  - b) The misdirection or delay in transit of **Your** skis, subject to **You** being deprived of their use for not less than 12 hours.

### (b) Ski Pack

Up to £25 per day up to a maximum of £500 in all in respect of the proportionate value of any ski pass, ski hire or tuition fee necessarily unused following:

- i) **Your Accident** or sickness as medically certified or,
- ii) Loss of or theft of a ski pass.

### (c) Piste Closure or Avalanche Closure

Valid for the period 15th December to 15th April only.

In the event that due to lack of snow or avalanche in the pre-booked holiday resort it is not possible for **You** to ski for a period in **Excess** of 12 hours, **We** will either:

- (a) Indemnify **You** for an amount not exceeding £20 per day for actual costs incurred to enable **You** to travel to an alternative resort plus the necessary cost of a ski pass. The maximum payment shall be £200 for each and every **Insured Person**.
- (b) Pay to **You** a benefit of £20 per day, where no other alternative resort is available. The maximum payment shall be £200 for each and every **Insured Person**.

## EXCLUSIONS:

In respect of (a) **Ski Equipment and Other Expenses:**

- (i) Loss or damage to **Your** own **Ski Equipment** which are more than 5 years old.
- (ii) Hired equipment not verified by an official receipt from the **Ski Equipment** hire shop.
- (iii) **Your** deliberate, wilful or malicious damage;
- (iv) **Your** carelessness or neglect.
- (v) **Your** damaged skis which have not been returned to **Your** home address for independent assessment.
- (vi) Wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes.
- (vii) Losses not reported to the Police authorities in the country where the loss occurred within 24 hours of discovery of loss and where a copy of the Police report is not obtained.
- (viii) Losses from motor vehicles.
- (ix) Delay, detention, seizure of or confiscation by Customs or other officials.
- (x) Losses caused by any process of cleaning, repairing, dyeing or restoring.
- (xi) Hired **Ski Equipment** not verified as lost or damaged by an official receipt from the hire shop.

In respect of (c) **Ski Pack**

- (i) **We** shall not pay any claims that are not confirmed as medically necessary by the Assistance Company and where a medical **Certificate** has not been obtained from the attending medical practitioner in the resort confirming **You** are unable to ski.

In respect of (d) **Piste Closure and Avalanche Closure**

- (i) Claims where **You** have not obtained written confirmation of closure from the local representative
- (ii) Claims where not all skiing facilities are closed.
- (iii) Claims where the skiing conditions are known or are public knowledge at the time of booking **Your** trip.

## SECTION 9: BUSINESS COVER

The appropriate additional premium must have been paid and the **Schedule of Insurance** suitably endorsed.

### (a) Business Equipment and Other Expenses

- (i) To indemnify **You** up to £1,000 for the value of computer equipment, communication devices and other business related equipment which is necessarily carried by **You** in the course of **Your** business, which is **Accidentally** lost, stolen or damaged. The maximum payment for any Single Item, **Pair or Set** is £500. The maximum payment for Business Samples is £500.
- (ii) To indemnify **You** for the cost of purchase of necessities, up to £50 per 24 hours up to a maximum of £200 in all, should business equipment 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 business equipment is permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.
- (iii) To indemnify **You** up to £200 for emergency courier expenses necessarily incurred in replacing business equipment or documents essential to **Your** intended business itinerary as a result of loss, theft or damage covered under this Section.

### (b) Business Equipment Hire

To indemnify **You** up to £50 for each 24 hour period up to an amount of £200 in all, for the cost of necessary hire of business equipment, following a loss or breakage of **Your** business equipment.

### (c) Business Money

To indemnify **You** up to £1,000 (actual **Cash** limited to £500) in all in respect of Loss of business **Money** belonging to **Your** employer and travel tickets occurring during the **Period of Travel**, including expenses directly consequent upon such loss.

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.

## CONDITIONS AND LIMITATIONS:

The **Underwriters** shall only be liable in respect of the fraudulent use of any credit card, charge card or bankers' card if **You** and/or the Insured 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.

### (d) Personal Accident

In addition to 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 twelve calendar months from the date of such **Accident**:

1. Death	£15,000
2. Loss of one limb or one eye	£25,000
3. Loss of two limbs or both eyes or one limb and one eye	£25,000
4. Permanent Total Disablement	£25,000

Where the **Insured Person** is aged 66 years and over at date of departure this personal accident extension is not available.

All other conditions, limitations and exclusions apply as per Section 3 - personal accident.

## EXCLUSIONS:

In respect of **(a) Business Equipment and Other Expenses**

The **Underwriters** shall not be liable 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 from damage caused by leakage of powder or liquid carried within **Personal Effects** or baggage;
4. claims for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
5. claims arising for loss, theft or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
6. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
7. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
8. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
9. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report;
10. claims arising for loss, theft or damage to items carried on a vehicle roof rack;
11. Loss, theft or damage to business equipment whilst in the custody of an airline or other carrier.

In respect of **(b) Business Equipment Hire**

The **Underwriters** shall not be liable for:

1. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
2. claims arising for loss, theft or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
3. claims arising for loss, theft or damage to business equipment shipped as freight or under a Bill of Lading;
4. claims arising for business equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the business equipment;

5. claims arising for loss, theft or damage of business equipment from an unattended motor vehicle, unless taken from a locked boot between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report;
6. claims arising for loss, theft or damage to business equipment carried on a vehicle roof rack.

In respect of **(c) Business Money**

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 **Personal Effects** whilst such **Personal Effects** is in the custody of Carriers and outside **Your** control.
4. Confiscation or detention by Customs or other Authority.
5. Travellers' Cheques.

## SECTION 10: GOLF COVER

The appropriate additional premium must have been paid and the **Schedule of Insurance** suitably endorsed.

All conditions and exclusions included within Section 2 - Medical and other expenses and Section 4 - Baggage and **Personal Effects** shall apply to this section of cover.

### Special Definitions

**Golf Equipment** means **Golf Clubs**, Golf Bag, non-motorised trolleys and golf shoes owned by **You**.

**Golf Clubs** means a **Set of Golf Clubs** carried in a bag, regardless of whether purchased as a **Set** or individually.

#### (a) Green Fees

**Extension to Section 2 - Medical and other Expenses**

When a claim is valid under Section 2 **We** will also pay up to £75 per complete 24 hours up to a maximum of £300 for the unused non-refundable pre-booked green fees and **Golf Equipment** hire following **Accidental** injury or illness when supported with a medical report from the treating medical practitioner to confirm **Your** inability to play.

#### (b) Golf Equipment

**Extension to Section 4 -- Baggage and Personal Effects**

If **Your Golf Equipment** is temporarily lost in transit on **Your** outward journey and not returned to **You** within 12 hours of **Your** arrival at **Your** destination **We** will pay up to £20 per day towards the cost of hiring replacement equipment for each day **Your Golf Equipment** is unavailable, up to a total of £200 per **Insured Person** in any one **Period of Travel**.

### Special Condition

**You** must obtain written confirmation from the carrier of the number of hours delay. If the **Golf Equipment** proves to be permanently lost the overall sum insured of £1,500 for **Golf Equipment** shall apply as follows.

To pay up to:

1. Up to £1,500 in all in respect of each **Insured Person** if during **Your Period of Travel** **Your Golf Equipment** is lost, damaged or stolen and is not recovered. The single article limit is £250.
2. Up to £20 per day (to a maximum of £200 in all) for the reasonable cost of hiring replacement **Golf Equipment** when **Your** own equipment is lost, damaged or stolen.

### Special Conditions

**You** must at all times, take reasonable precautions to ensure the safety and supervision of **Your Golf Equipment**. If they are lost or stolen, or are damaged while in the care of a carrier, authority or hotel **You** must report to them, in writing where practical, details of the loss or damage, and obtain a written report. If **Your Golf Equipment** is lost or damaged whilst in the custody of an airline, **You** must

- Obtain a property irregularity report; and
- Give formal written notice of the claim to the airline within 24 hours of the loss and retain a copy; and
- Keep all travel tickets and baggage tags if a claim is to be made under this **Certificate**.

**You** should take all practical steps to recover any **Golf Equipment** lost or stolen.

### Special Exclusions

**We** will not pay for damage to **Golf Equipment** when the damage is caused whilst the equipment was in use. All other **Certificate** terms, conditions, exclusions and **Excesses** apply to this section.

## INSURED / HAZARDOUS ACTIVITIES GUIDE

You should contact us on 08450 89 90 91 if anyone traveling wishes to engage in:

- Hazardous activities not listed below
- Activities listed below on a professional basis
- Activities listed below outside the conditions/limitations set out below
- Activities listed below and marked 'call for a quotation'

In these circumstances there is **NO COVER** unless you have contacted CLICK4QUOTE.COM, cover is agreed, the appropriate additional premium has been paid and an endorsement noted on your schedule of insurance. Cover for any hazardous activity is subject to appropriate supervision by suitably qualified and trained personnel.

### ACCEPTABILITY LEVEL KEY:

**STANDARD:** You are automatically covered for certain activities with an acceptability level "Standard" subject to any conditions and/or limitations.

**WINTER SPORTS:** If You wish to participate in any activity marked "Winter Sports" an Additional Premium must be paid and cover shown on **Your Schedule of Insurance**. Please note: If **Your Schedule of Insurance** is marked Winter Sports You are covered for all activities marked as this, subject to any conditions and/or limitations.

**LEVEL 1:** If You wish to participate in any activity marked "Level 1" an Additional Premium must be paid and cover shown on **Your Schedule of Insurance**. **Please note:** If **Your Schedule of Insurance** is marked Level 1 You are covered for all activities marked as this, subject to any conditions and/or limitations.

**LEVEL 2:** If You wish to participate in any activity marked "Level 2" an Additional Premium must be paid and cover shown on **Your Schedule of Insurance**.

**Please note:** If **Your Schedule of Insurance** is marked Level 2 You are covered for all activities marked as this **AND** Level 1, subject to any conditions and/or limitations.

ACTIVITY	ACCEPTABILITY LEVEL	CONDITIONS AND / OR LIMITATIONS
Abseiling	Level 2	When adequately Supervised.
American Football	Level 2	
Archery	Standard	When adequately Supervised.
Badminton	Standard	
Ballooning	Level 2	When adequately Supervised.
Baseball	Level 1	
Basketball	Standard	
Big Game Hunting	Call for a Quotation	
Black Water Rafting	Standard	Must be professionally organised with qualified instructor or guide involved.
Blade Skating	Standard	
BMX Riding	Level 2	Subject to wearing of protective headgear. Excluding competitions and displays.
Bobsleigh	Call for a Quotation	
Bowls	Standard	
Boxing	Call for a Quotation	
Bungee Jumping ( <i>Up to 3 Jumps</i> )	Standard	Must be professionally organised with qualified instructor or guide involved.
Camel or Elephant riding/trekking	Standard	No Personal Accident Cover. No Personal Liability Cover.
Canoeing	Standard	Must be professionally organised with qualified instructor or guide involved.
Canyoning	Call for a Quotation	
Catamaran Sailing	Standard	Only if Qualified - No Racing. No Personal Liability Cover. Sailing in International Waters excluded.
Cave Diving	Call for a Quotation	
Clay Pigeon Shooting	Standard	
Conservation/charity work ( <i>Educational &amp; Environmental - hand tools only</i> )	Standard	No Personal Accident Cover. No Personal Liability Cover.
Cricket	Standard	
Cross-Country Skiing	Winter Sports	Only on Recognised Paths.
Curling	Standard	
Cycling	Standard	Excluding BMX Riding.
Deep Sea Fishing	Standard	
Dinghy Sailing	Standard	No Personal Liability Cover. Sailing in International Waters excluded.
Dry Skiing	Winter Sports	
Fell Running	Standard	No climbing.
Fell Walking	Standard	No climbing.
Fencing	Level 1	When adequately supervised.
Fishing	Standard	
Flying	Call for a Quotation	Except as a Fare-Paying Passenger.
Soccer (Football Association)	Level 1	If Organised Games.
Gliding	Standard	No Personal Liability Cover.
Go Karting	Level 2	No Personal Liability Cover.
Golf	Standard	
Gymnastics	Standard	
Hang Gliding	Call for a Quotation	
Heli-Skiing	Call for a Quotation	
Heptathlon	Standard	No Competitions.
High Diving	Call for a Quotation	
Hockey	Level 1	
Horse Riding	Standard	Subject to Protective Head Gear being worn. Call for a Quotation for competitions/jumping/hunting.
Hot Air Ballooning	Standard	Must be professionally organised with qualified instructor or guide involved. No personal Accident Cover.
Ice Hockey	Call for a Quotation	
Ice Skating	Standard	No Racing or Speed Skating.
Jet Skiing ( <i>Water</i> )	Standard	No Personal Liability Cover.

ACTIVITY	ACCEPTABILITY LEVEL	CONDITIONS AND / OR LIMITATIONS
Judo	Level 1	
Karate	Level 1	
Lacrosse	Level 1	
Land Skiing	Level 1	
Luging/Tobogganing	Call for a Quotation	
Marathon Running	Standard	
Mono Skiing ( <i>on snow</i> )	Winter Sports	
Motor Sport ( <i>any type</i> )	Call for a Quotation	
Mountain Biking	Level 2	Subject to Protective Head Gear being worn.
Mountaineering ( <i>using ropes</i> )	Call for a Quotation	
Netball	Standard	
Off-piste Skiing/Snow Boarding	Winter Sports	Must be within resort boundaries and with a paid professional guide. Excludes areas designated unsafe by resort management or where there is an avalanche warning of level 3 or above in place.
Organised Team Sports ( <i>not listed</i> )	Call for a Quotation	
Orienteering	Standard	
Parachuting	Call for a Quotation	
Paragliding ( <i>over land</i> )	Call for a Quotation	
Parascending ( <i>over water</i> )	Standard	
Polo	Call for a Quotation	
Pony Trekking	Standard	
Potholing	Call for a Quotation	
Quad Biking ( <i>max 125 cc</i> )	Standard	Provided the person driving the vehicle holds a current, valid and appropriate UK driving licence. No Personal Liability Cover.
Racket Ball	Standard	
Rambling	Standard	No rock climbing.
Recreational Racing ( <i>skiing and Snowboarding</i> )	Winter Sports	Excluding competitive ski racing and training.
Rifle Range	Standard	
Rock Climbing ( <i>without ropes</i> )	Call for a Quotation	
Rock Climbing ( <i>using ropes</i> )	Call for a Quotation	
Roller Skating/Blading	Standard	
Rounders	Standard	
Rowing	Standard	Except Competitions / Racing.
Rugby ( <i>Union/League</i> )	Level 2	No Personal Liability Cover.
Running ( <i>Sprint &amp; Long Dis</i> )	Standard	
Safari/Gorilla Trekking	Standard	Must be professionally organised with qualified instructor or guide involved.
Sail Boarding	Standard	No Competitions. No Personal Liability Cover.
Sailing ( <i>inc. Flotilla</i> )	Standard	Except Competitions. No Personal Liability Cover. Sailing in International Waters is excluded.
Scuba Diving ( <i>over 30m/100ft</i> )	Call for a Quotation	Cover excluded for claims related to Scuba Diving within 24 hours of flying.
Scuba Diving to 30m	Standard	Providing Certificate of Proficiency held, or diving with qualified instructor - otherwise Call for a Quotation. Cover excluded for claims related to Scuba Diving within 24 hours of flying.
Shooting/Hunting	Call for a Quotation	
Skateboarding	Standard	
Skeletons	Call for a Quotation	
Skiing	Winter Sports	
Ski-Boarding	Winter Sports	
Ski-Doos	Winter Sport	No Personal Liability Cover. No Personal Accident Cover.
Sky Diving	Call for a Quotation	
Sledging	Winter Sports	
Sleigh Rides	Standard	As passenger only.
Snorkelling	Standard	
Snow Boarding	Winter Sports	
Snow Mobiling	Winter Sports	Included as Standard if passenger only. No Personal Liability Cover. No Personal Accident Cover.
Soccer	Level 1	If Organised Games.
Squash	Standard	
Street Hockey	Level 1	
Surfing	Standard	
Tennis	Standard	
Trekking/Hiking up to 2,000 metres	Standard	Must be organised tour along recognised routes.
Trekking/Hiking above 2,000 metres	Call for a Quotation	
Triathlon	Standard	Not Professional.
Volleyball	Standard	
Wakeboarding	Standard	No Personal Liability Cover. No Personal Accident Cover.
War Games/Paint Balling	Standard	Eye protection must be worn. No Personal Liability Cover.
Water Polo	Standard	
Water Skiing	Standard	No Personal Liability Cover. No Personal Accident Cover.
Weightlifting	Call for a Quotation	
White Water Rafting	Standard	Must be professionally organised with qualified instructor or guide involved.
Windsurfing	Standard	No Competitions. No Personal Liability Cover.
Yachting	Standard	Only if Qualified - No Racing. No Personal Liability Cover. Sailing in International Waters is excluded.