



JOURNEY

TRAVEL INSURANCE



YOUR POLICY BOOKLET

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GENERAL INFORMATION



COVER SECTIONS



HOW TO MAKE A CLAIM/COMPLAINT



SCHEDULE OF BENEFITS



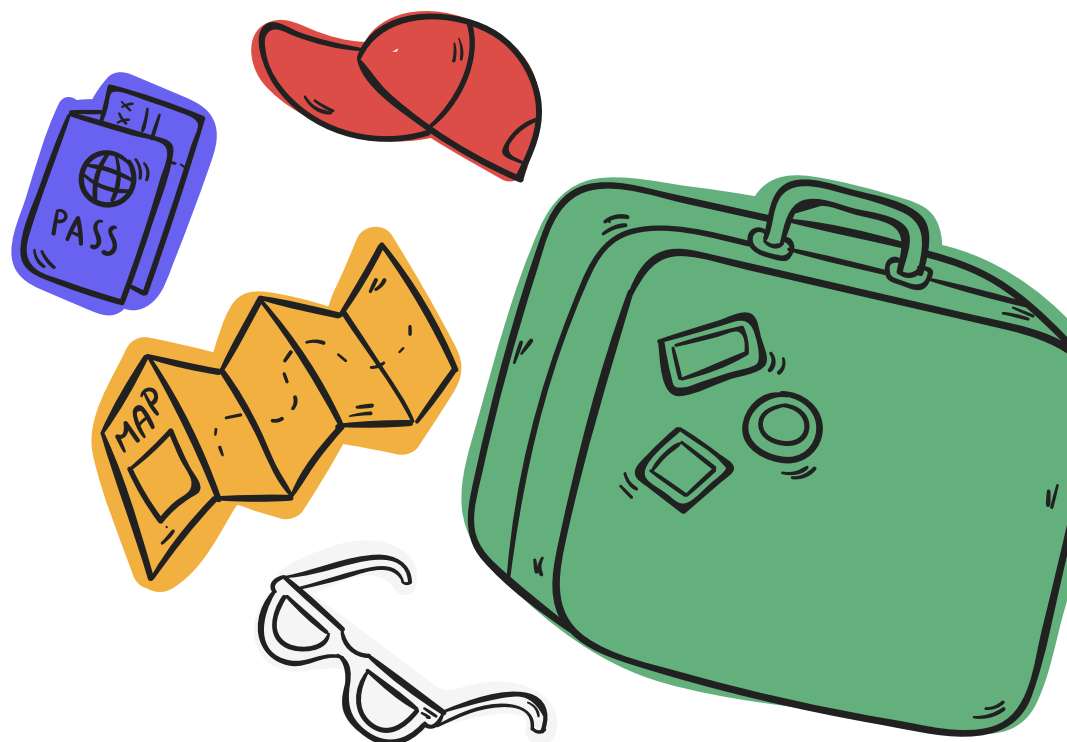
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INTRODUCTION

Welcome to Journy travel insurance. This is Your policy booklet which contains details of what is covered, the conditions of cover and the basis on which all claims will be settled. This policy booklet is only valid when issued in conjunction with an Journy travel insurance validation certificate and where the required insurance premium has been paid.

Your Travel Insurance

This policy booklet along with Your validation certificate, medical declaration and any appropriate endorsements forms the basis of Your contract of insurance with Us. When You have bought this product and, as the Insurer of the policy, We will provide insurance in accordance with the applicable sections of the policy for events occurring within the Period of Insurance, as described in this policy booklet, validation certificate, medical declaration and any endorsements.

Your Insurer

- This insurance is underwritten by Capacity Insights on behalf of the insurer, Hamilton Insurance DAC under Binding Authority Number Reference B0775RCB44325.; and arranged and administered by Bluegreen Holdings Ltd.
- Capacity Insights is a trading style of Healix Insurance Services Ltd who is registered in England and Wales under No. 05484190 and authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 437248.
- Hamilton Insurance DAC is a designated activity company registered in Ireland, number 484148, at 2 Shelbourne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, D04W3V6, Ireland. Hamilton Insurance Dac is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in connection with its UK branch.
- Journy is a trading name of Bluegreen Holdings Ltd who is registered in England and Wales under No. 14529340 and authorised and regulated by the Financial Conduct Authority. Financial Services Register No.992988.
- All of these details can be checked on the Financial Services Register by visiting www.fca.org.uk.

The law applicable to this policy

The relevant law of England and Wales shall apply. Any disputes shall be referred to the exclusive jurisdiction of the relevant English Courts.

Data Protection – the Insurer

Hamilton Insurance DAC, the Data Controller, is committed to Protecting and respecting Your privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the Insurer processes Your personal data, for more information please visit www.hamiltongroup.com

How the Insurer uses Your personal data and who they share it with
The Insurer may use the personal data they hold about You for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal terms, research or statistical purposes and to provide You with information, products or services that You request from them or which they feel may interest You. The Insurer will also use Your data to safeguard against fraud and money laundering and to meet their general legal or regulatory obligations.



Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by the Insurer for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for them to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in this notice.

Disclosure of Your Personal Data

The Insurer may disclose Your personal data to third parties involved in providing products or services to them, or to service providers who perform services on their behalf. These include the insurer's group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

International transfers of Data

The Insurer may transfer Your personal data to destinations outside the European Economic Area ("EEA"). Where they transfer Your personal data outside of the EEA, they will ensure that it is treated securely and in accordance with the Legislation.

Privacy Notice Your Rights

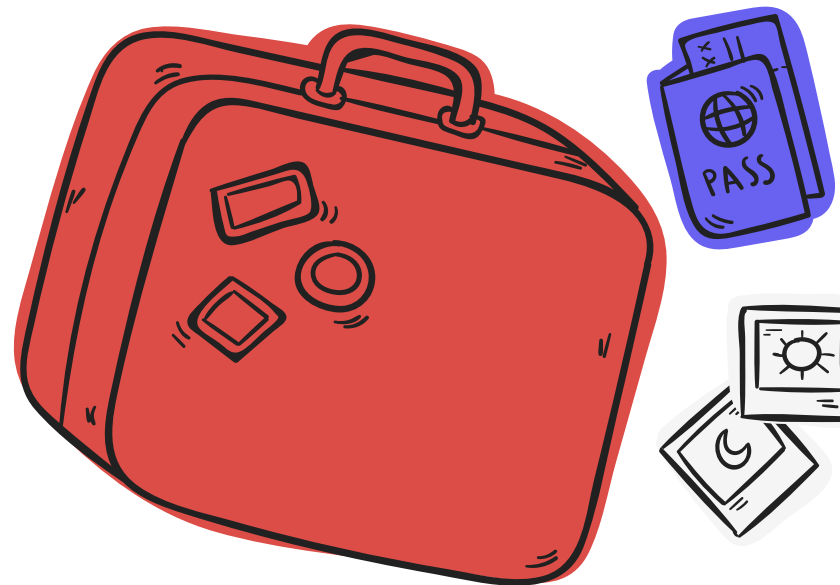
You have the right to ask the Insurer not to process Your data for marketing purposes, to see a copy of the personal information they hold about You, to have Your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask the Insurer to provide a copy of Your data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with the insurer's data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the insurance contract unless they are required to retain the data for a longer period due to business, legal or regulatory requirements. If You have any questions concerning the insurer's use of Your personal data, please contact The Data Protection Officer, Hamilton Insurance DAC - please visit www.hamiltongroup.com for full address details.

Financial Services Compensation Scheme

If We, Bluegreen Holdings Ltd or the Insurer are unable to meet Our/ their liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 020 7741 4100.



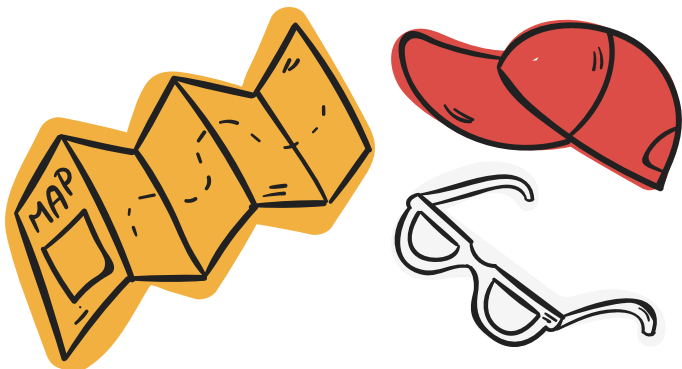
THE 24 HOUR MEDICAL ASSISTANCE SERVICE

WHAT YOU MUST DO IF YOU NEED...

TO SEE A DOCTOR

If You need to see a non-hospital doctor, ensure that You choose a public/state medical facility. Your tour provider or hotel may be able to help You find a local facility. They may suggest You seek private treatment but this is not covered by the policy and may result in unnecessary treatment or inflated prices. If medical treatment costs are likely to exceed £1,000, please contact the 24 Hour Medical Assistance Service. Otherwise, please pay and submit a claim for consideration of cover on Your return Home.

IT IS A CONDITION OF THIS INSURANCE THAT THE 24 HOUR MEDICAL ASSISTANCE SERVICE SHALL BE SOLELY RESPONSIBLE FOR ALL DECISIONS ON THE MOST SUITABLE AND REASONABLE SOLUTION TO ANY MEDICAL PROBLEM, EVEN IF THAT DIFFERS FROM THE TREATING DOCTOR.



HOSPITAL TREATMENT

If You need to go to hospital or You are likely to incur medical treatment costs over £1,000, You MUST contact the 24 Hour Medical Assistance Service in advance or cover for Your claim for medical expenses may be reduced or declined.

Please note we can only consider cover for private hospital treatment if no appropriate state hospital is available and the private treatment has been pre-authorised by the 24 Hour Medical Assistance Service. You must ensure that the local emergency services understand that You should be taken to a public/state hospital in the event of a medical emergency.

The 24 Hour Medical Assistance Service provides multi-lingual assistance 365 days a year and can be contacted 24 hours a day on:

Tel No: +44 (0)1444 465 579

They will communicate with doctors and hospital staff to ensure that You receive appropriate medical treatment and will organise any medically necessary repatriation to get You back to the United Kingdom safely. They will also advise You of exactly what is or isn't covered under the insurance.

Provided Your condition is covered under the policy and You have contacted the 24 Hour Medical Assistance Service prior to seeking treatment where possible, they should be able to provide a guarantee of payment for costs incurred for the emergency medical and repatriation expenses.





CONTACT THE 24 HOUR MEDICAL ASSISTANCE SERVICE
24 HOURS A DAY ON: TEL NO: +44 (0)1444 465 579

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LIMITATIONS AND RESTRICTIONS

Failure to Notify the 24 Hour Medical Assistance Service prior to seeking hospital treatment

Until You contact the 24 Hour Medical Assistance Service, We will not pay for any costs incurred prior to You contacting them unless We deem the costs to be reasonable and customary for the medical symptoms You presented and the treatment has taken place in a state hospital, unless there was no appropriate state hospital available.

It is Your responsibility to ensure that you contact the 24 Hour Medical Assistance Service as soon as possible to avoid Your claim being rejected or settlement reduced. If it is not reasonably possible for You to contact the 24 Hour Medical Assistance Service prior to seeking hospital treatment due to an emergency, You must have someone else call on Your behalf or You must call them as soon as medically possible.

Pre-approval of treatment including diagnostic tests, surgery and invasive procedures

The 24 Hour Medical Assistance Service must approve in advance any hospital treatment, tests, surgery or procedures prior to You undergoing them. It is Your responsibility to ask Your attending doctor to contact the 24 Hour Medical Assistance Service for approval, except in extreme circumstances where such action would delay treatment in a life threatening medical crisis.

Transfer or Medical Repatriation

We reserve the right to transfer You to another hospital and/or return You back to the United Kingdom for treatment regardless of Your travel plans. The 24 Hour Medical Assistance Service will make every provision for Your Medical Condition and the suitability of care when choosing to transfer You.

If You choose to decline the 24 Hour Medical Assistance Service's transfer, We will be released from any liability for expenses incurred after the proposed date of transfer or return.

HINTS AND TIPS

Save the 24 Hour Medical Assistance Service telephone number in Your mobile phone before You travel so it is easy to access in the event of a medical emergency.

Always contact the 24 Hour Medical Assistance Service as soon as medically possible prior to seeking treatment. This is a requirement of Your cover but is there to help You in a medical emergency.

Make sure You ask Your attending hospital doctor to contact the 24 Hour Medical Assistance Service to obtain pre-approval of treatment or tests so that they can ensure that they are appropriate and that You are not subjected to any unnecessary procedures.

Often, the 24 Hour Medical Assistance Service will have to contact Your GP in the UK for details of Your past medical history in order to confirm coverage. Please note that some surgeries can take a number of days to respond. If You declared Pre-existing Medical Conditions when You purchased this policy, it may be advisable to take a copy of Your medical records with You on holiday as it may help Us to confirm coverage more quickly.

Keep Your validation certificate and medical declaration with You at all times. In the event of an emergency, being able to provide these details quickly to the 24 Hour Medical Assistance Service will enable them to check Your policy details promptly and obtain an initial assessment on coverage.



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RECIPROCAL HEALTH AGREEMENTS

In Europe

If You are a United Kingdom resident You are entitled to medical treatment which becomes necessary when temporarily visiting countries in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland free of charge or at a reduced cost by using the Global Health Insurance Card (GHIC).

You can apply for a GHIC for Your spouse or partner and any Children up the age of 16 (19 if they are in full time education) at the same time as applying for Your own. You can apply online at www.nhs.uk/using-the-nhs/healthcare-abroad/applyfor-a-free-uk-global-health-insurance-card-ghic/. You should present Your GHIC card when You need any medical treatment and this treatment should then be free of charge or at a reduced cost.

In Australia and non EEA countries and territories

There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australia. If You need medical treatment in Australia, You must enrol with a local MEDICARE office. You do not need to enrol when You arrive, but You should enrol after the first occasion You receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website at www.medicareaustralia.gov.au

There are also reciprocal medical treatment arrangements for United Kingdom nationals travelling in other non EEA countries and territories. Details of these can be found at www.nhs.uk/NHSEngland/

If You use Your GHIC or take advantage of reciprocal agreements in an applicable country which reduces Your medical expenses, We will not deduct the Excess under the Emergency Medical and Repatriation Expenses section.

WHAT YOU MUST DO IF YOU NEED...

TO COME HOME EARLY

If You need to come Home early due to Your injury or illness, You must contact the 24 Hour Medical Assistance Service on +44 (0)1444 465 579 in advance who will assess whether appropriate treatment is available locally and, if not, authorise the expenses for You to return Home. If You need to come Home early due to any other reason, You should make and pay for Your own arrangements and submit a claim for consideration of cover on Your return Home. This is on the proviso that Your fare class of travel does not exceed Your original booking fare class and that no more than two people are curtailing. If this is not the case, You must contact the 24 Hour Medical Assistance Service on +44 (0)1444 465 579 in advance for their authorisation.

IMPORTANT CONDITIONS RELATING TO HEALTH

We believe that cover for Your health is the most important element of Your insurance cover so You must ensure that anyone named under this policy has read these 'Important Conditions Relating to Health' and understood the terms, conditions and exclusions relating to the health of You and anyone else upon whom Your Trip depends. Your policy applies specific health restrictions to the cover under certain sections of this policy and We can only cover illnesses or injuries that are sudden and unforeseen. We can provide cover for Pre-existing Medical Conditions provided You declare these to Us and We agree cover for them in writing.



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SPECIFIC HEALTH EXCLUSIONS

THAT APPLY AT THE TIME OF BUYING YOUR POLICY OR PRIOR TO BOOKING ANY TRIP (WHICHEVER IS LATER)

Any claim arising directly or indirectly from:

- Any Medical Condition for which You have received a terminal prognosis;
- Any set of symptoms for which You have not had a confirmed diagnosis;
- Any Medical Condition for which You are on a waiting list or which You have the knowledge of the need for surgery or treatment at a hospital, clinic or nursing home.

SPECIFIC HEALTH EXCLUSIONS

THAT APPLY THROUGHOUT THE DURATION OF YOUR POLICY

Any claim arising directly or indirectly from:

- Any Medical Condition that You have in respect of which a Medical Practitioner has advised You not to travel (or would have done so had You sought their advice), but despite which You still travel;
- Any Medical Condition for which You are travelling outside of Your Home Area to obtain treatment;
- Any Medical Condition for which You or any other person upon whom travel depends, such as a Close Relative, is not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner;
- Your travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

PRE-EXISTING MEDICAL CONDITIONS

THAT ARE EXCLUDED UNLESS YOU DECLARE THEM ALL TO US AND WE AGREE COVER FOR THEM IN WRITING

Any claim arising directly or indirectly from:

- Any cancerous, respiratory, heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure and cholesterol) for which a diagnosis has been made or treatment has been received at any time prior to buying this policy or anytime between the date You bought this policy and the date of departing on a Trip; and/or,
- Any Medical Condition for which treatment has been received, medication has been prescribed or attendance at a Medical Practitioner's surgery, hospital or clinic has been required in the two years prior to buying this policy or anytime between the date You bought this policy and the date of departing on a Trip; and/or,
- Any psychological conditions such as stress, anxiety or depression or Psychiatric Conditions such as eating disorders, drug or alcohol abuse or mental instability for which a diagnosis has been made or treatment has been received at any time prior to buying this policy or anytime between the date You bought this policy and the date of departing on a Trip.

Changes to Your health after purchasing Your policy

If, after purchasing or renewing Your policy but before departing on Your Trip or booking another Trip, there is a change in Your accepted Medical Conditions or development of a new condition for You or anyone insured under this policy, which would fall under these 'Important Conditions relating to Health', then You must notify Journey Travel Insurance as soon as possible. We will assess the change in health and confirm if cover for the Medical Conditions can continue for further Trips. If We can continue to offer You cover, there may be a further charge applied in order to cover the change or the new condition. If We cannot continue to offer You cover, You can either submit a cancellation claim if You have booked and paid for a Trip that You have not yet made; and You are no longer fit to travel and the policy will no longer be valid for any further Trips; or You can cancel Your policy and We will send You an appropriate refund as long as You have not travelled (on a Single Trip policy) or made a claim. If You fail to declare a change in health as soon as You know about it, claims arising from all conditions or Linked Conditions may not be paid.



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HEALTH EXCLUSIONS

RELATING TO CLOSE RELATIVES, TRAVELLING COMPANIONS NOT INSURED BY US AND PEOPLE WITH WHOM YOU PLAN TO STAY ON YOUR TRIP

Cover under Section 4 - Cancellation and Curtailment is only extended to cover claims relating to Pre-existing Medical Conditions of Your Close Relatives, travelling companions not insured by Us and people with whom You plan to stay on Your Trip if, at the date of purchasing the policy or booking a Trip, whichever is later, they have not been prescribed medication for any condition; they are not on a hospital waiting list for investigation or treatment of any undiagnosed set of symptoms; they have not been referred to a hospital specialist and are not due to receive any inpatient treatment; or been given a terminal prognosis.

Pregnancy

Normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication is not covered under this policy. This policy is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event. Cover can only be considered where there is a complication of pregnancy or if You were unaware of the pregnancy at the time of purchasing the insurance or booking a Trip (whichever is later) and You are advised not to travel by a Medical Practitioner. Airlines and ferry companies have their own restrictions due to health and safety requirements so please ensure that You check with them or with any other transport provider before You book the Trip. Please also ensure that Your Medical Practitioner and midwife are aware of Your travel plans, that there are no known complications and that You are not travelling against any medical advice.

ELIGIBILITY CRITERIA

Age Limits

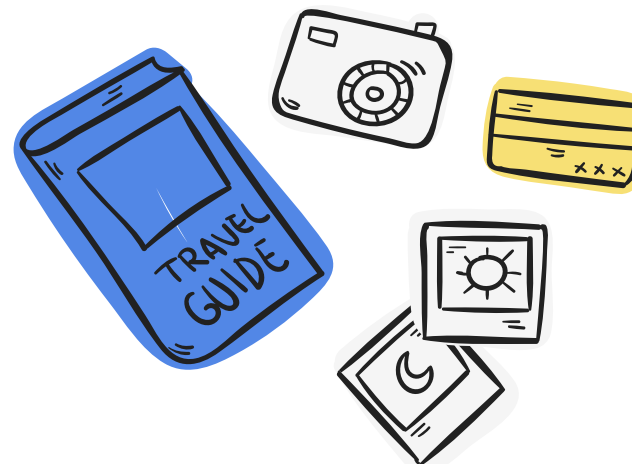
All Insured Persons must be under the age of 76 (66 if travelling outside Europe) when purchasing the policy. Children insured under a family policy must be under 18.

Duration

No cover is available under any policies if You have already started a Trip before buying this insurance policy. Single Trip policies are valid for Trips up to a maximum of 90 days but limited to the dates detailed on Your validation certificate. Annual Multi-Trip policies are valid for the 12 month period detailed on Your validation certificate during which time You are permitted to travel as many times as you like provided no individual Trip exceeds a maximum duration of 35 days. If You have bought Winter Sports cover, such Winter Sports Trips are limited to a maximum of 35 days in total during the 12 month policy period.

Residency

All persons insured under a Journey travel insurance policy must have spent at least 6 out of the last 12 months at their main Home in the United Kingdom, have a United Kingdom National Insurance number if 16 or over and be registered with a doctor in the United Kingdom at the date of buying or renewing this policy.



Group Types

Individual	One person who is aged 18 to 75 years (65 years if travelling outside Europe).
Couple	You and Your partner who are aged 18 to 75 years (65 years if travelling outside Europe) living together at the same address and insured on the same policy.
Family	You and Your partner who are aged 18 to 75 years (65 years if travelling outside Europe) living together at the same address plus a maximum of six of Your Children/ Grandchildren aged under 18, insured on the same policy.
Group	A minimum of two and a maximum of six individuals who may not all be related who are aged 18 years or over and insured on the same policy.
Single Parent	One person who is aged 18 to 75 years (65 years if travelling outside Europe) plus a maximum of six of Your Children/ Grandchildren aged under 18, insured on the same policy.

POLICY TYPES

Single Trip or Annual Multi-Trip

Single Trip – Under these policies, cancellation cover starts from the time You pay the premium and ends on the start date of the Trip.

Annual Multi-Trip

Under these policies, cancellation cover starts from the start date stated on Your validation certificate or the time of booking any Trip (whichever is later) and ends on the departure date of any Trip. If Your Trip starts outside the Period of Insurance, cancellation cover is only valid until the expiry date of Your policy.

There is no cover under any other sections for Trips that fall outside the Period of Insurance, either in part or in full, unless You renew Your policy to begin before the start of Your booked Trip or buy a separate single Trip policy for the full duration of that Trip.

All policy types

For all other sections of the policy, the insurance starts when You leave Your Home on the Direct Journey to start the Trip and ends at the time of Your return to Your Home on completion of the Trip. In all circumstances, cover is limited to the dates shown on Your validation certificate or, in the case of an annual Multi-Trip policy, a maximum individual Trip duration of 35 days occurring during the Period of Insurance. To be eligible, Trips must start and end in Your Home country in the United Kingdom and a return ticket must have been booked prior to departure. Cover will not apply to Trips that commence prior to the start date or extend beyond the end date of the policy as shown on Your validation certificate or, on an annual Multi-Trip policy, exceed the maximum permitted Trip duration of 35 days. Cover for Trips within the United Kingdom is only valid where You have pre-booked at least 2 nights' accommodation away from where You usually live prior to departure.



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TRIP EXTENSIONS

If, once You have left the United Kingdom on Your Trip, You want to extend Your policy, please contact Journy Travel Insurance with full details of Your request. Extensions can only be considered if Your policy cover has not yet expired, the Trip duration is not going to exceed the maximum Trip duration permitted on Your policy, there has been no claim made or pending and there has been no change in health. We need at least 48 hours' notice in order to respond to Your request so please ensure You contact Us well in advance of the expiry date of Your policy.

GEOGRAPHICAL LIMITS INCLUDING STOPOVERS AND TRANSITS

Region 1	England, Scotland, Wales, Northern Ireland and the Isle of Man
Region 2	The continent of Europe west of the Ural Mountains, including all countries with a Mediterranean coastline excluding Spain, Canary Islands, Balearic Islands, Cyprus, Turkey, Malta and Greece.
Region 3	The continent of Europe west of the Ural Mountains, including all countries with a Mediterranean coastline including Spain, Canary Islands, Balearic Islands, Cyprus, Turkey, Malta and Greece.
Region 4	Australia and New Zealand.
Region 5	Worldwide excluding USA, Canada, the Caribbean, Mexico, Hong Kong and Singapore.
Region 6	All countries of the world.

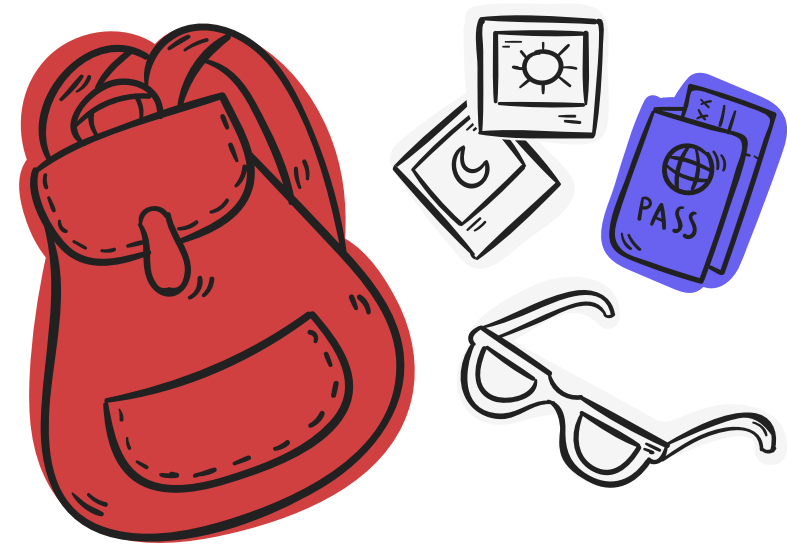
NOTE:

No cover is provided under either a Single Trip or Annual Multi Trip policy for any trip in, or through, Afghanistan, Libya, Lebanon, Iran, Iraq, North Korea, Sudan, Syria, Ukraine, Central African Republic, Chad, Democratic Republic of Congo, Ivory Coast, Mali, Niger, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia and Yemen.

If your trip includes a transit or stop-over outside the region of cover that You have bought, cover will remain in place provided the transit or stop over does not exceed 24 hours and it is not one of the countries noted above as not being covered under any trip.

SPORTS AND ACTIVITIES

Cover is available for the following activities provided You participate in them on a non-professional and non-competitive basis and provided they are not the sole purpose of the Trip. You must adhere to the safety guidelines for the activity concerned and use the appropriate and recommended safety equipment.



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This policy provides cover for recreational, non-professional (amateur) and non-competitive activities on an incidental or sole purpose of trip basis. As per the table below, some activities exclude claims arising under the personal liability or personal accident sections of cover.

COVERED SPORTS AND ACTIVITIES	Includes Personal Liability Cover	Includes Personal Accident Cover
Activity centre holidays (go ape)	✓	✓
Angling	✓	✓
Archery	✗	✓
Athletics	✓	✓
Badminton	✓	✓
Bamboo rafting	✗	✓
Banana boating	✗	✓
Bar work	✓	✓
Baseball	✓	✓
Basketball	✓	✓
Beach football	✗	✓
Beach rugby	✗	✓
Body boarding	✓	✓
Bodybuilding	✓	✓
Bowling	✓	✓
Bowls	✓	✓
Breathing observation bubble	✓	✓
Bungee jump (one jump only)	✓	✓
Cricket	✗	✓
Croquet	✓	✓
Cycling-leisure	✗	✓
Dance	✓	✗



Fishing inland waters	✓	✓
Flying as passenger small plane – sightseeing trips only	✓	✓
Football	✓	✓
Glass bottom boats	✓	✓
Golf	✓	✓
Gymnastics	✓	✓
Hill walking	✓	✓
Hockey	✗	✓
Jogging	✓	✓
Marathon – UK only	✓	✓
Meditation	✓	✓
Netball	✗	✓
Non manual work	✗	✓
Rackets	✗	✓
Racquet ball	✗	✓
Refereeing	✓	✓
Restaurant work	✓	✓
Running	✓	✓
Running long distance – UK only	✓	✓
Sailing within 12 miles of shore	✗	✓
Sailing/yachting/motor cruising inside territorial waters	✗	✓
Scuba diving up to 9m depth	✓	✓
Snooker	✓	✓
Snow shoe walking	✓	✓



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Softball	✗	✓
Spinning	✓	✓
Squash	✗	✓
Swimming in a pool	✓	✓
Swimming off a boat	✓	✓
Swimming with a lifeguard	✓	✓
Swimming without a lifeguard	✓	✓
Table tennis	✗	✓
Ten pin bowling	✗	✓
Tennis	✗	✓
Trekking/hiking up to 1000m	✓	✓
Whale watching	✓	✓
Winter walking (poles and shoes)	✓	✓

If You are participating in activities that do not fall within the above list or You have any queries, please contact Journey Travel Insurance and We will review the activity and confirm if cover can be provided along with any specific terms and conditions or additional premium required. Please note that all cover is excluded for any activities that You pursue if they do not fall within the above list or You do not have written confirmation from Us that We have agreed to provide specific cover for the chosen activity.



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DEFINITIONS

These definitions apply throughout Your policy booklet. Where We explain what a word means that word will have the same meaning wherever it is used in the policy. We have listed the definitions alphabetically.

24 Hour Medical Assistance Service

A service provider appointed by Us that may be varied from time to time who You must contact if You need to go to hospital; or if Your medical costs are likely to exceed £1,000; or, under certain circumstances, if You need to Curtail Your Trip (as detailed under Section 4). They will communicate with doctors and hospital staff to ensure that You receive appropriate medical treatment and will organise any medically necessary repatriation to get You back to the United Kingdom safely where Your policy covers this.

Baggage

Luggage, clothing, personal effects and other items (but excluding Valuables, ski equipment, golf equipment, Personal Money and documents of any kind) which belong to You and which are worn, used or carried by You during Your Trip.

Bodily Injury

An identifiable physical injury caused by sudden, unexpected, external, violent and visible means including injury as a result of unavoidable exposure to the elements.

Child/Children/Grandchild/Grandchildren

A person who is under the age of 18 at the purchase date of this policy.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as Your absence prevents the proper continuation of that business.

Close Relative

Mother, father, sister, brother, wife, husband, Common Law Partner, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, stepchild, stepsister, stepbrother, foster child, legal guardian, fiancé/ fiancée.

Complications of Pregnancy

Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary Caesarean section, medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.

Common Law Partner

You and Your partner (including same sex partner) living together at the same address.

Coronavirus

Coronavirus, Covid-19 including any related and/or similar conditions howsoever called, or any mutation of these.

Cruise

A Trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for Your travel by container or cargo ship.



Curtailment/Curtail/Curtailed

- a) Abandoning or cutting short the Trip after You leave Your Home by direct early return to Your Home Area. Any claims for Curtailment will be calculated from the day You returned to Your Home Area and based on the number of complete days of Your Trip You have not used.
- b) Attending a hospital outside Your Home Area as an in-patient or being confined to Your accommodation abroad due to compulsory quarantine or on the orders of a Medical Practitioner for more than 24 hours. Claims will be calculated from the day You were admitted to hospital or confined to Your accommodation and based on the number of complete days that You were hospitalised, quarantined or confined to Your accommodation. Cover only applies to ill/injured persons.

Cyber Terrorism

An act of Cyber Terrorism means the use of disruptive activities, or the threat thereof, against computers and/or networks with the intention to cause real-world harm or severe disruption of infrastructure.

Diagnostic Tests

All laboratory and imaging (invasive and non-invasive) tests ordered by Your doctor to help diagnose or rule out a suspected illness or condition including PET scans, CT scans, MRIs, EKGs, EMGs, X-rays, echo-cardiograms, cardiac nuclear studies or cardiovascular procedures such as coronary angiograms plus blood, urine or histopathological tests.

Direct Journey

The period of travel from Your Home directly to the departure point on Your outward journey and back Home directly afterwards on Your return journey forming part of the booked itinerary or not exceeding 24 hours in each case.

Emergency Treatment

Immediate treatment for an unforeseen injury or illness that occurs during the Trip which cannot be delayed until Your return Home.

Excess

The first part of each claim which is payable by You per separate incident claimed for, under each section of the policy, by each Insured Person, unless You have purchased the Excess waiver.

Epidemic

A widespread occurrence of an infectious disease in a community at a particular time.

Family Cover

Up to 2 adults and a maximum of 6 of their Children or Grandchildren aged under 18, insured on the same policy. Both the adults and Children can travel independently on an annual Multi-Trip policy although Children and Grandchildren must travel in accordance with any relevant carrier requirements for minors and are either accompanied by a responsible adult or are staying with and being met at their destination by a responsible adult.

Gadget

Bluetooth headsets, digital cameras and camera lenses, e-readers, games consoles, Ipads, laptops, satellite navigation devices, smart/mobile phones, smart watches, tablets, video cameras.

Home

Your normal place of residence in the United Kingdom.

Home Area

Your Home Area means England, Scotland, Wales or Northern Ireland where Your Home is situated.

Insured Person

See definition of You/Your/Yourself/Insured Person.



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Linked Condition

A Medical Condition that has a higher likelihood of occurring if You have a particular Pre-existing Medical Condition than if You did not have that Pre-existing Medical Condition. If You do not disclose Your Pre-existing Medical Condition(s) You may not be covered for any conditions linked with Your Pre-existing Medical Condition(s).

Manual Work

Work involving physical labour. This does not include bar and restaurant work, music performance and singing, fruit picking not involving machinery, or office and clerical work.

Medical Condition

Any disease, illness or injury including any psychological or Psychiatric Condition.

Medical Tourism

Where the purpose of Your Trip is to obtain any medical, dental, cosmetic or surgical appointments, consultations, treatments or procedures inside or outside of Your Home Area.

Medical Practitioner

A registered practising member of the medical profession recognised by the law of the country where they are practising. They must not be related to You or any person You are travelling with.

Pair or Set

A number of items of personal Baggage considered as being, similar or complementary, to one another, or used together.

Pandemic

An Epidemic that has spread across a large region.

Period of Insurance

The period identified on Your validation certificate being the dates for which cover is in force. Under a single Trip, cancellation cover begins on the date of purchase of the policy. Under an annual Multi-Trip policy, cancellation cover begins on the start date of the policy or booking date of a Trip, whichever is later.

For all policies, all other sections start when You leave Your Home on the Direct Journey to start the Trip and end at the time of Your return to Your Home on completion of the Trip. In all circumstances, cover is limited to the dates shown on Your validation certificate or, in the case of an annual Multi-Trip policy, a maximum individual Trip duration of 35 days occurring during the Period of Insurance.

Personal Money

Bank notes, currency notes and coins in current use, travellers and other cheques, postal or money orders all held for private purposes.

Pre-existing Medical Condition

Any cancerous, respiratory, heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure and cholesterol) for which a diagnosis has been made or treatment has been received at any time prior to buying this policy or anytime between the date You bought this policy and the date of departing on a Trip; and/or, Any Medical Condition for which treatment has been received, medication has been prescribed or attendance at a Medical Practitioner's surgery, hospital or clinic has been required in the two years prior to buying this policy or anytime between the date You bought this policy and the date of departing on a Trip; and/or, Any psychological conditions such as stress, anxiety or depression or Psychiatric Conditions such as eating disorders, drug or alcohol abuse or mental instability for which a diagnosis has been made or treatment has been received at any time prior to buying this policy or anytime between the date You bought this policy and the date of departing on a Trip.

Psychiatric Condition

A mental or addictive condition including but not limited to anxiety, depression, alcoholism, drug addiction or eating disorders.

Public Transport

Any publicly licensed aircraft, sea vessel, train, coach or bus on which You are booked or had planned to travel.



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Redundancy

Being an employee where You qualify under the provision of the Employment Rights Act 1996 and who, at the date of termination of employment by reason of Redundancy, has been continuously employed for a period of two years or longer, is not on a short term fixed contract and is under the normal retirement age for someone holding that position.

Single Item

Any one item or Pair or Set of articles or collection which is used or worn together.

Single Parent Cover

One adult and a maximum of six of their Children or Grandchildren aged under 18, insured on the same policy. Both the adult and Children can travel independently on an annual Multi-Trip policy although Children or Grandchildren must travel in accordance with any relevant carrier requirements for minors and are either accompanied by a responsible adult or are staying with and being met at their destination by a responsible adult.

Terrorism

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

Trip

Any holiday, or pleasure Trip made by You within the area of travel shown on Your validation certificate which begins and ends in Your Home Area during the Period of Insurance, and for which You have a pre-booked return ticket.

Unattended

When You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

United Kingdom/UK

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

Valuables

Animal skins/furs; leather goods; silks; precious or semi-precious stones or items containing them; items made of or containing gold, silver or platinum; binoculars; jewellery and watches; all photographic, digital, optical, audio, video or electrical equipment or accessories of any kind; telescopes.

We/Us/Our

Capacity Insights on behalf of the insurer, Hamilton Insurance DAC.

Winter Sports

Big foot skiing, dry slope skiing, glacier skiing/walking, husky dog sledding (organised, non-competitive and with an experienced local driver), ice go karting* (within organisers guidelines), ice skating (rink), ski biking, ski boarding, langlauf, cross country skiing, mono skiing, Nordic skiing, skiing on-piste**, skiing off-piste with a guide**, sledging/tobogganing on snow, sleigh riding as a passenger (pulled by horse or reindeer)*, snow-boarding on-piste**, snow-boarding off-piste with a guide**, snowmobiling (skidoo)*, snow shoe walking, telemarking, winter walking (using crampons and ice picks only).

Winter Sports Equipment

Skis (including bindings), ski/snowboard boots, ski poles and snowboards.

You/Your/Yourself/Insured Person

Each person travelling on a Trip whose name appears on the validation certificate and who fulfils all the eligibility criteria as detailed in this policy booklet.

* Cover under the personal accident and personal liability sections is excluded when participating in these activities.

** A piste is a recognised and marked ski run within the resort boundaries.



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GENERAL CONDITIONS

APPLICABLE TO ALL SECTIONS OF THE POLICY

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

1. Cancellation Rights

Cancellation Rights – Yours

You may cancel this policy within 14 days of receiving Your policy documents by emailing Journy Travel Insurance. Any premium paid will be refunded to You providing You have not travelled, not claimed or intend to make a claim and no incident has occurred that is likely to result in a claim. This may be subject to an administration fee. If they do not confirm the cancellation in writing to You, the cover would still be deemed to be in force.

Cancellation outside 14 days

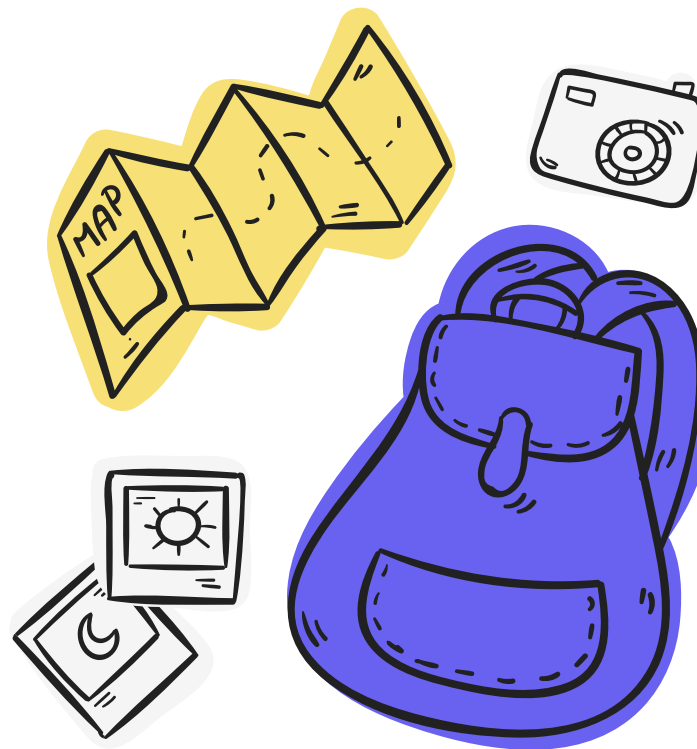
You may cancel this policy at any time after 14 days by emailing Journy Travel Insurance. but no refund of premium will be made. If We do not confirm the cancellation in writing to You, the cover would still be deemed to be in force.

Cancellation Rights – Ours

We reserve the right to cancel this policy at any time by registered post to Your last known address on the following grounds if:

- a) You make a fraudulent claim.
- b) You do not pay the premium.
- c) You are or have been engaged in criminal or unlawful activities.
- d) Any policy in Your name is added to the Insurance Fraud Register.

In each case no refund of the premium will be made.



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2. Claims Responsibility

In the event of a claim, if We require any medical certificates, information, evidence, receipts or bills, these must be obtained by You at Your expense. Claims will not be paid if You do not provide these documents or for any loss which has not been proven. If We require a medical examination, You must agree to this, and in the event of death We are entitled to a post mortem examination. These costs will be met by Us. You must not make any payment, admit liability, offer or promise to make any payment without written consent from Us. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in Your name for Our benefit against any other party.

3. Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- Supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under this policy;
- Make sure that all information supplied as part of Your application for cover is true and correct;
- Tell Us of any changes to the answers You have given as soon as You are aware. Failure to provide answers in line with the requirements of the Consumer Insurance Act 2012 may mean that Your policy is invalid and any claim declined.

4. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance company covering the same loss, damage, expense or liability We will not pay more than Our proportional share and are entitled to contact that insurance company for a contribution (not applicable to Section 10 – Personal accident). You must help Us to obtain, pursue or recover a contribution from any third party or insurer (including the Department for Work and Pensions) by providing all details required and completing any necessary forms.

5. Excesses

Under most sections of this policy, claims will be subject to an Excess. This means that You will be responsible for paying the first part of each and every claim per incident claimed for under each section by each Insured Person, unless You have purchased the Excess waiver. Your chosen Excess amount is shown on Your validation certificate and the sections to which this applies is detailed on the cover table. The Excess under Section 1 – Emergency Medical and Repatriation Expenses can sometimes be waived. For full details, please see the Reciprocal Health Agreements section.

6. Fraud Prevention

Throughout Your dealings with Us We expect You to act honestly. If You or anyone acting for You knowingly:

- Provide false or incomplete information to Us as part of Your application for Your policy;
- Make a fraudulent or exaggerated claim under Your policy;
- Make a false statement in support of a claim;
- Submit a false or forged document in support of a claim;
- Make a claim for any loss or damage caused by Your wilful act or caused with Your agreement, knowledge or collusion;

Then We:

- May prosecute fraudulent claimants;
- May make the policy void from the date of the fraudulent act;
- Will not pay any fraudulent claims;
- Will be entitled to recover from You the amount of any fraudulent claim already paid under Your policy since the start date;
- Will not return any premium paid by You for the policy;
- May inform the police of the circumstances.

7. Policy Documentation

You must provide proof of Your insurance in the event of a claim and give Us full details in writing of any incident resulting in a claim, under any section, within 21 days of the incident.

You accept that no alterations or additions to the printed terms and conditions of Your policy booklet, medical declaration or validation certificate will be valid unless authorised by Us.



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8. Reasonable precautions

At all times You must take all reasonable precautions and steps to:

- avoid injury, illness, disease, loss, theft or damage; and
- safeguard Your property from loss or damage;
- recover lost or stolen property.

9. The contract

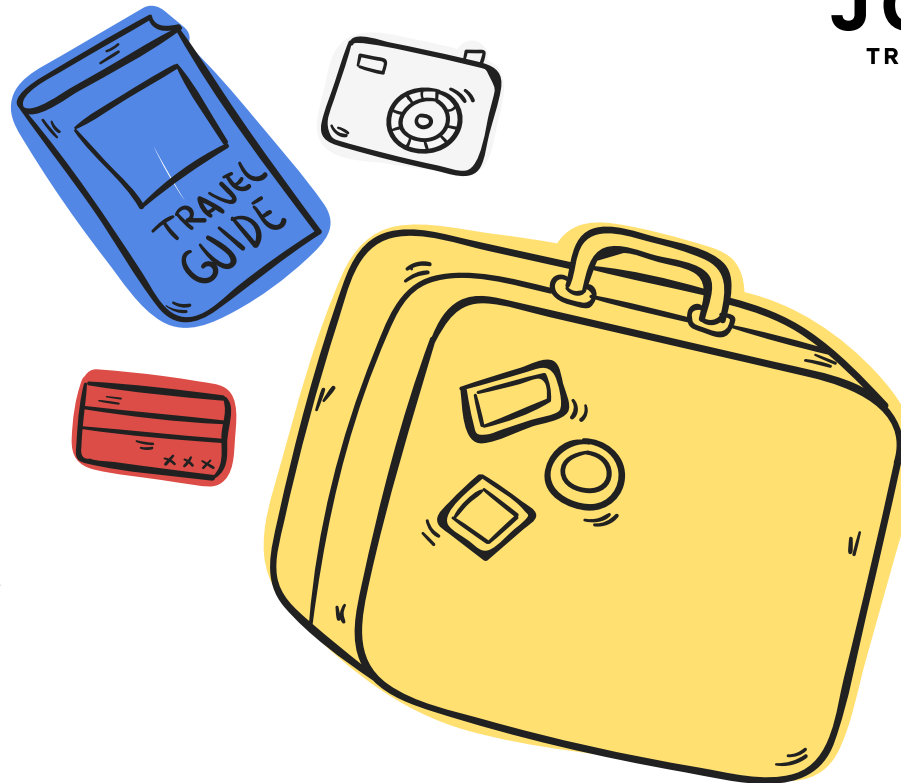
We and You do not intend any term of this contract to be enforceable by any third party in accordance with the Contracts (Rights of Third Parties) Act 1999.

10. Sanctions

This policy does not cover any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any government sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

11. Wear, Tear and Depreciation Deductions

The following percentages will be applied to the value of each item to



DESCRIPTION	AGE						
	0-6mths	6-12mths	1-2years	2-3years	3-4years	4-5years	> 5 years
Clothing and shoes	0%	20%	40%	60%	80%	100%	100%
Cosmetics/Toiletries	25%	50%	100%	100%	100%	100%	100%
Bags and Luggage	0%	15%	30%	50%	70%	90%	100%
Electric/Photographic/Computer/ Audio/Visual Equipment	0%	10%	25%	45%	65%	80%	100%
Mobile Phones	0%	10%	25%	45%	65%	80%	100%
Jewellery and Watches	0%	20%	50%	75%	90%	100%	100%
Spectacles/Sunglasses	0%	15%	35%	60%	80%	100%	100%
Ski/Snowboard Equipment and Boots	0%	30%	50%	65%	75%	90%	100%



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GENERAL EXCLUSIONS

APPLICABLE TO ALL SECTIONS OF THE POLICY

We will not pay for claims arising directly or indirectly from:

1. Alcohol abuse

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of Your faculties and/or judgement resulting in a claim. We do not expect You to avoid alcohol on Your Trips or holidays, but We will not cover any claims arising because You have drunk so much alcohol that Your judgement is seriously affected or You are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal and You need to make a claim as a result.

2. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which You are claiming, unless We provide cover under this insurance. For example loss, damage or additional expense include, but are not limited to, the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury, illness or disease.

3. Boarding disallowed

You not being allowed to board a flight, train, sea vessel, coach or bus for any reason or failing to obtain the required passport or visa.

4. Cruise Trips

Trips that include a sea or ocean voyage of more than 48 hours duration and includes stops at more than one port, unless You have purchased the Cruise Optional Extension and cover is shown on Your validation certificate.

5. Drones

Your use of drones.

6. Extraordinary natural phenomena

Any expenses or losses incurred as a result of floods, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon other than as provided for under Section 13 – Natural Disaster.

7. Family and single parent Family Cover travel restrictions

You being aged under 18 and travelling independently under annual Multi-Trip cover without one of the policy's insured adults unless You are travelling in accordance with any relevant carrier requirements for minors and are either accompanied by a responsible adult or are staying with and being met at Your destination by a responsible adult.

8. Fear or threat of a Pandemic and/or Epidemic, including but not limited to Coronavirus.

You not wanting to travel and wanting to curtail travel due to the fear of any Pandemic or Epidemic.

9. Ineligible claimants

Expenses or losses incurred by, or on behalf of, any person who is not insured by this policy.

10. Insolvency

The tour operator, airline, or any other company, firm, transportation company, travel agent or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation other than as provided for under Section 14 – End Supplier Failure.

11. Jumping from vehicles, buildings or balconies

You climbing on top of or jumping from a vehicle, building or balcony; sitting, planking, balconing, owling or lying on any external part of any building; climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless Your life is in danger or You are attempting to save human life.



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12. Loss of enjoyment

Loss of enjoyment of the Trip.

13. Mechanically assisted vehicles

You driving a motor vehicle other than Your own or hired vehicle on public roads and only if You have an appropriate licence, are insured under a motor insurance policy and are following the local safety laws. You must wear a seatbelt when travelling in a motor vehicle where a seatbelt is available.

Motorcycling or moped riding including as a pillion passenger is not covered at any time. Quad biking is not covered at any time.

14. Medical Conditions

- a) Excluded Medical Conditions or You not complying with the health conditions detailed under the 'Important Conditions Relating to Health' section.
- b) Any accident or illness which is not sudden, unforeseen or beyond Your reasonable control;

15. Medical Tourism

Expenses arising from or in any way connected with any Medical Tourism.

16. Multiple claims

The same costs, charges or expenses which are valid under multiple sections. You may only claim for the costs under one section for the same incident per person.

17. Other sports or activities

- a) Your participation in or practice of any other sport or activity or Manual Work unless listed as a covered activity within the Sports and Activities Cover table and any specific safety requirements have been followed.
- b) You travelling by air within 24 hours after Your last scuba dive.

18. Pregnancy

Normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication is not covered under this policy. This policy is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event. Cover can only be considered where there is a complication of pregnancy or if You were unaware of the pregnancy at the time of purchasing the insurance or booking a Trip (whichever is later) and You are advised not to travel by a Medical Practitioner.

19. Professional sports and activities, entertaining and racing

Your participation in or practice of any professional sports and activities, professional entertaining or racing.

20. Radioactive contamination

Radiation by ionisation; contamination by radioactivity from any nuclear fuel or from any nuclear waste; combustion of nuclear fuel, radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

21. Search and Rescue

For expenses relating to search and rescue.

22. Sonic bangs

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

23. Suicide, drug use or solvent abuse

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted disease, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction) and putting Yourself at needless risk (unless Your life is in danger or in an attempt to save human life).

24. Swimming pool access

The unauthorised use of swimming pools outside the specified times of opening or within restricted areas.



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25. Terrorism/Cyber Terrorism

Terrorism/Cyber Terrorism but this exclusion shall not apply to losses under Section 1 – Emergency medical and repatriation expenses, Section 2 – Hospital benefit and Section 10 – Personal accident unless such losses are caused by nuclear, chemical or biological attack; or the disturbances were already taking place at the beginning of any Trip; or the Insured Person suffering personal accident, injury or illness has participated in or conspired in such activities.

26. Travelling against FCDO advice or advice from a Regulatory Authority

Your travel to a country, specific area or event when the Foreign, Commonwealth and Development Office (FCDO) or regulatory authority in a country to or from which You are travelling has advised against all or all but essential travel.

27. Unlawful action

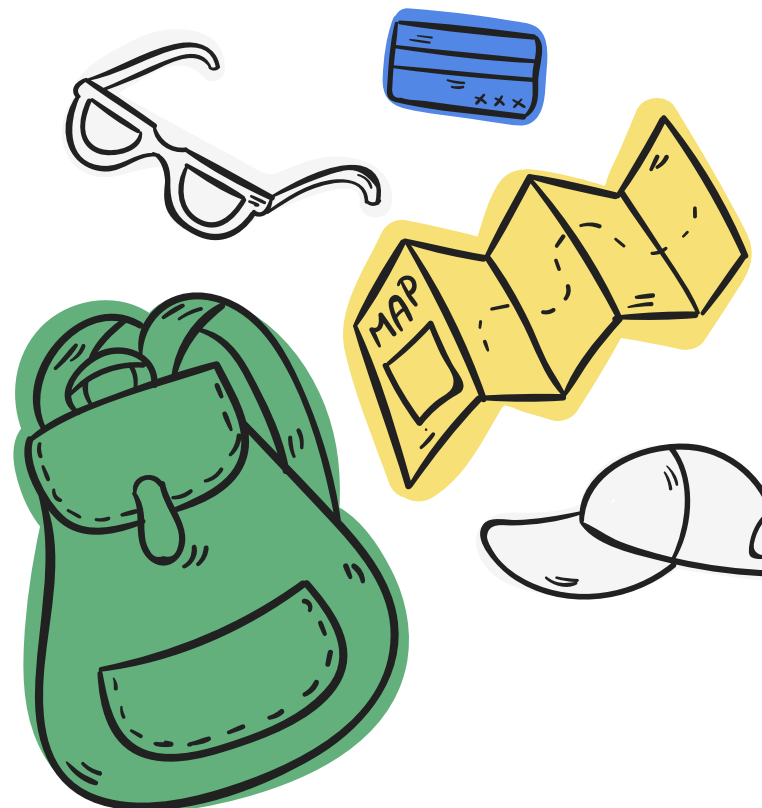
Your own unlawful action (including Your failure to comply with the laws applicable to the country in which You are travelling) or any criminal proceedings against You.

28. War risks and civil commotion

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section 1 – Emergency medical and repatriation expenses, Section 2 – Hospital benefit and Section 10 – Personal accident unless such losses are caused by nuclear, chemical or biological attack; or the disturbances were already taking place at the beginning of any Trip; or the Insured Person suffering personal accident, injury or illness has participated in or conspired in such activities.

29. Winter Sports

Your participation in Winter Sports, unless the appropriate Winter Sports premium has been paid. If You have paid the Winter Sports premium then cover will apply under Section 16 for the Winter Sports specified within the definition of Winter Sports. Cover for Winter Sports is limited to 35 days in total for each Period of Insurance under annual Multi-Trip policies and for the period of the Trip under single Trip policies.





COVER SECTIONS

Section 1 Emergency Medical and Repatriation Expenses

Section 2 Hospital Benefit

Section 3 Additional Medical Cover

Section 4 Cancellation and Curtailment

Section 5 Personal Baggage, Money and Passport

Section 6 Travel Delay and Holiday Abandonment

Section 7 Missed Departure and Missed Connection

Section 8 Legal Expenses

Section 9 Personal Liability

Section 10 Personal Accident

Section 11 Mugging

Section 12 Hijack

Section 13 Natural Disaster

Section 14 End Supplier Failure

Section 15 Gadget Cover

Section 16 Optional Winter Sports Cover

Section 17 Optional Cruise Cover



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COVER SECTIONS

SECTION 1 - EMERGENCY MEDICAL AND REPATRIATION EXPENSES

Cover under this section is reduced for Trips within the United Kingdom due to the available access of the NHS. This policy does not cover private treatment in any country. Please read this section carefully.

What You ARE covered for under Section 1

We will pay up to the amount shown on the schedule of benefits for the following necessary and reasonable costs incurred during Your Trip as a result of You becoming ill, being injured or dying:

- Reasonable and customary costs for emergency medical treatment, surgical, hospital and ambulance expenses outside the United Kingdom.
- Expenses to transport You Home earlier than planned when deemed to be medically necessary.
- Reasonable additional transport (economy class unless approved otherwise by the 24 Hour Medical Assistance Service) and accommodation expenses (room only) for You if it is medically necessary for You to extend Your Trip beyond Your scheduled return date.
- Reasonable additional transport (economy) and accommodation expenses (room only) for one person to stay with You or travel to You from the United Kingdom to accompany You Home when deemed to be medically necessary.
- Emergency dental treatment outside the United Kingdom for the immediate relief of pain to natural teeth only.
- Reasonable expenses outside the United Kingdom for the cost of Your funeral in the country in which You die or for the cost of returning Your body to Your Home.

SPECIAL NOTE: If You need to go to hospital or You are likely to incur medical treatment costs over £1,000, You MUST contact the 24 Hour Medical Assistance Service in advance or cover for Your claim for medical expenses may be reduced or declined. If it is not reasonably possible for You to contact the 24 Hour Medical Assistance Service prior to seeking treatment due to an emergency, You must have someone else call on Your behalf or You must call them as soon as medically possible.

Additionally, all additional transport, accommodation, early return Home, funeral or transport of body costs must also be pre-approved by the 24 Hour Medical Assistance Service to be eligible for settlement.

What You are NOT covered for under Section 1

Anything mentioned in the General Exclusions applicable to all sections of the policy.

- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Any claims arising directly or indirectly from excluded Medical Conditions or You not complying with the health conditions detailed under the 'Important Conditions Relating to Health' section.
- Any costs for hospital treatment incurred prior to You contacting the 24 Hour Medical Assistance Service unless We deem the costs to be reasonable and customary for the medical symptoms You presented and the treatment has taken place in a state hospital. If it is not reasonably possible for You to contact the 24 Hour Medical Assistance Service prior to seeking treatment due to an emergency, You must have someone else call on Your behalf or You must call them as soon as medically possible.
- Any costs for treatment that is likely to exceed £1,000 unless You have contacted the 24 Hour Medical Assistance Service in advance to authorise the treatment.
- Any costs for private treatment unless the 24 Hour Medical Assistance Service has pre-authorised this treatment and adequate public/state facilities are not available.



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- Any costs relating to expenses incurred after the date the 24 Hour Medical Assistance Service has proposed to transfer You to another hospital or bring You back to the United Kingdom, if You decline the transfer.
- Any treatment or surgery which in the opinion of the 24 Hour Medical Claims Service can be reasonably delayed until Your return to Your Home Area. The decision of the 24 Hour Medical Assistance Service is final.
- Additional costs arising from single or private room accommodation.
- Any costs for diagnostic tests or treatment for any Medical Condition other than that which has caused the immediate medical emergency.
- Any costs relating to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless pre-approved by the 24 Hour Medical Assistance Service.
- Any costs for telephone calls other than the first call to the 24 Hour Medical Assistance Service to notify them that You need to go to hospital or are likely to incur medical costs of more than £1000.
- Any costs for Public Transport or taxi fares unless being used in place of an ambulance to take You to or from a hospital.
- Food and drink expenses.
- Any costs relating to a claim where You have not had the NHS recommended inoculations before departing from Your Home Area or where You have failed to complete a course of treatment or medication in accordance with the instructions from Your doctor.
- Any additional costs incurred due to You not complying with any instructions from the treating doctor or from the 24 Hour Medical Assistance Service in relation to Your medical treatment or repatriation Home.
- Any costs relating to the diversion of any Public Transport due to Your death, illness or injury.

- Any costs incurred more than 12 months after the date of the incident for which You are claiming.
- Any expenses incurred after You have returned to Your Home Area.
- Any expenses incurred in the United Kingdom unless specifically accounted for under What You are covered for under Section 1.
- Any claim for additional travel expenses incurred if it is not medically necessary to extend the Trip or if the extension is due to any authority requiring You to isolate or quarantine due to an infectious disease including Coronavirus.

SECTION 2 - HOSPITAL BENEFIT

Cover under this section does not apply to Trips taken within the United Kingdom.

What You ARE covered for under Section 2

We will pay a benefit up to the amount shown on the schedule of benefits for each 24 hour period that You are confined in a state or public hospital outside Your Home Area as an inpatient due to an accident or illness that is covered under Section 1 – Emergency Medical and Repatriation Expenses. This benefit is meant to help You pay for additional expenses such as transport fares and phone calls incurred by Your visitors whilst You are in hospital.



SECTION 3 - ADDITIONAL MEDICAL COVER

Cover under a,b,d,e and f below is only applicable in relation to a Medical Condition that You have declared and that has been accepted for cover. Cover under this section does not apply to Trips taken within the United Kingdom.

What You ARE covered for under Section 3

We will pay up to the amount shown on the schedule of benefits for the following:

- a) Emergency Replacement of Medical Prescriptions Abroad - the cost of the emergency replacement of essential prescription medication if the medication You took on the Trip is lost or stolen during the Trip.
- b) NHS Prescription Medication in the UK - the cost of NHS prescription medication in Your Home Area following an illness or accidental injury occurring during Your Trip which is covered under Section 1 – Emergency Medical and Repatriation Expenses.
- c) Corrective Cosmetic Surgery in the UK (facial only) - the cost of cosmetic facial surgery in Your Home Area to correct damaged soft facial tissues following an accidental injury occurring during Your Trip which is covered under Section 1 – Emergency Medical and Repatriation Expenses.
- d) Hospital Benefit in the UK - a benefit for each 24 hour period that You spend as an inpatient if You are admitted to a registered hospital as soon as You return to Your Home Area following an illness or accidental injury occurring during Your Trip which is covered under Section 1 – Emergency Medical and Repatriation Expenses.
- e) Home Help in the UK - the cost of Home help in Your Home Area following an illness or accidental injury occurring during Your Trip which is covered under Section 1 – Emergency Medical and Repatriation Expenses.
- f) Recovery after Surgery Abroad - travel and accommodation costs towards one recuperative holiday if You underwent surgery and spent more than five days in hospital abroad due to an illness or accidental injury occurring during Your Trip which is covered under Section 1 – Emergency Medical and Repatriation Expenses.

What You are NOT covered for under Section 3

Anything mentioned in the General Exclusions applicable to all sections of the policy.

- The cost of prescription medication that You forgot to take with You on Your Trip.
- The cost of NHS prescription medication charges in Your Home Area if You are entitled to free prescription medication from the NHS.
- The cost of any cosmetic surgery unless Your Medical Practitioner confirms in writing that corrective cosmetic facial surgery is required and We approve the surgery in advance.
- The cost of any cosmetic surgery that is not a direct result of the accidental injury that You sustained whilst abroad on Your Trip.
- Any claim for Home help in Your Home Area unless Your Medical Practitioner confirms in writing that it is required.
- Any claim for Home help in Your Home Area unless We arranged Your return Home from Your Trip abroad and You need Home help as soon as You return to Your Home Area or as soon as You leave hospital in Your Home Area if We transferred You to a hospital straight from Your Trip abroad.
- Any claim for a recuperative Trip following surgery abroad unless You take this within three months of Your return to Your Home Area.



SECTION 4 - CANCELLATION AND CURTAILMENT

What You ARE covered for under Section 4

We will pay up to the amount shown on the schedule of benefits for Your proportion of travel, accommodation, car hire and pre-booked excursion expenses which You have paid or have contractually agreed to pay which You cannot get back if Your Trip is necessarily and unavoidably cancelled or Curtailed as a result of any of the following:

- You or any person You have arranged to travel or stay with dying, becoming seriously ill, being injured or suffering from Complications of Pregnancy.
- The death, serious illness or injury of a Close Relative or Close Business Associate.
- You or any person You have arranged to travel with being made compulsorily redundant provided You/they qualify for payment under current UK Redundancy legislation and at the time of booking Your Trip or purchasing this insurance policy, whichever is the later or there was no reason to believe anyone would be made redundant.
- You or any person You have arranged to travel with being called as a witness at a Court of Law (but not an expert witness) or for jury service attendance (and Your request to postpone Your service has been rejected).
- You or any person You have arranged to travel with being a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and Your/their leave is unexpectedly cancelled or You/they are unexpectedly called up for operational reasons.

In respect of cancellation only, We will also pay up to the amount shown on the schedule of benefits for Your proportion of travel, accommodation, car hire and pre-booked excursion expenses which You have paid or have contractually agreed to pay which You cannot get back if Your Trip is necessarily and unavoidably cancelled as a result of the death of Your pet dog or cat, occurring within 48 hours of Your Trip departure date. In respect of Curtailment only,

We will also pay:

- up to the amount shown on the schedule of benefits for reasonable additional travel costs to return You to Your Home Area if it is necessary and unavoidable for You to cut short Your Trip due to one of the reasons stated above, provided You had originally purchased a return ticket to Your Home Area and the class of fare does not exceed the standard that was originally booked.

What You are NOT covered for under Section 4

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Any claims arising directly or indirectly from excluded Medical Conditions or You not complying with the health conditions detailed under the 'Important Conditions Relating to Health' section.
- Any claims arising from a Medical Condition or illness related to a Medical Condition of Your pet unless Your vet can confirm in writing that at the time of booking the Trip or purchasing this insurance policy, whichever was later, he/she would have confirmed that he/she would not have seen any substantial likelihood of Your pet dying and cancellation of Your Trip becoming necessary.
- Any costs incurred using any airline mileage, loyalty card, supermarket reward scheme, timeshare, holiday property bond or other holiday points scheme.
- Airport taxes and Air Passenger Duty (APD) and credit or debit card fees included in the cost of Your holiday.
- Any costs relating to a claim where You have not had the NHS recommended inoculations before departing from Your Home Area or where You have failed to complete a course of treatment or medication in accordance with the instructions from Your doctor.
- Loss of enjoyment of the Trip.



- Any additional costs incurred as a result of You failing to notify any provider of the holiday booking as soon as You find out it is necessary to cancel the Trip.
- The cost of Your unused original tickets if We have paid additional travel costs for You to cut short Your Trip.
- Any claims for Curtailment costs due to Your injury or illness, unless the 24 Hour Medical Assistance Service have deemed that appropriate treatment is not available locally and have authorised You to return Home.
- Any claims for Curtailment costs that exceed the fare class of travel on Your original booking or relate to more than two people unless You have contacted the 24 Hour Medical Assistance Service in advance and they have authorised the expenses.
- Any circumstances known to You before You bought this insurance or booked the Trip, whichever is later, which could reasonably have been expected to lead to cancellation or Curtailment of the Trip.
- Any claims in excess of the proportionate cost of the Trip where You have not insured for the full cost of the Trip.
- Cancellation costs that exceed those that were applicable at the time that the Medical Practitioner diagnosed the condition causing the cancellation. Any increases in cancellation charges after this date will not be covered.
- Your disinclination to travel or continue with travel.
- The cancellation or Curtailment of Your Trip by the tour operator or travel agent.
- Cancellation or curtailment as a result of an Epidemic or Pandemic being declared by the WHO, unless it is due to You, a Close Relative or any person with whom You have arranged to travel or stay with during the Trip becoming seriously ill due to the disease which has been declared as an Epidemic or Pandemic.
- Any claim due to FCDO, government or local authority advice relating to an infectious disease including Coronavirus.

- Any claim due to You choosing or being recommended to quarantine or isolate as a result of exposure to an infectious disease including Coronavirus.
- Any claims arising due to prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action.

SECTION 5 - PERSONAL BAGGAGE, MONEY AND PASSPORT

Please note that this policy is not intended to cover high value items such as expensive jewellery or cameras and that limited coverage applies to Single Items and valuable items in total.

What You ARE covered for under Section 5

- We will pay up to the amount shown on the schedule of benefits for the accidental loss, theft or damage to items which are usually worn or carried by travellers for their own use during a Trip. The amount payable will be at the current value less a deduction for wear, tear and depreciation as shown under the General Conditions section. The maximum amount payable for any one item, Pair or Set or for all Your Valuables in total is shown on the schedule of benefits.
- We will pay up to the amount shown on the schedule of benefits for buying essential clothing, medication and toiletries if Your Baggage is delayed in transit during the outward journey for more than 12 hours. If Your Baggage is permanently lost, We will deduct this payment from the final amount settled under a) above.
- We will pay up to the amount shown on the schedule of benefits for the accidental loss or theft of Your Personal Money and passport during the Trip including additional travel or accommodation expenses incurred to obtain a replacement passport whilst on Your Trip. The maximum amount payable for cash carried by one person, whether jointly owned or not, or if You are under 18 is shown on the schedule of benefits.



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What You are NOT covered for under Section 5

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident other than under point b) where the Excess does not apply, or if You have purchased the Excess waiver.
- Any claim for loss or theft which You do not report to the police within 48 hours of discovery and for which You do not obtain a written police report.
- Any claim for loss or theft of money or passport whilst locked in a hotel safe or safety deposit box or left in Your locked accommodation which You do not report to the hotel or accommodation provider and for which You do not obtain a written report.
- Any claim for loss, theft, damage or delay to personal Baggage which You do not report to the relevant airline or transport provider within 48 hours of discovery and for which You do not obtain a written report. In the case of an airline, You must obtain a written property irregularity report.
- Loss, theft of or damage to Baggage contained in an Unattended vehicle at any time between 09:00 and 21:00 (local time) unless it is locked out of sight in a secure Baggage area and forcible means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
- Loss, theft of or damage to Baggage contained in an Unattended vehicle overnight between 21:00 and 09:00 (local time).
- Any claims for money, passport or Valuables left Unattended (including when not carried in Your hand Baggage whilst travelling on Public Transport or on an aircraft) at any time other than when they are locked in a hotel safe or safety deposit box or are left in Your locked accommodation and there is evidence of forced entry confirmed by a police report.
- Any claims for Baggage left Unattended in a public place including on a beach or around a swimming pool, other than as provided for in Unattended vehicles.
- Any claims for items or equipment used in connection with Your business profession or occupation.
- Loss or damage (cracking, scratching, breakage) to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), pictures, porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage to sports equipment or damage to sports clothing while in use.
- Loss or damage caused by wear and tear, depreciation (loss in value), variations in exchange rates, shortages due to error or omission, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Any financial loss suffered as a result of Your debit or credit card being lost or stolen.
- Loss or theft of traveller's cheques if You have not complied with the issuer's conditions or where the issuer provides a replacement service.
- Loss, theft or damage to antiques, bicycles, boats and ancillary equipment, contact or corneal lenses, dental fittings, dinghies, duty free items such as tobacco, perfume and alcohol, golf equipment, hearing aids, medical fittings, musical instruments, perishable goods (such as foodstuffs), prescribed medication, samples, satellite navigation systems (GPS), securities, ski equipment, suitcase damage only (unless the suitcases are entirely unusable as a result of one single incidence of damage), televisions, tents, tools of trade, vehicles or vehicle accessories (other than non-motorised wheelchairs and pushchairs).



SECTION 6 - TRAVEL DELAY AND HOLIDAY ABANDONMENT

Cover under this section does not apply to Trips taken within the United Kingdom.

What You ARE covered for under Section 6

If Your final international departure from or to the United Kingdom (and in addition for residents of Northern Ireland, any departure point in the Republic of Ireland) by aircraft, sea vessel, coach or train is delayed or cancelled due to strike, industrial action, adverse weather conditions or mechanical breakdown, We will pay:

A benefit for each 12 hour period of delay up to the amount shown on the schedule of benefits;

or

Up to the amount shown on the schedule of benefits for Your proportion of travel, accommodation, car hire and pre-booked excursion expenses which You have paid or have contractually agreed to pay which You cannot get back if You choose to cancel Your Trip prior to departure following a delay in excess of 24 hours or where You have not been provided with suitable alternative Public Transport within 24 hours of the scheduled time of departure following cancellation of the Public Transport.

What You are NOT covered for under Section 6

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, other than under point a) where the Excess does not apply, or if You have purchased the Excess waiver.
- Any claims arising from a natural catastrophe or volcanic ash.

- Any claims where You have not obtained written confirmation from the appropriate transport company or authority stating the reason for the cancellation or delay and how long it lasted.
- Any claims where You have not checked in for Your Trip in accordance with Your itinerary unless Your tour operator has asked You not to travel to the final international departure point.
- Any claims arising directly or indirectly as a result of strike or industrial action that existed or was publicly announced prior to You booking this Trip or purchasing this insurance policy, whichever is later.
- Any costs incurred using any airline mileage, loyalty card, supermarket reward scheme, timeshare, holiday property bond or other holiday points scheme.
- Airport taxes and Air Passenger Duty (APD) and credit or debit card fees included in the cost of Your holiday.
- Any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of an appropriate transport authority in any country. For example, the Civil Aviation Authority or the Port Authority.
- Any costs for delay or abandonment which are met under the EC Regulation No. 261/2004. Under this regulation, if You have a confirmed flight reservation and that flight is delayed by 2-4 hours (the delay length depends on Your flight time), the airline is obliged to offer You meals, refreshments and hotel accommodation. If the delay exceeds 5 hours, the airline must offer to refund Your ticket. The regulations apply to all flights regardless of type or whether they have originated in the EU or are flying into the EU using an EU carrier.
- If Your flight is delayed or cancelled, You should in the first instance speak with Your airline and clarify with them what costs they are going to pay under the Regulation. Further information is available at www.caa.co.uk.



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SECTION 7 - MISSED DEPARTURE AND MISSED CONNECTION

Cover under this section does not apply to Trips taken within the United Kingdom.

What You ARE covered for under Section 7

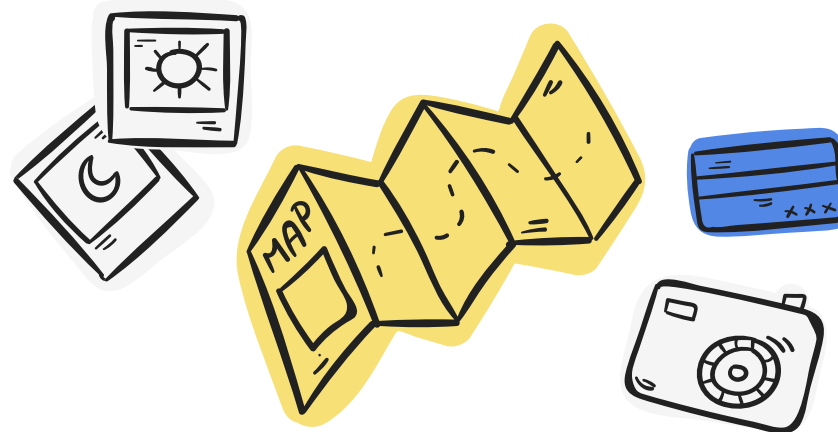
We will pay up to the amount shown on the schedule of benefits for additional accommodation (room only) and travel expenses up to the same standard as originally booked, incurred in reaching Your international destination or returning to Your Home Area if You fail to arrive at any international departure point in time to board the Public Transport on which You are booked to travel for each international leg of the Trip as a result of any of the following:

- Strike or industrial action
- Adverse weather conditions
- The failure of other Public Transport
- An accident or mechanical breakdown of the vehicle in which You are travelling

What You are NOT covered for under Section 7

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Any claims arising from a natural catastrophe or volcanic ash.
- Any claims where You have not left sufficient journey time to meet the check in time specified by the transport providers or agent.

- Any claims arising directly or indirectly as a result of strike or industrial action that existed or was publicly announced prior to You booking this Trip or purchasing this insurance policy, whichever is later.
- Any claims arising as a result of Public Transport being withdrawn from service (temporarily or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in the country to or from which You are travelling.
- Any claims arising from the breakdown of any vehicle owned by You that has not been serviced properly and maintained in accordance with the manufacturers' instructions.
- Any claims arising from the accident or breakdown of the vehicle in which You are travelling if You are unable to provide a written report confirming that any recovery or repair was made by a recognised breakdown organisation.
- Any additional expenses where the Public Transport provider has offered reasonable alternative travel arrangements.



SECTION 8 - LEGAL EXPENSES

Cover under this section does not apply to Trips taken within the United Kingdom.

Special Definitions

Legal Expenses

Fees, expenses and other disbursements reasonably incurred (as determined by Our legal counsel) by a legal representative:

- in pursuing a claim or legal proceedings against a third party who has caused Your death, injury or illness;
- in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator;
- relating to costs that You are legally liable for following an award of costs by any tribunal or court or an out of court settlement made in connection with any claim or legal proceedings.

Legal Representative

A solicitor, firm of solicitors, lawyer or any appropriately qualified person, firm or company, appointed by Us to act on Your behalf.

Special Conditions

We will have complete control over the legal proceedings and the appointment and control of any legal representatives.

You must follow Our legal representative's advice and provide any information and assistance required. You must use reasonable efforts to get back all of Our expenses where possible. You must pay Us any expenses You do get back.

What You ARE covered for under Section 8

We will indemnify You for legal expenses, up to the amount shown on the schedule of benefits, incurred in pursuit of a claim for damages or compensation against a third party who has caused Your death, injury or illness as a result of an accident which occurs during Your Trip.

What You are NOT covered for under Section 8

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Claims notified more than 180 days after the date of the incident which led to the claim.
- Any legal expenses incurred in the defence of any civil claim or legal proceedings brought or made against You.
- Any legal expenses incurred before receiving Our prior written approval, unless such costs would have been incurred subsequent to Our approval.
- Any fines, penalties or damages that You have to pay.
- Any legal expenses incurred in connection with any criminal or wilful act committed by You.
- Legal expenses where in Our opinion there is insufficient prospect of success in obtaining a reasonable benefit or where the legal expenses are likely to be greater than the anticipated amount of compensation.
- Legal expenses incurred in pursuit of any claim or proceedings brought against a travel agent, tour operator, carrier, the Insurers or their agents, someone You were travelling with, another person insured by this policy or the manufacturer, supplier or distributor of any drug or medicine.
- Legal expenses incurred after You have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or You not accepting an offer from Us to settle a claim.
- Legal expenses that are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement).
- Legal expenses incurred where an action is brought in more than one country.
- Legal expenses where You are insured for these expenses under any other insurance policy.



SECTION 9 - PERSONAL LIABILITY

Cover under this section does not apply to Trips taken within the United Kingdom.

Special Conditions

1. You must give Us written notice of any incident, which may result in a claim as soon as possible.
2. You must send Us every court claim form, summons, letter of claim or other document as soon as You receive it.
3. You must not negotiate, pay, settle, admit or deny and claim unless You get Our permission in writing.
4. We will be entitled to take over and carry out in Your name the defence of any claims for compensation or damages or otherwise against any third party. We will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and You will give Us all necessary information and assistance which We may require.

What You ARE covered for under Section 9

We will pay You up to the amount shown on the schedule of benefits (including legal expenses) if You become legally liable to pay damages for any claim or series of claims arising during Your Trip from any one event or source of original cause for:

- Accidental Bodily Injury including death, illness or disease to a person; and/or
- Accidental loss of or damage to material property.

What You are NOT covered for under Section 9

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.

- Any liability exceeding £250,000 for damage to temporary holiday accommodation.
- Any liability arising from loss or damage to property that belongs to You or is in the charge or under the control of You, a Close Relative, a travelling companion and/or anyone in Your employment other than any temporary holiday accommodation occupied (but not owned) by You.
- Any liability for Bodily Injury, death, illness or disease to any person who is in Your employment or who is a Close Relative or travelling companion.
- Any liability arising directly or indirectly from ownership, possession or use of mechanically propelled or horse-drawn or mechanical or motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), aircraft or watercraft (other than rowing boats, punts or canoes), bicycles and animals (other than horses, domestic dogs or cats).
- Any liability arising directly or indirectly from the pursuit of any business, trade, profession, occupation, Manual Work or the supply of goods or services.
- Any liability arising directly or indirectly from any deliberate or criminal act or assault.
- Any claims arising directly or indirectly from fines imposed by a court of law or other relevant bodies.
- Any claims arising directly or indirectly from liability which has been assumed by You under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
- Any claims arising directly or indirectly from the transmission of any contagious or infectious disease or virus.



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SECTION 10 - PERSONAL ACCIDENT

Cover under this section does not apply to Trips taken within the United Kingdom.

Special Definitions

Loss of Limb: Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Loss of Sight: Total and irrecoverable loss of sight occurring in both eyes where Your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist or irrecoverable loss of sight in one eye where the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what You should see at 60 metres).

Permanent Total Disablement: Your disablement which has lasted for a minimum of 12 months and in the opinion of a doctor acting on Our behalf is beyond any prospect of recovery or improvement and prevents You from engaging or performing in every and any occupation.

What You ARE covered for under Section 10

We will pay one of the benefits shown on the schedule of benefits if You are involved in an accident during Your Trip which solely and independently of any other cause results in Your death, loss of limb, loss of sight or permanent total disablement within 12 months of the accident.

What You are NOT covered for under Section 10

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- Any claim arising from any event which worsens a previously existing Bodily Injury.

SECTION 11 - MUGGING

Cover under this section does not apply to Trips taken within the United Kingdom.

What You ARE covered for under Section 11

We will pay a benefit up to the amount shown on the schedule of benefits for each 24 hour period that You are confined in a state or public hospital outside Your Home Area as an inpatient due to an injury as a result of mugging. This benefit is meant to help You pay for additional expenses such as transport fares and phone calls incurred by Your visitors whilst You are in hospital.

What You are NOT covered for under Section 11

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The benefit under this section in addition to the benefit under Section 2 – Hospital Benefit.

SECTION 12 - HIJACK

What You ARE covered for under Section 12

We will pay up to the amount shown on the schedule of benefits if the Public Transport in which You are travelling is hijacked for more than 24 hours.

What You are NOT covered for under Section 11

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- Any claim where You are unable to produce written evidence confirming the circumstances and length of the hijack.



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SECTION 13 - NATURAL DISASTER

Cover under this section does not apply to Trips taken within the United Kingdom.

What You ARE covered for under Section 13

We will pay up to the amount shown on the schedule of benefits for additional travel and accommodation expenses incurred to a similar standard to those originally booked to allow You to continue Your Trip if You are unable to stay in Your booked accommodation due to fire, flood, storm, earthquake, explosion, hurricane or outbreak of infectious disease as declared by the national or local health authority occurring after You have commenced Your Trip.

What You are NOT covered for under Section 13

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Any claim arising as a result of You travelling against the advice of any local or national authority.
- Any claim that results from a natural disaster that existed or was publicly announced prior to You booking this Trip or purchasing this insurance policy, whichever is later.
- Any claim if Your Trip is a tour operator's package holiday.

SECTION 14 - END SUPPLIER FAILURE

End Supplier: Scheduled airline, hotel, train operator, coach operator, car ferry company, villas and cottages abroad and in Your Home Area, car hire company, campsites for tents, mobile homes and caravans, safaris, Eurostar and Eurotunnel, excursions, theme parks.

What You ARE covered for under Section 14

We will pay up to the amount shown on the schedule of benefits if Your travel arrangements are cancelled due to the insolvency of the end supplier that does not form part of an inclusive holiday. We will pay:

- Prior to departure
 - Irrecoverable sums paid in advance for Your travel arrangements.
- After departure
 - Additional costs that You incur to replace the affected travel arrangements with a similar standard so that You can continue Your Trip or;
 - Additional costs that You incur to replace the affected transport arrangements with a similar standard of transportation so You can return to Your Home Area.

What You are NOT covered for under Section 14

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Any additional costs incurred without the approval of the 24 Hour Medical Assistance Service.
- Travel arrangements that were not pre-booked in Your Home Area prior to departure.
- The financial failure of any travel agent, tour operator, booking agent or consolidator with whom You have booked travel and accommodation.



- Any costs due to the insolvency of:
 - any End Supplier which is insolvent, or in Chapter 11 or its equivalent, or is under threat of insolvency prior to You booking this Trip or purchasing this insurance policy, whichever is the later.
 - any End Supplier that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).

SECTION 15 - GADGET COVER

Special Definitions

Gadget: one of the following items, owned by You and purchased new from a UK VAT registered company, which is less than 36 months old at the date You start Your Trip and is in new and full working order and for which You hold proof of purchase: mobile phones, smart phones including iPhones, tablets including iPads, iPods, digital cameras, PC monitors, MP3 players, DVD players, games consoles, video games, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, e-readers, in-car computers, head/ear phones, portable speakers, video cameras and laptops.

What You ARE covered for under Section 15

We will pay up to the amount shown on the schedule of benefits for the repair or replacement of one gadget belonging to You if it is damaged as a result of an accident or is accidentally lost or stolen during Your Trip. The amount payable will be at the current value less a deduction for wear, tear and depreciation as shown under the General Conditions section.

Conditions relating to Section 15

If We deem that Your gadget is beyond economic repair We may replace it with a new or fully refurbished item. We will endeavour to replace it with an identical item but should this not be possible, We will replace it with an item of a comparable specification or the equivalent value.

What You are NOT covered for under Section 15

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Any claim for loss or theft of Your gadget which You do not report to the police within 48 hours of discovery and for which You do not obtain a written police report.
- Any claim for loss or theft of Your gadget when it has been left Unattended (including when not carried in Your hand Baggage whilst travelling on Public Transport or on an aircraft or when on a beach or around a swimming pool) at any time other than when it is locked in a hotel safe or safety deposit box or is left in Your locked accommodation and there is evidence of forced entry confirmed by a police report.
- Any claim for loss of Your gadget when You have left it behind following disembarkation of any mode of transport.
- Any claims for gadgets used in connection with Your business profession or occupation.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss in value), shortages due to error or omission, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing, restoring or servicing, mechanical or electrical breakdown.
- Any claim where You have deliberately or neglectfully damaged the gadget or have not followed the manufacturer's instructions.
- Cosmetic damage of any kind that does not affect safety or performance of the gadget.
- Liquid damage where You have taken Your gadget on a boat or other water vessel or have participated in water based activities.
- Repairs that have not been notified and approved by Us in advance.



- Delivery of replacement items outside Your Home Area.
- The cost of any routine servicing, maintenance or inspections to Your gadget.
- Any claim for gadgets where it is evident that the serial number has been tampered with.
- The VAT element of any claim if You are registered for VAT.
- Any claim relating to gadget accessories.
- Reconnection costs and subscription fees.

SECTION 16 - OPTIONAL WINTERSPORTS COVER

What You ARE covered for under Section 16

We will pay up to the amount shown on the schedule of benefits for the following:

- The accidental loss, theft or damage to Your own or hired Winter Sports Equipment occurring during the Trip. The amount payable will be at the current value less a deduction for wear, tear and depreciation as shown under the General Conditions section.
- The cost of hiring Winter Sports Equipment if Your own Winter Sports Equipment is delayed in reaching You on Your outward journey for more than 24 hours or is lost, stolen or damaged during Your Trip.
- The accidental loss or theft of Your ski pass or the unused portion of Your ski pack (ski school fees, lift passes and hired ski equipment) following an accident or illness that is covered under Section 1 – Emergency Medical and Repatriation Expenses.
- A benefit for each 24 hour period that You are unable to ski or snowboard due to:
 - Piste Closure - the lack of snow which results in the closure of all the lift systems in resort;
 - Avalanche/landslide - an avalanche/landslide that prevents You from reaching Your resort.

What You are NOT covered for under Section 16

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Any claim for loss or theft which You do not report to the police within 48 hours of discovery and for which You do not obtain a written police report.
- Any claim for loss, theft, damage or delay to Winter Sports Equipment which You do not report to the relevant airline or transport provider within 48 hours of discovery and for which You do not obtain a written report. In the case of an airline, You must obtain a written property irregularity report.
- Loss, theft of or damage to Winter Sports Equipment left Unattended in a public place unless the claim relates to skis, poles or snowboards left in a ski rack between 8am and 6pm.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss in value), shortages due to error or omission, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Any claim for piste closure or an avalanche/landslide where You do not obtain a written report from a relevant authority confirming the circumstances of the piste closure or avalanche/landslide and the amount of time that You were unable to ski or snowboard.
- Any claims for unused ski pack as a result of an Epidemic or Pandemic being declared by the WHO, unless it is due to You becoming seriously ill due to the disease which has been declared as an Epidemic or Pandemic.



SECTION 17 - OPTIONAL CRUISE COVER

What You ARE covered for under Section 17

We will pay up to the amount shown on the schedule of benefits for the following:

- a) A benefit for each 24 hour period that You are confined to Your cabin due to an accident or illness which is covered under Section 1 – Emergency Medical and Repatriation Expenses.
- b) A benefit for each missed port in the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions.
- c) Reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining Your cruise ship if You miss the original departure as a result of:
 1. the failure of scheduled public transport; or
 2. an accident to or breakdown of the vehicle in which You are travelling; or
 3. an accident or breakdown occurring ahead of You on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which You are travelling; or
 4. Strike or industrial action or adverse weather conditions.
- d) The cost of pre-booked excursions which You were unable to use as a direct result of being confined to Your own cabin due to an accident or illness which is covered under Section 1 – Emergency Medical and Repatriation Expenses.

What You are NOT covered for under Section 17

- Anything mentioned in the General Exclusions applicable to all sections of the policy.
- The Excess as shown on the schedule of benefits for each Insured Person for each incident, unless You have purchased the Excess waiver.
- Any confinement to Your cabin which has not been confirmed in writing by the ship's medical officer.

- Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was already notified at the time that the insurance was purchased.
- Claims arising for a missed port when Your ship cannot put people ashore due to a scheduled tender operation failure.
- Claims for a missed port where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator.
- Claims for missing Your original cruise departure:
 - 1) Unless You have allowed sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver You to the departure point.
 - 2) As a result of traffic congestion unless You have obtained written confirmation from the police or the Highways Agency of the location, reason for and duration of the delay.
- Claims for missing Your original cruise departure arising directly or indirectly from:
 - 1) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
 - 2) An accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report is not provided.
 - 3) Breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - 4) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.



- Claims for additional costs for missing Your original cruise departure where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- Claims for additional costs for missing Your original cruise departure where Your planned arrival time at the embarkation/ disembarkation port is less than 3 hours in advance of the sail departure time if You are travelling independently and not part of an integrated cruise package.
- Your simply not wanting to attend an excursion as per Your itinerary.





HOW TO MAKE A CLAIM/ COMPLAINT

How to make a Claim

How to make a Complaint



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HOW TO MAKE A CLAIM/COMPLAINT

HOW TO MAKE A CLAIM

Please read this section carefully as it sets out the conditions which apply in the event of a claim or a possible claim. If You do not comply with any of the requirements set out below, we shall not be liable to pay any claim which may arise.

CLAIMS CONDITIONS

When something happens which is likely to give rise to a claim under this policy, You must either:

- Access the online claims portal at www.imglobal.com/member/assistance/claims
- Contact the claims department by email on travelclaims@imglobal.com;
- Contact the claims department by telephone on 01444 465 581; And request a claim form from them.

The claim notification must be made within 21 days or as soon as possible after that following the incident causing the claim. You must also make Us aware of any court claim form, summons or impending prosecution. Each communication relating to a claim must be submitted to Us as soon as possible and no-one should negotiate, admit or refuse any claim without Our written permission. You must cooperate fully with Us in Our investigations into the circumstances of Your claim.

MEDICAL EMERGENCY CLAIMS CONDITIONS

If You have an emergency during Your Trip and need to go to hospital or are likely to incur medical treatment costs over £1,000 whilst outside the United Kingdom, You must phone the 24 Hour Medical Assistance Service prior to seeking treatment where possible. If medical treatment is needed, You must allow the 24 Hour Medical Assistance Service to see all Your medical records and information and when You call the 24 Hour Medical Assistance Service, they shall be solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. If You do not follow their decisions, We may not pay Your claim. Please see the 24 Hour Medical Assistance Service section for full details of what You must do in the event of a medical emergency.

The 24 Hour Medical Assistance Service provides multi-lingual assistance 365 days a year and can be contacted 24 hours a day on: Tel No: +44 (0)1444 465 579



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HOW TO MAKE A COMPLAINT

We aim to provide the highest standard of service to every customer. However, if You feel unhappy with any element of the service received, please write and tell the relevant party so that they can try to resolve the problem. Please be advised that only the identified parties below can deal with Your complaint and provide You with any complaint information updates. If You submit Your complaint to or try to obtain information from the wrong party, You will be asked to resubmit Your complaint to the correct party.

COMPLAINTS RELATED TO CLAIMS OR YOUR POLICY TERMS AND CONDITIONS

In the first instance, please contact:
The Complaints Officer, International Medical Group, 3rd Floor,
Fitzalan House, Fitzalan Court, Cardiff. CF24 0EL
Tel: 01444 465 581
Email: qualityassurance@imglobal.com

COMPLAINTS RELATED TO THE SALE OF YOUR POLICY

In the first instance, please contact Jorney Travel Insurance.

On receipt of Your complaint, You will be contacted within three working days to inform You of what action is being taken or with a resolution to the complaint. If We have been unable to resolve the complaint during this time, We will investigate further and give You an answer within four weeks. If it will take longer than four weeks, We will tell You when You can expect to receive an answer. This procedure is compliant with the requirements set out by the Financial Conduct Authority.

If You have not been given an answer within eight weeks or remain unhappy with Our final response, We will tell You how You can take Your complaint to the Financial Ombudsman Service for review.

The FOS address

Financial Ombudsman Service,
Service Exchange Tower, London, E14 9SR.
Tel: 0800 0234 567 or 0300 123 9123.
Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect any legal right You have to take action.



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SCHEDULE OF BENEFITS

JOURNY - Bronze

JOURNY - Silver

JOURNY - Gold

JOURNY - Platinum



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SECTION	SECTIONS OF COVER	JOURNY Bronze	JOURNY Silver	JOURNY Gold	JOURNY Platinum	EXCESS APPLIED
1	Emergency Medical and Repatriation Expenses Total	£10 million	£10 million	£10 million	£10 million	**Yes
-	Emergency Dental Limit	£250	£250	£250	£250	**Yes
-	Overseas Funeral Costs Limit	Unlimited	Unlimited	Unlimited	Unlimited	**Yes
-	Repatriation of Remains Limit	Unlimited	Unlimited	Unlimited	Unlimited	**Yes
-	Diagnostic Tests Limit	£10,000	£10,000	£10,000	£10,000	**Yes
2	Hospital Benefit	£25 per 24hrs to £300	Nil	£20 per 24hrs to £300	£25 per 24hrs to £300	Nil
3	Additional Medical Cover Total	£2,000	£2,000	£2,000	£2,000	Nil
-	Emergency Replacement of Medical Prescriptions Abroad*	£250	£250	£250	£250	Nil
-	NHS Prescription Medication in the UK*	£50	£50	£50	£50	Nil
-	Corrective Cosmetic Surgery in the UK (facial only)	£1,000	£1,000	£1,000	£1,000	Nil
-	Hospital Benefit in the UK*	£20 per 24hrs to £140	£20 per 24hrs to £140	£20 per 24hrs to £140	£50 per 24hrs to £140	Nil
-	Home Help in the UK*	£200	£200	£200	£200	Nil
-	Recovery after Surgery Abroad*	£500	£250	£500	£500	Nil
4	Cancellation & Curtailment Total	Nil	£1,500	£4,000	£7,500	**Yes
-	Cancellation - Death of Pet Dog/Cat	Nil	£1,500	£4,000	£7,500	**Yes
5	Loss, theft or damage to baggage Total	Nil	£1,000	£1,750	£2,500	**Yes
-	Valuables Limit	Nil	£250	£300	£400	**Yes
-	Single Article Limit	Nil	£250	£300	£400	**Yes
	Baggage Delay	Nil	Nil	£100 after 12 hours	£150 after 12 hours	Nil



SECTION	SECTIONS OF COVER	JOURNY Bronze	JOURNY Silver	JOURNY Gold	JOURNY Platinum	EXCESS APPLIED
	Money and Passport Total	Nil	£250	£350	£550	**Yes
	- Money Limit	Nil	£200	£300	£500	**Yes
	- Cash Limit	Nil	£200	£300	£500	**Yes
	- Cash Limit if under 18	Nil	£200	£200	£200	**Yes
	- Loss of Passport Limit	Nil	£200	£250	£500	**Yes
6	Travel Delay	Nil	£10 per 12hrs to £200	£20 per 12hrs to £200	£30 per 12 hrs to £360	Nil
	Abandonment	Nil	£1,500	£4,000	£7,500	**Yes
7	Missed Departure	Nil	£500	£750	£1,000	**Yes
	Missed Connection	Nil	Nil	£750	£1,000	**Yes
8	Legal Expenses	Nil	£10,000	£25,000	£25,000	**Yes
9	Personal Liability	Nil	£2 million	£2 million	£2 million	**Yes
10	Personal Accident Total	Nil	£10,000	£15,000	£25,000	Nil
	Death	Nil	£5,000	£10,000	£15,000	Nil
	Death if under 18 or over 65	Nil	£1,000	£1,000	£1,000	Nil
	Permanent Total Disablement	Nil	£10,000	£15,000	£25,000	Nil
	Permanent Total Disablement if over 65	Nil	£1,000	£1,000	£1,000	Nil
11	Mugging	Nil	Nil	£100 per 24hrs to £1,000	£100 per 24hrs to £1,000	Nil
12	Hijack	Nil	Nil	£100 per 12hrs to £1,000	£100 per 12hrs to £1,000	Nil
13	Natural Disaster	Nil	Nil	£500	£1,000	**Yes
14	End Supplier Failure	Nil	£750	£1,000	£3,000	**Yes
15	Gadget	Nil	£200	£400	£600	**Yes



SECTION	SECTIONS OF COVER	JOURNY Bronze	JOURNY Silver	JOURNY Gold	JOURNY Platinum	EXCESS APPLIED
16	Wintersports	Optional Cover as detailed on your Validation Certificate				
	Ski Equipment - Damage, Loss, Theft	Nil	£500	£750	£1,000	**Yes
	Ski Equipment Delay (hire cost following delay)	Nil	£30 per 24hrs to £300	£30 per 24hrs to £300	£30 per 24hrs to £300	Nil
	Unused Ski Pack	Nil	£30 per 24hrs to £300	£30 per 24hrs to £300	£30 per 24hrs to £300	Nil
	Avalanche/Piste Closure	Nil	£30 per 24hrs to £300	£30 per 24hrs to £300	£30 per 24hrs to £300	Nil
17	Cruise	Optional Cover as detailed on your Validation Certificate				
	Cabin confinement	Nil	£50 per 24hrs to £300	£50 per 24hrs to £300	£50 per 24hrs to £300	Nil
	Itinerary change	Nil	£100 per port to £300	£100 per port to £300	£100 per port to £300	Nil
	Missed cruise connection	Nil	£1,500	£1,500	£1,500	**Yes
	Unused excursions	Nil	£300	£300	£300	Nil

* these additional covers are only applicable to insureds in respect of declared pre-existing medical conditions which have been accepted for cover.

**Your chosen Excess amount is detailed on Your validation certificate.



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SUMMARY OF CONTACT DETAILS

JOURNY CUSTOMER SERVICE SUPPORT

Email: customer@journy.co.uk
Telephone: 0208 106 4251

CHANGES TO HEALTH

Telephone: 0208 106 4251

24 HOUR MEDICAL ASSISTANCE

(for medical events whilst You are on holiday only)

Telephone: +44 (0)1444 465 579
Email: 247assistance@imglobal.com
Phone lines are open 24 hours a day, 365 days a year

CLAIMS

Telephone: 01444 465 581
Email: travelclaims@imglobal.com
Online claims portal: www.imglobal.com/member/assistance/claims
Phone lines are open Monday to Friday between 9am and 5pm

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